# 2Be1

## Participant's Workbook

# 2Be1

This workbook belongs to:

_____

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# Welcome Message



Warm welcome to all the 2Be1 marriage retreat participants! My wife and I are full of joy and excitement for each husband and each wife here who are sincerely seeking to know how they can strengthen, restore, and maybe even repair their marriage relationship. It is our prayer that each one of you will experience breakthroughs in your mindset, attitude, and actions towards each other based on God's immeasurable love and His design for marriage. The Lord has been so gracious to me and Deonna since Day One of our marriage.

We are extremely grateful that we are best friends and lifetime partners in raising our five wonderful children and in pursuing God's plan for our lives. But a great marriage also takes a lot of hard work and doesn't happen by chance. It gets built over time as we submit to Jesus as He directs and guides us to become the best husband and the best wife we can ever be.

So, get ready for a time of powerful Bible and real-life lessons that we believe can truly transform your marriage. God bless you!

With our love and prayers,
Pastor Peter and Deonna Tan-chi

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SESSION ONE

# God's Design for Marriage

Session One:

# GOD'S DESIGN FOR MARRIAGE

## What is the Purpose of my Marriage?

### INTRODUCTION

Marriages today face immense challenges that threaten their stability and foundation. Cultural pressures, shifting values, and broken promises can make it seem difficult – even hopeless to build a lasting marriage. In light of these challenges, how can we strengthen our marriages and establish them on the right foundation? In this session, we will focus on understanding what God says about marriage. His original design offers timeless wisdom, guidance, and hope for building a strong, lasting relationship that honors Him.



# GOD'S DESIGN FOR MARRIAGE

## WELCOME

### "What Was I Thinking?"

1. Participants quickly pair up with their spouse.



2. Each person shares one expectation they had about marriage or about their spouse before getting married that was quickly and thoroughly challenged by reality in the first few years.

- **Example:** "I thought my spouse would always want to talk through things immediately.
- **Reality:** They need three days of silence."

Session One:

# GOD'S DESIGN FOR MARRIAGE



## LEARNING NUGGET

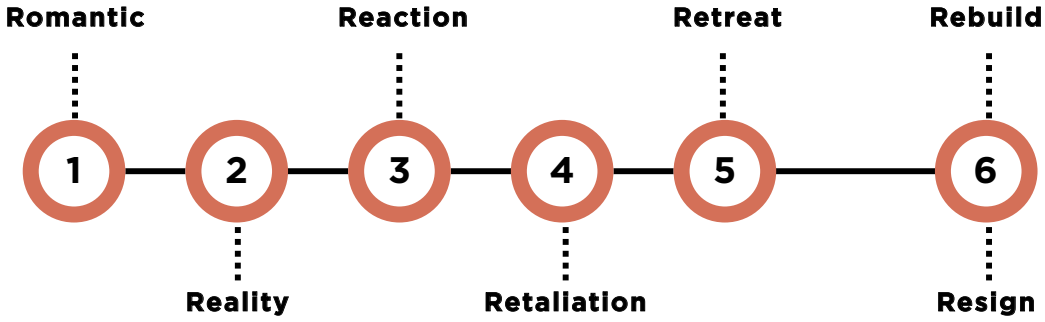
The shift from the romantic ideal to the reality stage is normal and expected – this challenging transition is precisely why we must anchor our marriages in God's intentional design, which we will discuss today.

Session One:

# GOD'S DESIGN FOR MARRIAGE

## TALK ABOUT IT

### A. Stages of Marriage




### B. Leave and Cleave

**Genesis 2:18**

Then the LORD God said, "It is not good for the man to be alone; I will make him a helper suitable [Ezer-Kenegdo] for him."

**Genesis 2:18**

And the Lord God fashioned into a woman the rib which He had taken from the man, and brought her to the man. And the man said, "This is now bone of my bones, and flesh of my flesh; she shall be called Woman, because she was taken out of Man." For this cause a man shall **leave** his father and his mother, and shall **cleave** to his wife; and they shall become **one flesh**.

Session One:

# GOD'S DESIGN FOR MARRIAGE

## TALK ABOUT IT

- Intimacy
- Partnership
- Enjoyment
- Procreation
- Character Development
- Reflect our relationship with God
- Godly Legacy
- Glorify our Creator



## 1. Leave

- **Biblical Principles of Leave**
  - Leave all competing relationships.
  - Leave all competing activities/hobbies.
  - Don't CHOOSE your parents/children/work/friends about your spouse

Leaving must not ignore the command to **"HONOR YOUR PARENTS."**

- Don't **OVERLOOK** opportunities to honor your parents and in-laws
- Don't **NEGLECT** your parents and their feelings.
- Don't **CRITICIZE** or **GOSSIP** about your parents or in-laws.
- Do **CARE** for them when they are old.

# GOD'S DESIGN FOR MARRIAGE

## 2. Cleave

- **Biblical Principles of Cleave:** Cleaving requires total commitment to honor your marriage **covenant**.

| DIFFERENT TYPES OF RELATIONSHIP | |
|---|---|
| **Casual** | no commitment, no expectation |
| **Convenience** | live in; no commitment |
| **Contract** | conditional commitment |
| **Covenant** | unconditional commitment |

## BREAK-OUT QUESTION

- Is there anything or anyone that negatively affects your intimacy with your spouse?

# GOD'S DESIGN FOR MARRIAGE

## C. Warning

### Mark 10:2

And some Pharisees came up to Him, and began to question Him whether it was lawful for a man to divorce a wife.

### Mark 10:6-8

6 But from the beginning of creation, God made them male and female. 7 "For this cause a man shall leave his father and mother, 8 **AND THE TWO SHALL BECOME ONE FLESH**; consequently they are no longer two, but one flesh.

### Mark 10:9-10

9 What therefore **God has joined together, let no man separate**." 10 And in the house the disciples began questioning Him about this again.

### Mark 10:11-12

11 And He said to them, "Whoever divorces his wife and marries another woman commits adultery against her; 12 and if she herself divorces here husband and marries another man, she is committing adultery."

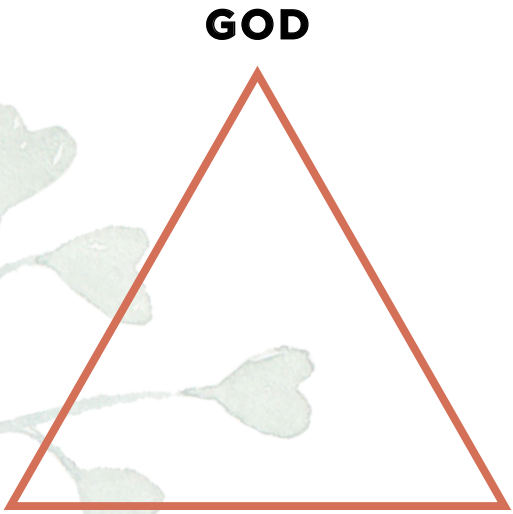
# GOD'S DESIGN FOR MARRIAGE

## GUARD YOUR HEART

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| NO NEVER | HOPE NOT | MAYBE | THINKING | DIVORCE |

### Malachi 2:16

**"For I hate divorce,"** says the LORD, the God of Israel, "and him who covers his garment with wrong," says the LORD of hosts. "So take **heed to your spirit,** that you do not deal treacherously."



# GOD'S DESIGN FOR MARRIAGE

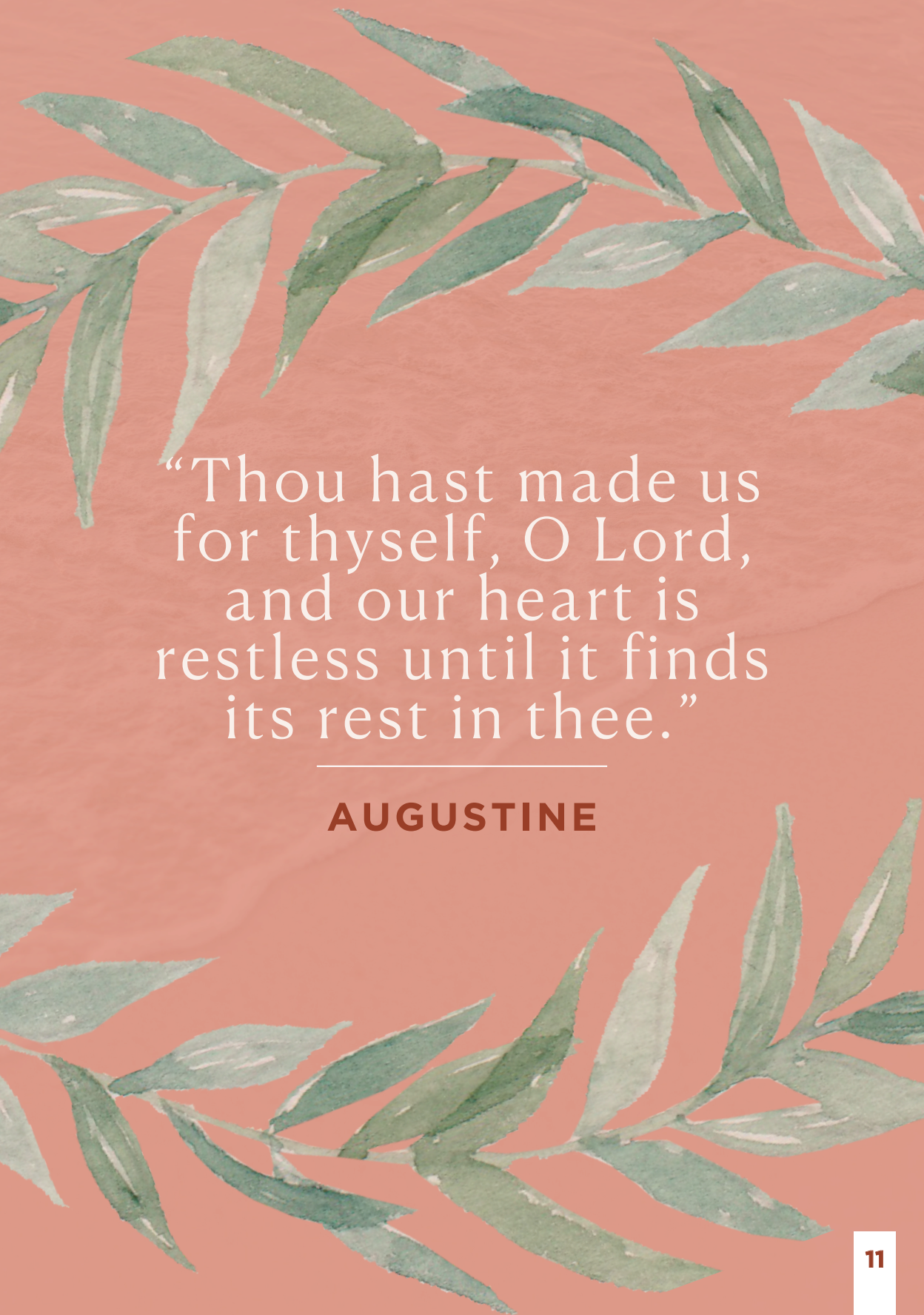
## D. Principles for a Good Marriage

1. The best husband or wife cannot satisfy your heart's deepest longing.

2. The closer your relationship with God the greater will be your satisfaction in marriage.

### Jeremiah 2:13

"For My people have committed two evils: they have forsaken Me, the fountain of living waters, to hew for themselves cisterns, broken cisterns, that can hold no water."


“Thou hast made us for thyself, O Lord, and our heart is restless until it finds its rest in thee.”
AUGUSTINE

Session One:

# GOD'S DESIGN FOR MARRIAGE

## DISCUSSION QUESTIONS

Write your answers here.

1. On a scale of 1 to 10 (with being 10 the strongest), How would you rate the health of your marriage?

2. In light of the biblical principle of "leaving and cleaving," What specific steps can you take to strengthen your marriage?

# GOD'S DESIGN FOR MARRIAGE

## APPLY IT

**Take time this week to prayerfully consider and answer the following questions:**

1. **The "Leaving" Challenge:**

   Is there any area of your life, emotional, financial, or practical, where you are still dependent on your family of origin in a way that is hindering your primary commitment and loyalty to your spouse? What is one step you need to take this week to establish greater marital independence?

# GOD'S DESIGN FOR MARRIAGE

## APPLY IT

**Take time this week to prayerfully consider and answer the following questions:**

2. **Safeguarding Commitment:**

   The concept of "cleaving" requires exclusive devotion. What specific attitude, activity, or affection do you need to eliminate or adjust this week to better safeguard your marital commitment and prioritize your spouse?

# GOD'S DESIGN FOR MARRIAGE

## APPLY IT

**Take time this week to prayerfully consider and answer the following questions:**

3. **Humility Check:**

   **Philippians 2:3** calls us to regard our spouse as more important than ourselves. Name one specific instance this past week where you regarded your needs or desires as more important than your spouse's. What is one tangible, humble action you can take tomorrow morning to show them they are the priority?

# GOD'S DESIGN FOR MARRIAGE

## Couple Assessment: God's Design for Marriage

**Instructions:** Set aside time with your spouse to prayerfully complete this assessment. The goal is not to score each other, but to identify areas where you can grow stronger in your commitment to God's design.

Rate the statement below from **1 (Strongly Disagree)** to **5 (Strongly Agree)**. After rating discuss your answers openly, sharing specific examples.

| | Assessment Statement | My Score (1-5) | Spouse's Score (1-5) | Notes & Discussion Points |
|---|---|---|---|---|
| **Part 1: The Leaving (Independence)** | | | | |
| 1. | When a conflict arises between my spouse and my family of origin (parents, siblings), my immediate loyalty is clearly shown to my spouse | | | |
| 2. | We have established clear emotional and financial boundaries that confirm our marriage is our primary family unit | | | |
| **Part 2: The Principle of Cleaving (Unity & Exclusive Commitment)** | | | | |
| 3. | I consistently prioritize quality time with my spouse over my friends, hobbies, or work demands. | | | |
| 4. | I guard our marital intimacy by limiting my deepest emotional sharing only to my spouse. | | | |
| **Part 3: The Principle of a Good Marriage** | | | | |
| 5. | I regularly seek ways to place my spouse's needs and desires above my own comfort or agenda. | | | |
| 6 | My actions this past week demonstrates that I regard my spouse as "more important than myself" (Philippines 2:3). | | | |

# GOD'S DESIGN FOR MARRIAGE

## ACTION STEP:

Based on the scores where you and your spouse disagreed the most, identify one concrete action step you will commit to implementing this week to honor God's design for your marriage.



# GOD'S DESIGN FOR MARRIAGE

## PRAY IT:

**As a couple, pray this aloud together:**

Heavenly Father, we ask for Your grace to guard and strengthen our marriage, which You designed to reflect Your faithful, selfless, and enduring love. Help us keep You at the center of our relationship, and forgive us for times when selfishness, pride, or neglect have weakened our bond. Teach us to truly "leave and cleave" as You commanded—to let go of anything that hinders oneness and to cling to each other in love and commitment. Grant us wisdom to make choices that honor You, humility to admit our mistakes, and grace to forgive one another quickly. May our home be built on the firm foundation of Your truth, love, and presence, and may our relationship be a testimony of Your faithfulness to others. In Jesus' name, Amen.





SESSION TWO

# Roles in Marriage

Session Two:

# ROLES IN MARRIAGE

## What is the Purpose of my Marriage?

### INTRODUCTION

We've established that **God's Design (Leaving & Cleaving)** is our foundation. But what gives marriage its structure and direction? It is God's intentional design for roles.

Why do so many marriages struggle? It often comes down to things like unmet expectations, the 50/50 mindset, and the influence of tradition and culture. Challenges like selfishness, unclear roles, spiritual battles, and simply not knowing better can also make things harder. Today, we look past culture to God's Word to define our roles as equal in value, but distinct in function.



Session Two:

# ROLES OF MARRIAGE

## WELCOME

## "The Unspoken Expectation"



**Let's add a bit of fun to start the session!**

1. Each spouse will take a small piece of paper or sticky note.
2. Secretly write one to two words describing what you expect your spouse's role to be in your marriage (e.g., "provider," "listener," "planner").
3. Without showing them, stick or tape it on your spouse's back.
4. Your spouse will try to guess what you wrote by asking simple yes/no questions or making guesses aloud.
   - If it's taking too long (halfway mark of the time limit) for your spouse to guess, use your finger to "write" the word on your spouse's back.
5. Once both spouses have guessed correctly, take a moment to share your reactions – were the expectations similar, different, or surprising?

Session Two:

# ROLES OF MARRIAGE



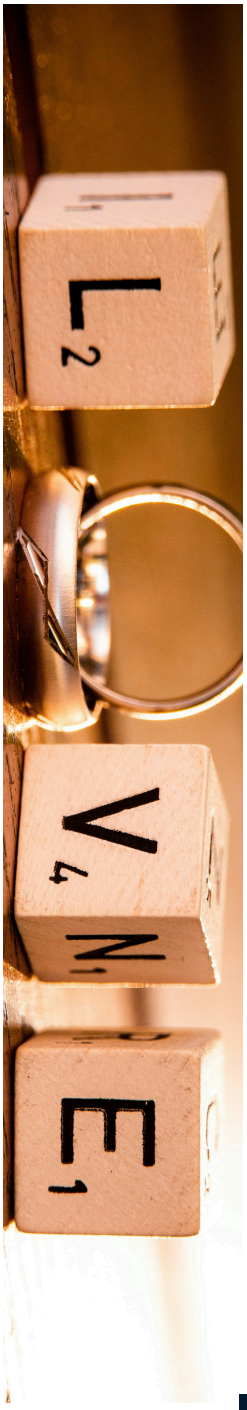
## LEARNING NUGGET

Expectations can quietly shape and sometimes strain a marriage. When we assume rather than communicate, misunderstandings can easily grow. Taking time to clarify and align our expectations helps us love and serve one another better, not out of cultural pressure or personal habit, but from **God's design for marriage**, where both husband and wife reflect the unspoken Christ's love and humility.

Session Two:

# ROLES OF MARRIAGE

## TALK ABOUT IT




### I. God Designed Our Roles

#### Why so many Unhappy Marriages?

1. Expectations
2. 50/50 idea
3. Tradition / Culture
4. Selfishness
5. Confusion of Roles

#### Roles can be determined by...

1. Tradition
2. Culture
3. Media
4. Capabilities
5. God

#### Consequences if Roles are not Followed

1. Confusion
2. Conflict
3. Negative impact on children
4. Gender Identity issue
5. Dishonor God's name

#### Why are Roles Important?

1. God's design
2. Teamwork
3. Harmony
4. Avoid gender confusion
5. Enjoy marriage

Session Two:

# ROLES OF MARRIAGE

## Men and Women are Equal

- Not superiority but difference in roles.
- We are equal in God's eyes.
- God designed husband and wife to complement, not compete.
- Husbands and wives have different functions. We have different roles.

### Galatians 3:28

28 There is neither Jew nor Gentile, neither slave nor free, nor is there male and female, for you are all one in Christ Jesus.

## II. Roles of the Husband: Leader & Lover

### A. Leader

The head of the wife is the husband because of God's decision.

### Ephesians 5:23

For the husband is the head of the wife, as Christ also is the head of the church, He Himself being the Savior of the body.

# ROLES OF MARRIAGE

## STYLES OF LEADERSHIP




**Real Leader**

1. He assumes responsibility
2. He initiates
3. He plans
4. He provides
5. He protects
6. He models

### 1 Peter 3:7

You husbands likewise, live with your wives in an understanding way, as with a weaker vessel, since she is a woman; and grant her honor as a fellow heir of the grace of life, so that your prayers may not be hindered.

**What are the needs of your spouse?**

- Physical needs
- Emotional needs
- Spiritual needs

# ROLES OF MARRIAGE

## B. Lover

### Ephesians 5:25

Husbands, **love your wives, just as Christ also loved the church and gave Himself up for her.**

1. **True Love (Agape) is:**

- An unconditional commitment
- To an imperfect person
- To seek their highest good
- Which often requires sacrifice

2. **True Love Nourishes & Cherishes**

### Ephesians 5:28-29

"So husbands ought also to love their own wives as their own bodies. He who loves his own wife loves himself; for no one ever hated his own flesh, **but nourishes and cherishes it**, just as Christ also does the church..."

**Nourish - provide what is necessary for growth**
**Cherish - treasure and treat with tenderness**

3. **True Love Expressed through Action**

- It includes both our actions and emotions.
- It persists (continuous).
- It guards against apathy.



# H- HELPMATE

## Genesis 2:18

"And the LORD God said, 'It is not good for a man to be alone, I will make a helper (Ezer) suitable (Kenegdo) to Him.'"

The Hebrew word **"EZER"** means to be strong, capable, a rescuer, defender, ally, protector.

**A Life Giver:**
**Encourager, strong support to build up others!**

**KENEGDO** in Hebrew means: **"opposite to," "corresponding to,"** or **"as his counterpart**

# ROLES OF MARRIAGE

## III. Role of the Wife: H.E.R.S.



# E- ENCOURAGER

### Proverbs 31:12

The heart of her husband trusts in her, And he will have no lack of gain. She does him **good** and not evil **all the days of her life.**

### Hebrews 3:13

But encourage one another day after day...


Raise Appreciation
and
Lower Expectations

## III. Role of the Wife: H.E.R.S.



# R- RESPECT

### Ephesians 5:23

"For the husband is the head of the wife, as Christ also is head of the church… and let the wife see to it that she **respects** her husband."

### Ephesians 5:33

And let the wife see that she **respects** and reverences her husband – that she notices him, regards him, honors him, prefers him, venerates him and esteems him; and that she defers to him, praises him and loves and admires him exceedingly."

## III. Role of the Wife: H.E.R.S.



# S- SUBMIT

### Ephesians 5:22

Wives submit to your own husband, **as to the Lord.**

# *COMMIT TO SUBMIT*

### Ephesians 5:24

"But as the church submits to Christ, so also the wives ought to submit to their husbands **in everything.**"

- Submission is also for our protection.
- Commit to submit to God first and then to your husband for God.
- It is an act of faith in God
- If we don't submit, we are SINNING!

Session Two:

# ROLES OF MARRIAGE

## The POWER of SUBMISSION

### 1 Peter 3:1-2

"In the same way, you wives, be submissive to you own husbands, so that even if any of them are disobedient to the word, they may be won without a word by the behavior of their wives, as they observe your chaste and respectful behavior."

## THE WHY

### 2 Timothy 2:3-5

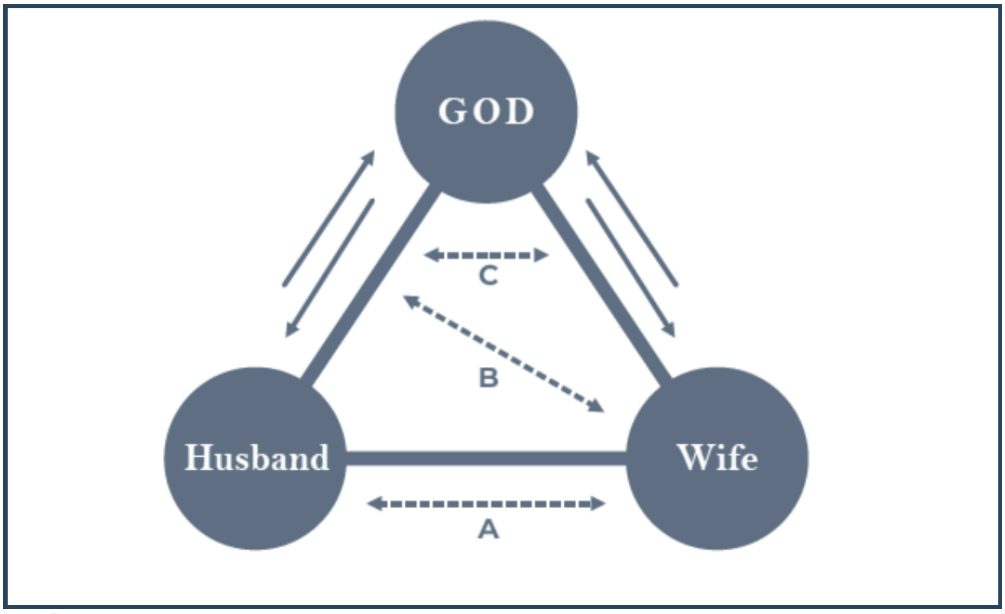
Older women likewise are to be reverent in their behavior, not malicious gossips nor enslaved to much wine, teaching what is good, so that they may encourage the young women to love their husbands, to love their children, to be sensible, pure, workers at home, kind, being subject to their own husbands, so that the Word of God will not be dishonored...

# ROLES OF MARRIAGE

## THE HOW: Be Filled With the Holy Spirit

### Galatians 5:22-23

"But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control;"



# ROLES OF MARRIAGE

## APPLY IT

1. **(Husband: Lover) The Cherish Challenge:**

Identify **one area** where you have failed to "cherish" your wife recently (e.g., been harsh, ignored her feelings, prioritized work). Write down a plan to intentionally **nourish and cherish** her in that specific area every day this week, treating her as the weaker vessel and fellow heir of grace.

# ROLES OF MARRIAGE

## APPLY IT

2. **(Wife: Submitter) The Deference Test:**

Identify **one non-sinful** area where you often resist or criticize your husband's leadership or decision (e.g., finances, organizing the garage, scheduling the weekend). Commit to intentionally **deferring** to his decision and offering encouragement and respect instead of criticism this week.

## APPLY IT

3. **(Couple: Teamwork) The Family Vision:**

As a couple, discuss and write down **three concrete ways** you can intentionally fulfill your complementary roles this week to advance your family's spiritual goals (e.g., "Husband will lead a 10-minute devotion every morning; Wife will ensure the children are ready and support the devotion").

# ROLES OF MARRIAGE

## PRAY IT:

Dear Heavenly Father,
thank you for the perfect design of marriage.

**(For husbands)**
I pray that You would grant me the humility and sacrificial love of Christ to lead, serve, nourish, and cherish my wife.

**(For wives)**
I pray that You would give me the strength of the Holy Spirit to respectfully support my husband's leadership and see my role as a powerful, indispensable helper for him.

**Unite us as a team** – equal in Your sight, distinct in our function, and working together in harmony for Your glory. In Jesus' name, Amen.





SESSION THREE

# Communication

Session Three:

# COMMUNICATION

## How can I improve Communication with my Spouse?

### INTRODUCTION

If **leaving and cleaving** is the foundation of marriage, **communication** is the essential lifeline that keeps that foundation strong. Poor communication doesn't just mean mishearing words; it means misunderstanding hearts. It is the single biggest cause of conflict and distance in marriage.

We will explore the barriers that block our words and hearts, and equip us with the Biblical framework so we can not only speak better but love better through our words.



Session Three:

# COMMUNICATION

## WELCOME:

### "Identifying the Barrier"

Write your answers here.

1. With your spouse, discuss and share what each of you think are the common barriers to communication in marriage. (Example: busyness, children)

2. Each spouse should identify **one key** barrier that most consistently affects your communication right now.

Session Three:

# COMMUNICATION



## LEARNING NUGGET

Healthy communication doesn't just happen – it requires intentional effort. Recognizing and addressing barriers early helps couples strengthen understanding, rebuild connection, and reflect God's love in their marriage.

Session Three:

# COMMUNICATION

## I. What is Communication

A. Communication is the process of not just exchanging words but understanding hearts.

B. It's not only about talking; it's about connecting emotionally, mentally, and spiritually.

C. In marriage, communication is how love is expressed, conflicts are resolved, and intimacy is deepened.

## II. Why is Communication Imporant

A. Communication builds intimacy
B. Communication prevents misunderstanding
C. Communication reflects our relationship with God
D. Communication strengthens unity



Session Three:

# COMMUNICATION

## III. Communication Barriers

A. Not knowing our differences – languages of love: time, things, tasks, talk, touch.
B. Not listening to understand
C. Unresolved conflicts / Unforgiveness
D. Past experiences
E. Busyness
F. Infidelity
G. Social media, gadgets, TV
H. Children

## IV. How do we Communicate Effectively?

James 1:19

This you know, my beloved brethren. But everyone must be quick to hear, slow to speak and slow to anger;

## A.LISTEN, LISTEN, LISTEN

1. Practice active listening: Give full attention, no interruptions. Be interested in what they are saying.

2. Listening is more than hearing sounds – it's understanding meaning.

# COMMUNICATION

**Don't listen just for words; listen for the heart behind them.**

**Ask open ended questions like:**
"What makes you feel that way?"
"Can you help me understand what you mean?"

**Practical Tips for Listening**

- Don't interrupt.
- Don't rehearse your response while your spouse is talking.
- Mirror back what you heard: *"So what I hear you saying is..."*
- Use your eyes, not just your ears – body language speaks loudly.

## B. Seek to Understand Your Spouse

### 1 Peter 3:7

You husbands in the same way, live with your wives in an understanding way, as with someone weaker, since she is a woman; and show her honor as a fellow heir of the grace of life, so that your prayers will not be hindered.

Session Three:

# COMMUNICATION

## C. Be Careful with Your Words

### Proverbs 18:21

Death and life are in the power of tongue, and those who love it will eat its fruit.

### Ephesians 4:29

Let no unwholesome word proceed from your mouth, but only such a word as I good for edification according to the need of the moment, so that it will give grace to those who hear.

## D. Practical Steps to Better Communication

1. **Make time to talk and listen. Be available.**
2. **Avoid absolutes** – Don't use "always" or "never".
3. **Use I statements as I feel, it seems** – non-judgmental vs "you"
4. **Seek to Understand** – Don't try to prove who's right or wrong.
5. **Be Open** – No topic is off limits when spoken with love.
6. **Choose Peace** – Avoid unnecessary conflict.
7. **Watch your tone, volume, intent, and heart.**
8. **Don't react in anger.**
9. **Ask questions** – draw them out.
10. **Stay on the Issue** – Focus on the problem, not the person.
11. **Check Motive** – Ask, "Am I speaking to heal or to hurt? To help them grow in Christlikeness?
12. **Listen, listen, listen.**

Session Three:

# COMMUNICATION

## Stop Being Selfish

### Philippians 2:3-4

[3] Do nothing from selfishness or empty conceit, but with humility of mind let each of you regard one another as more important than himself;[4] do not merely look out for your own personal interests, but also for the interests of others.

## REFLECT: Communication in Our Marriage

Take a few minutes to answer the questions individually. Be honest and thoughtful in your responses. Afterward, share and discuss your answers with your spouse.

1. **Frequency of Communication**

My spouse and I communicate:

- ☐ Frequently
- ☐ Sometimes
- ☐ Rarely
- ☐ Never

**Explain your answer:**

2. **Barriers to Communication**

Some of the barriers to communication in our marriage are:

**Explain your answer:**

3. **Difficult Topics**

We tend to avoid talking about:

**Explain your answer:**

4. **Listening Evaluation**

If my spouse were to rate me as a listener, my score would be:

**____ out of 10**

**Explain your answer:**

**Now rate your spouse as a listener:**

**____ out of 10**

**Why?**

# COMMUNICATION

5. **Openness in Communication**

It would be easier for me to open up to my spouse if:

**Explain your answer:**

6. **Improving Our Communication**

It would be easier for me to open up to my spouse if:

Together, discuss the following:

**What do we need to STOP doing?**

**What do we need to START doing?**

**What do we need to CONTINUE doing?**

# COMMUNICATION

## APPLY IT

### "This Week, Choose to Listen"

**Use this activity to intentionally practice better communication with your spouse during the week.**

**1. Identify One Barrier to Address This Week**

As a couple, prayerfully choose **one communication barrier** discussed today (for example: busyness, not listening, gadgets, or unresolved conflict) that most affects your relationship right now.
Agree to intentionally work on this **one area only for the week.**

**The barrier we will work on this week is:**

_____

_____

_____

_____

**2. Practice Intentional Listening Daily**

Set aside 15–20 minutes each day with no distractions (no phones, TV, or children if possible).

**One spouse shares while the other practices active listening:**

- No interrupting
- No defending
- No trying to fix the problem

**After sharing, the listener mirrors back by saying:**
"What I hear you saying is..."
Then switch roles.

## APPLY IT

### "This Week, Choose to Listen"

**Use this activity to intentionally practice better communication with your spouse during the week.**

**3. Apply Godly Speech**

Throughout the week, be mindful of your words. Before speaking, ask yourself:

- Am I speaking to understand or to win?
- Will my words give life or cause harm?

**Choose words that build up, give grace, and promote peace.**

**4. End with Prayer Together**

Take a few minutes each day to pray together, asking God to help you:

- Listen with humility
- Speak with love
- Reflect Christ in your marriage

# COMMUNICATION

## REFLECTION

### "This Week, Choose to Listen"

**At the end of the week, reflect on the following:**

**What changed when I chose to listen first?**

**How did intentional communication affect our connection and unity?**

# COMMUNICATION

## PRAY IT:

**As a couple, pray this aloud together:**

Lord Jesus, thank You for the gift of communication. Please give us humility and wisdom to speak with love and understanding. Help us be wise in our timing, quick to listen, and slow to speak. Convict us when pride or selfishness hinders our words and fill our hearts with Your truth so that what overflows brings grace and healing to each other. May our words build up, not tear down, and reflect Your love in our marriage. In Jesus' name, Amen.





SESSION FOUR

# Managing Finances in Marriage

Session Four:

# MANAGING FINANCES IN MARRIAGE

## What does the Bible teach in handling finances in Marriage?

### INTRODUCTION

Welcome to Session 4. Today, we confront one of the leading areas of conflict in marriage: finances.

The way a couple handles money is never a secular issue; it is a profound spiritual issue of stewardship that directly reflects our faith and the unity of our "one flesh" covenant. While it may seem like a practical topic, our attitude toward money—and how we manage it together—is a core indicator of our obedience and partnership in marriage. We are here to learn the biblical standards for financial harmony.



## WELCOME

### "Financial Unity Check"

**Goal:** To expose any lingering "mine vs. yours" mindset that hinders the "ours" reality of one-flesh finances.

**Instructions:**

1. **Read:** Review the following list of financial categories.
2. **Discuss and Write:** As a couple, quickly discuss and agree on which column best describes how you currently handle or view each item.

| Financial Item | Mine (My Decision) | Yours (Your Decision) | Ours (Joint Decision) |
|---|---|---|---|
| **Savings Goal** | | | |
| **Debt payments** | | | |
| **Daily Spending** | | | |
| **Buying a Car** | | | |
| **Children's Expenses** | | | |

# MANAGING FINANCES IN MARRIAGE




## LEARNING NUGGET

The reality of Mark 10:8 ("….so they are no longer two, but one flesh") means there is no longer 'his finances" and "her finances". There is only one joint financial team.

Any column marked "Mine" or "Yours" is an area where the couple is not yet operating as "one flesh".

Session Four:

# MANAGING FINANCES IN MARRIAGE

## TALK ABOUT IT

## I. Biblical Perspective

| | |
|---|---|
| **Faith** | **500 verses** |
| **Prayer** | **500 verses** |
| The Bible says a great deal about money. | |
| **2,350 verses on how to handle money.** | |
| 16 out of 38 parables are centered on money. | |
| More verses than heaven and hell combined. | |

**Why did CHRIST say so much about MONEY?**

A. Because Money is the primary competitor with Christ for the Lordship of our lives.

B. God wants to PROTECT us from financial bondage.

## II. What is Financial Bondage?

A. Overdue Bills
B. Debts Unpaid
C. Investment Worries
D. Family needs unmet
E. Overextended credit cards

Are you in control of your finances or are you a slave to your finances?

# MANAGING FINANCES IN MARRIAGE

## III. God's Part

**A. God is the OWNER of everything we possess.**

### Psalm 24:1

The earth is the LORD's and all it contains, the world, and those who dwell in it.

### Deuteronomy 8:17-18

You may say in your heart, "My power and the strength of my hand made me this wealth." [18] But you shall remember the Lord your God, for it is He who is giving you power to make wealth,

**B. God is the CONTROLLER of our lives.**

### Isaiah 45:6-7

I am the Lord, and there is no other, the One forming light and creating darkness, **causing well-being and creating calamity**; I am the Lord who does all these.

**C. God is the PROVIDER of our needs.**

### Philippians 4:19

And my God shall supply **all** your **needs** according to His riches in Christ Jesus.

# MANAGING FINANCES IN MARRIAGE

## IV. Our Part – STEWARDS

**A.What is our sole responsibility as stewards?**

### 1 Corinthians 4:2

Moreover, it is required of stewards that one be found faithful.

| Stewarding GOD'S resources | |
|---|---|
| **Wrong** | **God's Economy** |
| Buy what you want now | Honor Him with your tithes |
| Uncontrolled debt | Borrow wisely (if at all) |
| Get rich quick | Be cautious because "easy come, easy go" |
| Work, work, work for self | Work unto the Lord |
| Don't worry about saving | Budget and use wealth |

**B. Who Controls the Money?**

**Every spending decision is a spiritual decision.**

# MANAGING FINANCES IN MARRIAGE

## C. Financial Intimacy?

1. **What if the wife earns more than her husband?**

Since marriage is TWO becoming ONE then TWO must join all accounts into ONE.

2. **Establish Accounts**
- No Touch Account
- Operation Account
- Emergency Account
- Retirement Account

**YOU MUST BOTH AGREE TO BE ONE!**

## D. Money Issues

1. Lending and Giving away money to relatives or friends without telling your spouse.

2. Which money type are you? Savers or Spenders

# MANAGING FINANCES IN MARRIAGE

**E. Coming Together in Jesus**

## "Invest" for eternity as stewards.

1. **What is your attitude toward money?**

### 1 Timothy 6:10

The love of money is a root of all kinds of evil.

### Matthew 6:19-20

[19] Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. [20] But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where the thieves do not break in or steal;

### 2 Corinthians 9:6-7

...each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

### 1 Timothy 6:17-19

[17] Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. [18] Instruct them to do good, to be rich in good works, to be generous and ready to share, [19] storing up for themselves the treasure of a good foundation for the future,

2. **Standard of Living**

a. Live according to your God-given standard.

### 2 Corinthians 8:9

For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.

b. Don't trust in money

It can buy **a House,**
but not **a Home.**
It can buy **a Bed,**
but not **Sleep.**
It can buy **a Clock,**
but not **Time.**
It can buy **a Book,**
but not **Knowledge.**
It can buy you **a Position,**
but not **Respect.**
It can buy you **Medicine,**
but not **Health.**
It can buy you **Blood,**
but not **Life.**
It can buy you a **good life,**
but not **eternal life.**
It can buy you **a crucifix,**
but not **a Savior.**
It can buy you a ticket to everywhere,
but not **to Heaven.**

c. Freedom from Debt

**BECAUSE OF THE CROSS OF CHRIST:**
Our sins are forgiven.
Our salvation is secure.
Our friend is God.
Our future is heaven.

### Romans 8:28

And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose.

## APPLY IT:

### Money Check-In as One

**Instructions:**
Set aside 20–30 minutes this week to do this activity together. The goal is not perfection, but unity, honesty, and surrendering your finances to God.

**1. Start with the Heart**
**Answer honestly. No interrupting or correcting.**

**I usually feel this way when we talk about money:**
☐ Peace ☐ Fear ☐ Stress ☐ Control ☐ Hope ☐ Avoidance

**Why do I feel this way?**

**What I want my spouse to understand about me and money:**

**2. Identify Your Money Tendencies**

**Check what best describes you:**

**Me:** ◻ Saver ◻ Spender ◻ Worrier ◻ Avoider

**My Spouse:** ◻ Saver ◻ Spender ◻ Worrier ◻ Avoider

**One strength of my spouse's money tendency:**

**3. Put God First**
Read Proverbs 3:9–10 or Philippians 4:19 together.

**Are our financial decisions showing trust in God?**

◻ Yes ◻ Sometimes ◻ Not yet

One way we want to honor God better this month:

**4. Set One Financial Boundary**

**Choose ONE boundary you will practice together:**
□ No major purchases without discussion
□ No lending money without mutual agreement
□ Weekly money check-in
□ Set or review a simple budget
□ Other: _____

**Our agreed boundary:**

**5. Pray Together**
**Take turns praying:**

- Thank God for His provision
- Surrender your finances to Him
- Ask for wisdom, unity, and freedom from financial bondage

**Key Truth to Remember:**
Financial peace begins when God is Lord — not money.

## PRAY FOR IT

**As a couple, pray this aloud together:**

Dear Heavenly Father, thank You for reminding us that everything we have belongs to You and that we are only stewards. Forgive us for the times we've acted out of selfishness, fear, or worry about our finances. Help us live in oneness, united in heart and purpose, and protect us from the love of money and materialism. Teach us to be content, wise, faithful, and generous in managing what You've entrusted to us, so our lives may honor and glorify You. In Jesus' name, Amen.





SESSION FIVE

# Conflict Resolution

Session Five:

# CONFLICT RESOLUTION

## Reconciliation in Marriage based on God's Word

### INTRODUCTION

If you're experiencing conflict in your marriage, know that you are not alone. Conflict does not mean the absence of love, or that it will lead to ending the relationship — it simply reveals that two unique, imperfect people are learning to live together in a fallen world. Every couple, even those deeply committed to God, will face disagreements and moments of hurt. Today, we go beyond identifying the causes of conflict to focus on God's biblical process for reconciliation. The Gospel empowers us to approach disagreements with humility and to forgive with the same grace we have received from Christ, strengthening our bond and reflecting God's heart for peace in our marriage.



Session Five:

# CONFLICT RESOLUTION

## WELCOME




## "Conflict Temperature Check"

**Goal:** to help couples recognize and name their typical, often unhelpful, default responses during stress.

**Instructions:**

**1.Read:** Look at the list below (the "Wrong Ways of Dealing with Conflict").

**2.Reflect:** Silently choose the one response that you, as an individual, are most likely to use when a stressful topic is brought up by your spouse.

Session Five:

# CONFLICT RESOLUTION

## "Conflict Temperature Check"

| Wrong Ways of Dealing with Conflicts | Put a check ( ) to indicate your Your default response |
|---|---|
| 1. Ignoring the problem (Avoiding conversation) | |
| 2. Withdrawing emotionally (Shutting down/Silent treatment) | |
| 3. Gossiping (Complaining to others instead of spouse) | |
| 4. Fighting (Yelling, blaming, attacking) | |

**3. Respond:** Briefly share your chosen response with your spouse and explain why you think you default to it (e.g., "I withdraw because I hate confrontation," or "I fight because I feel unheard").

Session Five:

# CONFLICT RESOLUTION



## LEARNING NUGGET

Identifying the wrong way we react is the first step toward choosing the Godly way – a response rooted in humility and a desire for reconciliation.

Session Five:

# CONFLICT RESOLUTION

## Major causes of Conflict in Marriage

1. Money
2. Communication
3. Expectations
4. Unfaithfulness
5. In-laws
6. Children and Parenting style



## Proper Attitude

1. Conflict is inevitable
2. Conflict is common to all marriages
3. Conflict is a blessing when handled properly

## Wrong Ways of Dealing with Conflicts

1. Ignore
2. Withdraw
3. Gossip
4. Fight

Session Five:

# CONFLICT RESOLUTION

## I. Resolving Conflict: God's Way

### A. Proactiveness

**Matthew 5:23-24**

"Therefore if you are presenting your offering at the altar, and there remember that your brother has something against you, **leave your offering** there before the altar and **go**; first **be reconciled** to your brother, and then come and present your offering."

### B. Practice Humility

**1 Peter 5:5-6**

"clothe yourselves with humility **toward one another**, for **God is opposed to the proud, but gives grace to the humble. Therefore humble yourselves under the mighty hand of God,** that He may exalt you at the proper time,"

1. "Clothe yourselves with humility..." God exalts the humble.

2. Focus on improving yourself rather than proving others wrong.
- Nothing to prove, everything to improve.
- "The biggest room in the world is the room for improvement."

Session Five:

# CONFLICT RESOLUTION

## I. Resolving Conflict: God's Way

### C. Pause to Listen

**James 1:19**

"This you know, my beloved brethren. But everyone must be quick to hear, slow to speak and slow to anger."

- **"Be quick to hear, slow to speak, and slow to anger."**
- Listen **to understand before seeking to be understood.**

**Listen**

1. Focus on the issue
2. Ask questions
3. Listen to unspoken words - emotions
4. Try to understand their perspectives
5. Do not defend
6. Beware of trying to prove who is right / wrong



Session Five:

# CONFLICT RESOLUTION

## I. Resolving Conflict: God's Way

### D. Practice Forgiveness

## Matthew 18:21-35

**The Parable of the Unmerciful Servant**

21 Then Peter came to Jesus and asked, "Lord, how many times
shall I forgive my brother or sister who sins against me? Up to
seven times?"
22 Jesus answered, "I tell you, not seven times, but seventy-seven
times.
23 "Therefore, the kingdom of heaven is like a king who wanted to
settle accounts with his servants. 24 As he began the settlement, a
man who owed him ten thousand bags of gold was brought to
him. 25 Since he was not able to pay, the master ordered that he
and his wife and his children and all that he had be sold to repay
the debt.
26 "At this the servant fell on his knees before him. 'Be patient with
me,' he begged, 'and I will pay back everything.' 27 The servant's
master took pity on him, canceled the debt and let him go.
28 "But when that servant went out, he found one of his fellow
servants who owed him a hundred silver coins. He grabbed him
and began to choke him. 'Pay back what you owe me!' he
demanded.
29 "His fellow servant fell to his knees and begged him, 'Be patient
with me, and I will pay it back.'
30 "But he refused. Instead, he went off and had the man thrown
into prison until he could pay the debt. 31 When the other servants
saw what had happened, they were outraged and went and told
their master everything that had happened.
32 "Then the master called the servant in. 'You wicked servant,' he
said, 'I canceled all that debt of yours because you begged me to.
33 Shouldn't you have had mercy on your fellow servant just as I
had on you?' 34 In anger his master handed him over to the jailers
to be tortured, until he should pay back all he owed.
35 "This is how my heavenly Father will treat each of you unless
you forgive your brother or sister from your heart."

Session Five:

# CONFLICT RESOLUTION

## Ephesians 4:32

Be kind to one another, tender-hearted, **forgiving each other, just as God in Christ also has forgiven you."**

**1. True Forgiveness…**

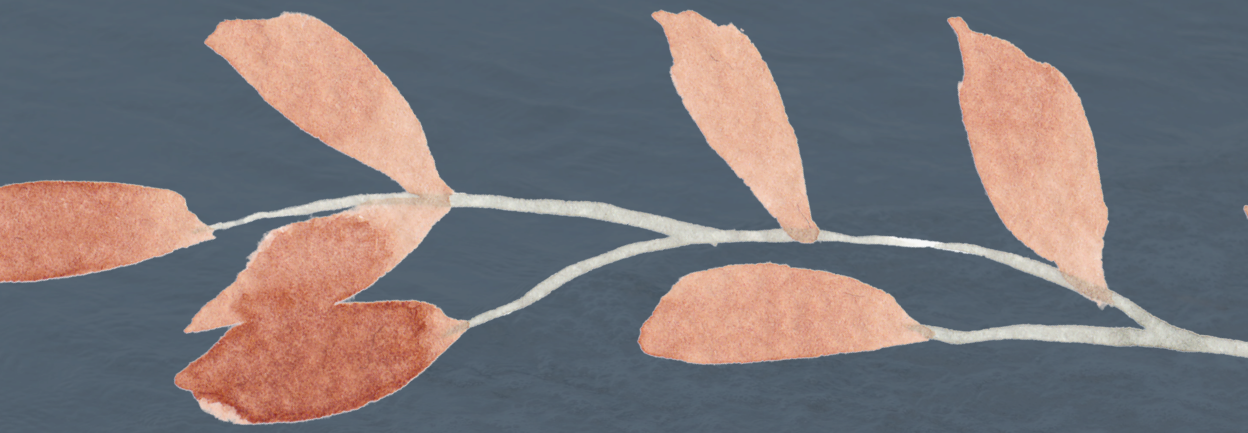
- It is a command
- It is a choice
- It is based on God's forgiveness
- It is the evidence of genuine salvation

**2. Forgiveness is the evidence of genuine salvation.**

## Matthew 6:14-15

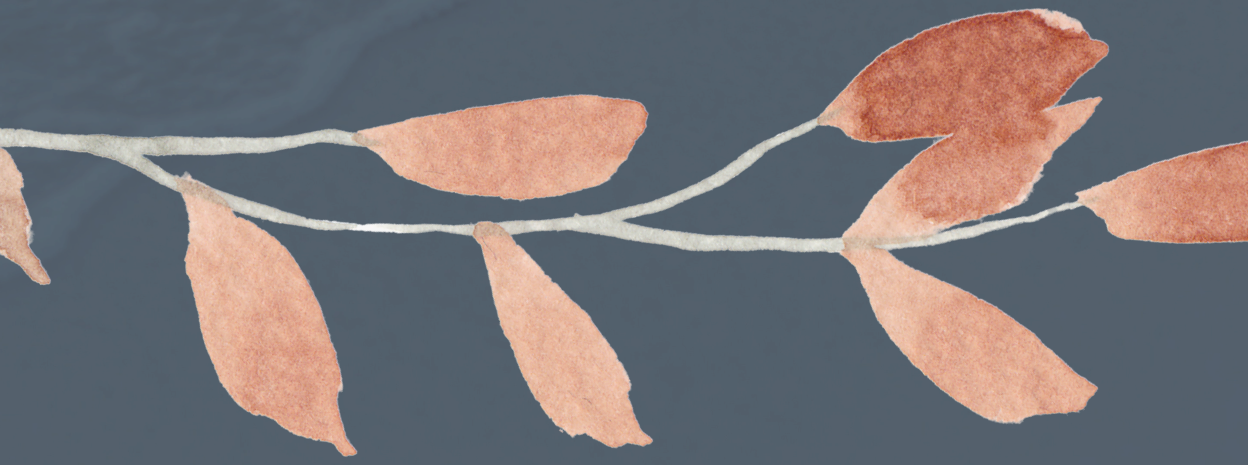
14 For if you forgive others for their transgressions, your heavenly Father will also forgive you. 15 But if you do not forgive men, then your Father will not forgive your transgressions.

- Forgiveness is not forgetting.
- Forgiveness is a decision not to hold the offenses against the person anymore.
- Forgiveness is not just forgiving the person for their offense but also for the consequences and the emotional pain of the offense.
- Forgiveness is trusting God to cause everything to work for your good and the good of others. **(Romans 8:28)**



To be a Christian means to forgive the inexcusable in you because God has forgiven the inexcusable in you.

**C.S. Lewis**



# CONFLICT RESOLUTION

**3. To Forgive is Divine**
In order to forgive from the heart, we must first experience God's forgiveness.

**Admit our Sin Problem**
- Romans 3:23
- Romans 6:23
- Revelation 21:8; 20:11-13, 15
- Philippians 4:3
- Luke 10:20

- Believe God loves you, Jesus died on the cross for your sins.
- **Call on Jesus**

## 1 Peter 2:24

and **He Himself bore our sins in His body on the cross**, so that we might die to sin and live to righteousness; **for by His wounds you were healed.**

| RELIGION | BIBLICAL CHRISTIANITY |
|---|---|
| • Man's attempt to reach God<br>• By Performance<br>• I have to earn it<br>• Legalism | • God's initiative to reach man<br>• God's gift<br>• Christ paid for it<br>• God's grace, underserved |

# CONFLICT RESOLUTION

### Ephesians 2:8-9

For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.

### Romans 6:23

For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.

### Hebrews 10:17

And their sins and lawless deeds I will remember no more.

## E. Reconcile

Reconciliation is a dramatic transformation of a relationship: **an exchange of hostility for friendship effected by God.**

It is "God who reconciles" (the active party) and humans who are reconciled (the recipients).

### 2 Corinthians 5:18-19

18 Now all these things are from God, who **reconciled** us to Himself through Christ and gave us the ministry of **reconciliation**, 19 namely, that God was in Christ **reconciling** the world to Himself, not counting their trespasses against them, and He has committed to us the word of **reconciliation.**

Session Five:

# CONFLICT RESOLUTION

1. **Be Aware of Wounded Spirit**

- SILENCE
- WITHDRAWAL
- SARCASTIC
- CRITICAL

2. **How to restore relationships**

ASK...

- "How can I improve?"
- "How have I hurt you?"
- "Will you forgive me?"



## PRAYER

Lord, I forgive my spouse for _____ and the emotional pain it has caused me and the consequences of their offense. I trust you to cause all of this to work out for good.

# CONFLICT RESOLUTION

## APPLICATION

1. **Make a list of your sins against your spouse and ask God to forgive you.**

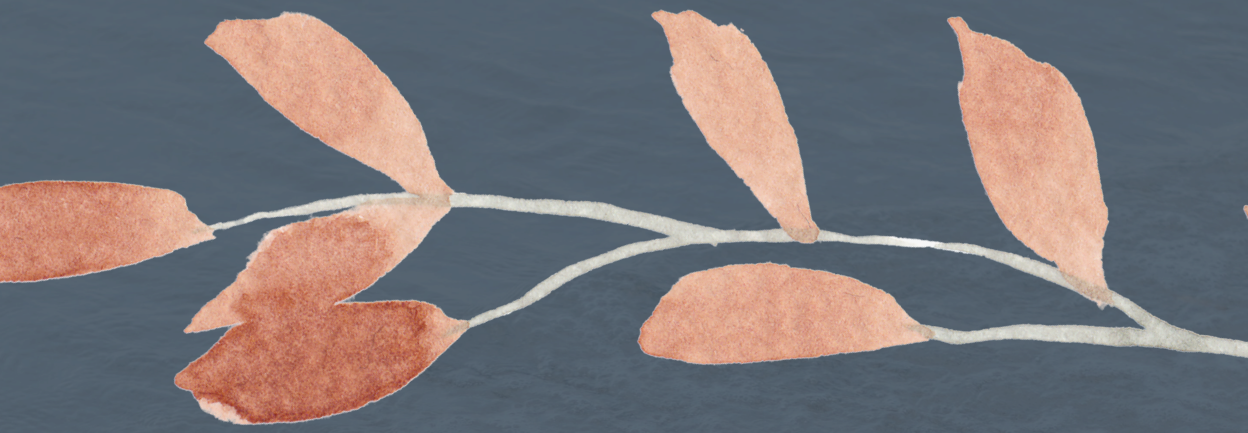
2. **Burn the papers.**

3. **Optional – As God leads – you may want to confess your sins to your spouse and ask your spouse for forgiveness.**

4. **(Spouse: No need to ask for details.)**

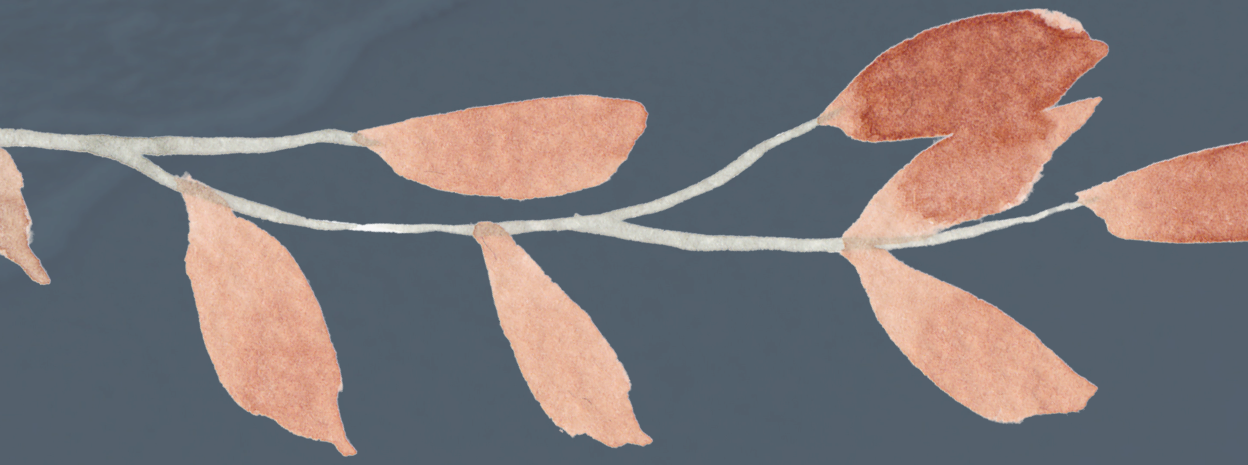
### 1 John 1:9

If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.



”A happy marriage is the union of two good forgivers.”

**Ruth Graham**



Session Five:

# CONFLICT RESOLUTION

## DISCUSSION QUESTIONS:

1. **Heart Attitude:** Why is it important to approach conflict with humility, and how does this align with Biblical teachings such as 1 Peter 5:5-6?

# CONFLICT RESOLUTION

## DISCUSSION QUESTIONS:

2. **Spiritual Reflection:** What challenges do you face in practicing forgiveness, and how can understanding God's forgiveness (Ephesians 4:32) help overcome these obstacles?

# CONFLICT RESOLUTION

## DISCUSSION QUESTIONS:

3. **Practical Action:** What practical steps can you take this week to reconcile with someone you've had unresolved conflict with?

# CONFLICT RESOLUTION

## APPLY IT

Commit to these three actions this week to practice biblical reconciliation in your marriage:

1. **The Humility Check:** Think of a recent disagreement where you cared more about being right than honoring God.

Take a humble step by talking to your spouse—admit your pride and ask, **"How did my attitude hurt you, and how can I respond better next time?"** Let this be a moment to rebuild trust through honesty and grace.

# CONFLICT RESOLUTION

## APPLY IT

Commit to these three actions this week to practice biblical reconciliation in your marriage:

2. **The "Quick to Listen" Practice:** Set aside 15 minutes this week to talk about a sensitive topic. One spouse shares while the other listens quietly—no interruptions or defenses. When your spouse finishes, repeat what you heard and how you think they felt (e.g., “You felt hurt when I didn’t call to say I’d be late”). Then switch roles. Listening with empathy opens the door to deeper understanding.

# CONFLICT RESOLUTION

## APPLY IT

Commit to these three actions this week to practice biblical reconciliation in your marriage:

3. **The Preemptive Reconciliation:** Think of one old, unresolved conflict or recurring frustration you're still holding onto as an "unpaid debt." This week, apply Ephesians 4:32 by choosing to forgive—letting go of the memory, the hurt, and the desire for repayment—just as Christ has forgiven you.

# CONFLICT RESOLUTION

## PRAY IT:

**As a couple, pray this aloud together:**

Heavenly Father, thank You for sending Christ to make reconciliation possible between You and us. We confess that our pride, selfishness, and quick tempers are the true source of conflict in our marriage. Grant us the grace to be **quick to hear** and **slow to anger** with one another. When we fail, give us the courage to be **proactive** in seeking peace and the humility to sincerely say, "I was wrong, will you forgive me?" Above all, help us to always forgive our spouse, completely and continuously, just as You, in Christ, have completely forgiven us.
In Jesus' name, Amen.





SESSION SIX

# Affair Proof Marriage

Session Six:

# AFFAIR PROOF MARRIAGE

## How do I Affair-Proof my Marriage?

### INTRODUCTION

Marriage is a sacred covenant, not a passive relationship. Today, we confront the reality that every marriage is under attack and requires proactive, intentional protection. To affair-proof your marriage means building strong, high boundaries—or "hedges" — around your relationship. This session will identify the specific weaknesses that lead to vulnerability, establish clear practical boundaries, and focus on the biblical principles needed to keep your spouse as your exclusive, one true treasure.



# AFFAIR PROOF MARRIAGE

## WELCOME

## "Vulnerability Check" Assessment

**Goal:** To quickly gauge areas of potential neglect in the marriage that can lead to vulnerability.

**Instructions:**

1. **Rate:** Individually, rate the following three statements from **1 (Poor) to 3 (Strong)** based on the **last 7 days.**
2. **Discuss:** Compare your scores. If there is a score of 1 or a disagreement in scores, briefly discuss the reason.

| Statement | My Score (1-3) | Spouse's Score (1-3) |
|---|---|---|
| A. **Intentional Time:** We spend at least one hour of distraction-free, quality time together. | | |
| B. **Emotional Connection:** I felt understood and prioritized by my spouse. | | |
| C. **Physical Well-being:** I intentionally managed my own stress, sleep, and physical health this week. | | |

Session Six:

# AFFAIR PROOF MARRIAGE



## LEARNING NUGGET

Marital protection starts with our individual health and our intentional investment of time and attention into our spouse. Weaknesses in any of these areas create an opening for temptation.

Session Six:

# AFFAIR PROOF MARRIAGE

## TALK ABOUT IT:

What went wrong? A couple who was once madly in love with each other has now become consumed by anger and resentment. It's hard to fathom how two people who once cherished and celebrated their love can reach a point where they are eager to part ways.

## I. Challenges in Marriage

### A. Absence of God in Marriage

1. When God is not part of our marriage, conflicts are inevitable.
2. Constant fights leave us vulnerable to temptations, and giving in to sin leads to addiction.
3. Without God, the cycle of conflict and sin takes control.

### B. Relational Issues

1. Lack of Time for Each Other
2. Lack of Communication
3. Lack of Intimacy
4. Lack of Knowledge About Biblical Roles
5. Lack of Knowledge About Love Languages

# AFFAIR PROOF MARRIAGE

## C. Addiction and its Impact

Addiction can lead to immorality and the destruction of relationships.

**Examples of Addiction**

1. Drugs
2. Alcohol
3. Gambling
4. Gaming
5. Porn

### John 8:34

Jesus replied, "Very truly I tell you, everyone who sins is a slave to sin.

## II. How can we protect our marriage?

## A. Acknowledge Temptation

1. Temptation is everywhere, and everyone faces it.
2. To believe you are no longer tempted is the start of your downfall.
3. "Temptation is a sugar-coated poison."
4. Not everything that looks good is good for you.
5. Giving in leads to self-destruction, affecting not just you but also your marriage and children.

## 1 Corinthians 10:13

No **TEMPTATION** has overtaken you except something **COMMON TO MANKIND**; and **GOD IS FAITHFUL**, so He will not allow you to be tempted beyond what you are able, but with the temptation will **PROVIDE THE WAY OF ESCAPE** also, so that you will be able to endure it.

## B. Practical Steps to Avoid Sin

**Guarding Against Temptation**

1. **Flee from temptation.**

- Never put yourself in a situation where you have no choice but to fall.
- **To commit adultery or immorality, you need:**
  - Place
  - Partner
  - Time

2. **Practical Guidelines**

- No counseling with an opposite sex
- Set boundaries
- Avoid exclusive and inappropriate messages
- Avoid being alone with an opposite sex
- Practice the presence of God
- Remind yourself about the consequences of sin.

Session Six:

# AFFAIR PROOF MARRIAGE

## III. How Do You Affair-proof Your Marriage

### A. Be in Love with God Passionately

**Deuteronomy 6:5**

"Love the Lord your God with all your heart and with all your soul and with all your strength."

### B. Forgive Endlessly, Love Unconditionally

**Colossians 3:13-14**

"Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity."

### C. Practice Kindness Consistently

**Ephesians 4:32**

"Be kind to one another, tender-hearted, forgiving each other, just as God in Christ also has forgiven you."

### D. Surrender to God Wholeheartedly

**Galatians 6:9**

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."

# AFFAIR PROOF MARRIAGE

## DISCUSSION QUESTIONS:

Write your answers here.

1. What role does the absence of God play in the struggles of a marriage, and how can inviting Him back help restore it?

# AFFAIR PROOF MARRIAGE

## DISCUSSION QUESTIONS:

Write your answers here.

2. How can recognizing temptation as a "sugar-coated poison" change the way we respond to it in our marriages?

## DISCUSSION QUESTIONS:

Write your answers here.

3. How does loving God passionately, as described in Deuteronomy 6:5, influence the way we love and serve our spouse?

# AFFAIR PROOF MARRIAGE

## APPLY IT

Your next step is to put these principles into practice. Complete these three proactive assignments this week to fortify your marriage:

1. **Accountability Pledge:** Set one clear boundary to protect your marriage (e.g., "I won't message anyone of the opposite sex late at night"). Share it with your spouse and ask them to help keep you accountable.

# AFFAIR PROOF MARRIAGE

## APPLY IT

Your next step is to put these principles into practice. Complete these three proactive assignments this week to fortify your marriage:

2. **Priority Date:** Choose one area you've been neglecting (like time, communication, or intimacy) and plan a specific action to improve it (e.g., "We'll have a 45-minute talk this Wednesday with no distractions").

## APPLY IT

Your next step is to put these principles into practice. Complete these three proactive assignments this week to fortify your marriage:

3. **Spiritual Anchor:** Read Deuteronomy 6:5 and start one new habit that helps you love God more (e.g., daily 5-minute quiet time or starting a Bible reading plan). Commit to doing it for seven days.

# AFFAIR PROOF MARRIAGE

## PRAY IT:

**As a couple, pray this aloud together:**

Almighty God, thank You for the covenant of marriage and for the promise that You provide **a way of escape** from every temptation. We pray today for Your mighty protection over our minds, our hearts, and our relationship. Guard our eyes from lust and our pride from selfishness. Fill our marriage with such passion, unity, and love for You, Lord, that no outside influence could ever be appealing. Give us the humility to set and keep clear boundaries, and the diligence to continuously pursue our spouse with kindness and forgiveness. In Jesus' name, Amen.



SESSION SEVEN

# How to Energize Your Marriage



Session Seven:

# HOW TO ENERGIZE YOUR MARRIAGE

## Secrets to Great Intimacy

### INTRODUCTION

Many couples long for deeper physical intimacy, but the real secret to a passionate marriage lies in emotional connection. True intimacy flows from how we love, respect, and care for each other every day. In this session, we'll explore how our daily actions and attitudes affect closeness, identify behaviors that drain love, and learn intentional, God-centered habits that build a secure and affectionate relationship where intimacy can truly thrive.



## WELCOME

# The Love Bank Status

1. **Reflect:** Take a moment to think about your interactions with your spouse over the last 24 hours.



2. **Tally:** How many Deposits (acts of kindness, appreciation, patience, understanding) did your spouse make?

- How many Withdrawals (harsh words, neglect, criticism, unresolved conflict) did your spouse make?

**WELCOME**

# The Love Bank Status

3. **Share: Briefly tell your spouse:** "Right now, my emotional Love Bank for you feels like it's running Surplus / Break-even / Overdraft because of one specific recent interaction."

- Briefly share with your spouse how you will improve his/her Emotional Love Bank balance in the next 7 days.

# HOW TO ENERGIZE YOUR MARRIAGE



## LEARNING NUGGET

This activity confirms that emotional connection is an active, daily choice. The climate of our marriage is determined by the small investments and withdrawals you make every day.

# HOW TO ENERGIZE YOUR MARRIAGE

## TALK ABOUT IT

| BEWARE OF MYTHS | | | |
|---|---|---|---|
| | **MYTH** | **TRUTH** | |
| 1 | My spouse must make me happy. | You must find your happiness in God. **Philippians 4:4** | Beware of Idolatry: "Anything or person that takes the place of God |
| 2 | We should never fight or disagree with each other. | Sooner or later, we will have disagreements and disappoint each other. **1 Peter 4:8** | |
| 3 | My Spouse must change before I change. | Only God can change hearts. Ask the Lord to change you and entrust your spouse to God. Assume personal responsibility. | Control what you can and surrender to God what you cannot. |
| 4 | A good marriage is automatic. | A good marriage requires knowledge and intentionality: Submit to God's Word, Surrender to God's Spirit, and Live in a community. | |

# HOW TO ENERGIZE YOUR MARRIAGE

## TALK ABOUT IT

### I. Love Bank: The Emotional Balance Sheet

**A. Key Principle:** Emotional intimacy and physical intimacy are interconnected.

**B. Everyone has an emotional "bank account"** that tracks positive (deposits) and negative (withdrawals) interactions.

**C. Warning Signs of Emotional Overdraft:**
1.Withdrawal from the relationship
2.Increased criticism
3.Strained interactions

**Positive Interactions = Deposits**

- Acts of kindness, appreciation, and understanding strengthen your connection.

**Negative Interactions = Withdrawals**

- Harsh words, neglect, and unresolved conflict deplete emotional reserves.
- Too many negative interactions lead to emotional "bankruptcy," damaging the marriage.

# HOW TO ENERGIZE YOUR MARRIAGE

## II. 4 Negative Behaviors That Harm Marriages

### A. Criticism

1. **What It Does:** Feels like an attack, blame, or comparison.

2. **Why It Fails:** Even with good intentions, it triggers defensiveness instead of inspiring change."

**Proverbs 12:18**

"There is one who speaks rashly like the thrusts of a sword."

### B. Defensiveness

1. **What It Looks Like:** Counter-attacking or shifting blame instead of taking responsibility.

2. W**hy It Fails:** Escalates conflict and prevents resolution.

# HOW TO ENERGIZE YOUR MARRIAGE

## II. 4 Negative Behaviors That Harm Marriages

### C. Concept

1. **What It Is:** Criticism with the intent to hurt, often out of frustration.

2. **Why It Fails:** Leads to disrespect and is the biggest predictor of marital failure.

**Proverb 18:21**

"Death and life are in the power of the tongue."

### D. Stonewalling

1. **What It Is:** Emotional withdrawal as a response to conflict.

2. **Why It Fails:** Prevents resolution and breeds further frustration.

# HOW TO ENERGIZE YOUR MARRIAGE

## III. 4 Habits of Healthy & Intimate Marriages

### A. Express their heart

1. They describe **how** they are feeling
2. Share the reason **why** they are feeling like that by describing the situation
3. Simply request **what** they want their spouse to help them with

**Proverbs 15:1**

"A gentle answer turns away wrath, but a harsh word stirs up anger."

### B. Assume Responsibility

1. Acknowledge their spouse's frustration

2. Take responsibility to help their spouse alleviate their cause of frustration

# HOW TO ENERGIZE YOUR MARRIAGE

## III. 4 Habits of Healthy & Intimate Marriages

### C. Turning Towards

1. Respond positively to your spouse 86% of the time to show they are valued.

2. Building connection through small but meaningful acts.

### D. Daily Acts of Love

1. Cultivate fondness through intentional gestures like surprises, kind words, and thoughtful actions.

2. Strive for a 5:1 ratio of positive to negative interactions.

# HOW TO ENERGIZE YOUR MARRIAGE

| FUNDAMENTAL NEEDS IN MARRIAGE | |
|---|---|
| **HUSBANDS** | **WIVES** |
| RESPECT | LOVE |
| SUPPORT | AFFIRMATION |
| COMPANIONSHIP | AFFECTION |
| SEX | COMMUNICATION |
| | SECURITY |

Bonus Deposits:

1. **For Husbands:** Clean home, nice meals, an attractive and joyful wife.

2. **For Wives:** Remembering special dates, planning date nights, and thoughtful surprises.

Session Seven:

# HOW TO ENERGIZE YOUR MARRIAGE

## Scriptural Basis for Intimacy in Marriage

### FOR PROCREATION:

**"Be fruitful and multiply."**
(Genesis 1:27-28)

### FOR PLEASURE

**"Rejoice in the wife of your youth...
be exhilarated always with her love."**
(Proverbs 5:18-19)

### FOR PROTECTION

**"Do not deprive each other except by mutual consent."**
(1 Corinthians 7:2-5)

# HOW TO ENERGIZE YOUR MARRIAGE

## IV. God's Standards About Intimacy

### A. Guarding Against Ungodliness in Marriage

### 1 Corinthians 6:9-10

Or do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, will inherit the kingdom of God.

### 1 Corinthians 6:11

Such were some of you; but you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus Christ and in the Spirit of our God.

### Jude 4

For certain persons have crept in unnoticed, those who were long beforehand marked out for this condemnation, ungodly persons who turn the grace of our God into licentiousness and deny our only Master and Lord, Jesus Christ.

# HOW TO ENERGIZE YOUR MARRIAGE

## IV. God's Standards About Intimacy

### B. Upholding Purity and Honor in Marriage

### Ephesians 5:3-4

But immorality or any impurity or greed must not even be named among you, as is proper among saints; and there must be no filthiness and silly talk, or coarse jesting, which are not fitting, but rather giving of thanks.

### Ephesians 5:5-6

5 For this you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God. 6 Let no one deceive you with empty words, for because of these things the wrath of God comes upon the sons of disobedience.

# HOW TO ENERGIZE YOUR MARRIAGE

## 1. Hindrances to Sexual Intimacy

- Busyness, unresolved conflict, fear of pregnancy, and distractions (e.g., children, social media).
- Negative influences like infidelity, pornography, and habitual criticism.
    - Ignorance or past traumas

| DIFFERENCES BETWEEN MEN & WOMEN | | |
|---|---|---|
| | **MEN** | **WOMEN** |
| **Stimulated by** | Sight | Touch |
| **Time** | Short | Long |
| **Mood** | Compartmentalized | Integrated |
| **Needs** | Respect | Affection, Attention, Communication |

# HOW TO ENERGIZE YOUR MARRIAGE

## 2. Suggestion for Great Intimacy

- **Build a Strong Relationship:** Emotional closeness fosters physical closeness.
- **Be Romantic:** Show affection daily through hugs, kisses, and thoughtful gestures.
- **Master Foreplay:** Explore and communicate what brings pleasure.
- **Maintain Cleanliness:** Odors and hygiene matter.
- **Resolve Conflicts:** Address issues quickly to maintain emotional intimacy.
- **Guard Your Mind:** Avoid distractions and negative influences.

Ask Questions:

- "How can I improve?"
- "What excites you?"

# HOW TO ENERGIZE YOUR MARRIAGE

## DISCUSSION QUESTIONS

Write your answers here.

1. **Understanding**: How does the "Love Bank" analogy help you understand the importance of daily positive interactions in marriage?

## DISCUSSION QUESTIONS

Write your answers here.

2. **Self-awareness:** Among the four negative behaviors (criticism, defensiveness, contempt, stonewalling), which one do you think is the most challenging to address, and why?

## DISCUSSION QUESTIONS

Write your answers here.

3. **Application:** What are some practical ways to implement the habit of "turning towards each other" in everyday life?

# HOW TO ENERGIZE YOUR MARRIAGE

## APPLY IT

**Strengthen your marriage this week by taking time to talk through and apply these three simple steps together:**

1. **Love Bank Deposit:**

Think about your daily routine — what's one small, specific act of love that would make your spouse feel most valued (e.g., a morning hug, an encouraging text, or helping with a task)? Do it every day for the next seven days.

# HOW TO ENERGIZE YOUR MARRIAGE

## APPLY IT

**Strengthen your marriage this week by taking time to talk through and apply these three simple steps together:**

2. **Stop the Withdrawals:**

Of the Four Negative Behaviors **(Criticism, Defensiveness, Contempt, Stonewalling)**, which one tends to show up most in your marriage? Agree on a gentle word or signal to use whenever it happens, to remind each other to pause and reset.

# HOW TO ENERGIZE YOUR MARRIAGE

## APPLY IT

**Strengthen your marriage this week by taking time to talk through and apply these three simple steps together:**

3. **Grow in Intimacy:**

Review the list of Fundamental Needs or Suggestions for Great Intimacy. Choose one (e.g., “spend more quality time” or “be more affectionate”) and make a simple, realistic plan to do it this week.

# HOW TO ENERGIZE YOUR MARRIAGE

## PRAY FOR IT

**As a couple, pray this aloud together:**

Heavenly Father, we thank You for the gift of intimacy and the design of marriage for both pleasure and protection. We confess the ways we have allowed selfishness and negative patterns to drain our emotional Love Bank. We ask for humility to stop the **Four Negative Behaviors** and for the wisdom to build the **Four Healthy Habits**. Please purify our hearts and minds, guarding us against outside influences that threaten our union. Fill our marriage with Your love so that our physical and emotional closeness reflects the unity You designed. In Jesus' name, Amen.





SESSION EIGHT

# How Can I Leave A Godly Legacy

Session Eight:

# HOW CAN I LEAVE A GODLY LEGACY

## Reconciliation in Marriage based on God's Word

## INTRODUCTION

Welcome to our final session! For the past seven sessions, we've focused on the health and strength of our marriage here and now. Today, we look to the future and examine the most profound task God has given us: establishing a **Godly legacy.** A true legacy isn't measured in wealth or possessions; it's the spiritual inheritance—the faith, values, and character—that we intentionally pass on. As the saying goes, "You cannot change your ancestors, but you can influence your descendants."

**In this session, we will examine the six intentional, Christ-centered actions, modeled by Jesus, that are essential for leaving a spiritual impact that glorifies God for generations.**



Session Eight:

# HOW CAN I LEAVE A GODLY LEGACY

## WELCOME

## The Time Capsule Challenge



1. **The Scenario (60 Seconds):**

Imagine you are creating a Time Capsule to be opened by your family's descendants 75 years from now. The goal is to show them what your family's spiritual life was really like.

# HOW CAN I LEAVE A GODLY LEGACY

## WELCOME

2. **The Contents:**

As a couple, quickly agree upon and write down three non-material items that you would include in the capsule to represent your core spiritual values and character. (Remember, no physical gifts or money!)

- Example 1: A "receipt" showing how you resolved your toughest conflict.
- Example 2: A list of your top three family prayer requests.
- Example 3: A written description of your family's best tradition of service.

3. **Share & Discuss:**

- Share your three chosen items with another couple (or just your spouse) and explain why those items perfectly encapsulate the Godly legacy you are trying to build today

Session Eight:

# HOW CAN I LEAVE A GODLY LEGACY



## LEARNING NUGGET

Leaving a legacy means filling our lives with non-material treasures. What we intentionally do today is what our descendants will remember tomorrow.

Session Eight:

# HOW CAN I LEAVE A GODLY LEGACY

## TALK ABOUT IT

### What Is Legacy?

- Legacy is what we pass on to future generations—not just material possessions but values, beliefs, and faith.
- **Reflection: What do you want to pass on?**

### I. Be Intentional

- We cannot delegate the task of passing on a Godly legacy to schools, churches, or others. It requires intentionality, teaching not just what to believe but why.
- **Key Point:** Passing on a Godly legacy is not automatic.

Session Eight:

# HOW CAN I LEAVE A GODLY LEGACY

## Biblical Example: Eli's Failure

### 1 Samuel 1:3,9; and 1 Samuel 2:12, 17,22

3 And the two sons of Eli, Hophni and Phinehas, were priests to the Lord there… 9Now Eli the priest was sitting on the seat by the doorpost of the temple of the Lord… 12 Now the sons of Eli were worthless men; they did not know the Lord… 17 Thus the sin of the young men was very great before the Lord, for the men despised the offering of the Lord… 22 Now Eli was very old; and he heard all that his sons were doing to all Israel, and how they lay with the women who served at the doorway of the tent of meeting.

- Eli's sons, Hophni and Phinehas, failed to know the Lord and despised His offering.
- Eli knew of their sins but did not rebuke them, leading to God's judgment

### 1 Samuel 3:12–13

12 In that day I will carry out against Eli all that I have spoken concerning his house, from beginning to end. 13 For I have told him that I am about to judge his house forever for the iniquity which he knew, because his sons brought a curse on themselves and he did not rebuke them.

- **Takeaway:** The legacy we leave has consequences.

# HOW CAN I LEAVE A GODLY LEGACY

## II. How Did Jesus Pass His Legacy to His Disciples

### A. Pray

John 17:14-18

"I have given them Your word; and the world has hated them, because they are not of the world, even as I am not of the world. I do not ask You to take them out of the world, but to keep them from the evil one. They are not of the world, even as I am not of the world. Sanctify them in the truth; Your word is truth. As You sent Me into the world, I also have sent them into the world."

- Jesus prayed for His disciples to remain steadfast and sanctified in truth
- Pray for your family daily!

### B. Spent Time Building Relationships

Mark 3:14

And (Jesus) appointed twelve, so that they would be with Him...

- Jesus appointed the Twelve to be with Him.
- The closer the relationship, the greater the influence.

# HOW CAN I LEAVE A GODLY LEGACY

## 1 Corinthians 15:33

Do not be deceived: **"Bad company corrupts good morals."**

**GUIDELINES FOR RELATIONSHIP BUILDING:**

- **Rules without relationship** lead to rebellion.
- **Truth without relationship** leads to rejection.
- **Discipline without relationship** leads to bitterness.

## C. Model

## 1 Corinthians 11:1

"Be **imitators** of me, just as I also am of Christ."

- Children **copy** us either positively or negatively.
- Modeling is the most effective way to teach.
- Avoid the "do what I say, not what I do" approach. Instead, "do what I say and do."
- Children observe our priorities, time management, and actions.

*"When did you child fall in love with you? If you do not have their hearts, you will not have their minds."* – **Dr. Gordon Neufeld**

## Deuteronomy 6:4-6

4 "Hear, O Israel! The LORD is our God, the LORD is one! 5 You shall love the LORD your God with all your heart and with all your soul and with all your might. 6 These words, which I am commanding you today, shall be on your heart.

- Teach through love for God and integrity.
- **Warning:** Hypocrisy is the #1 reason teens leave the church.

# HOW CAN I LEAVE A GODLY LEGACY

## D. Teach Diligently: Cause Them to Learn

### Deuteronomy 6:7

You shall **teach them diligently** to your sons and shall talk of them when you **sit in your house** and when you **walk by the way** and when you **lie down** and when you rise up

- Teach God's word consistently during everyday moments—at home, on walks, and even at bedtime.

### Deuteronomy 6:1

These are the commands, decrees and laws the LORD your God directed me to **teach you to observe** in the land that you are crossing the Jordan to possess,

### Deuteronomy 6:2

so that you, **your children and their children** after them **may fear the LORD** your God as long **as you live by keeping all his decrees and commands that I give you, and so that you may enjoy long life.**

- The Bible is our parenting manual, teaching us that God, who has our best interests at heart, guides us in this life.

# HOW CAN I LEAVE A GODLY LEGACY

## Deuteronomy 6:3

Hear, Israel, and **be careful to obey so that it may go well with you** and that you may increase greatly in a land flowing with milk and honey, just as the LORD, the God of your ancestors, promised you.

- ·To be Godly is to fear the Lord, who has our best interests in this life and the life to come.

## E. Created Opportunities

## Mark 3:14

And (Jesus) appointed twelve, so that they would be with Him and that **He could send them out to preach.**

- ·Jesus sent His disciples out to preach, giving them real-world opportunities to apply their faith.

## F. Entrust: Point Them To GOD

## Psalm 78:4,6-7

We will not conceal them from their children, But tell to the generation to come the praises of the LORD, And His strength and His wondrous works that He has done. That the generation to come might know, even the children yet to be born, That they may arise and tell them to their children, That they should put their confidence in God and not forget the works of God, But keep His commandments,

- Share God's praises and commandments with the next generation so they place their confidence in Him.

## III. The Foundation of Legacy : The Resurrection of Jesus

**TIM KELLER**

If Jesus rose from the dead, then you have to accept all that he said; the issue is not whether you like what he said or not; it is not whether you agree or disagree with what he said; but whether he rose from the dead.

**SIR LIONEL LUCKHOO**

- (Guinness World Record for 245 acquittals)
- "I say unequivocally that the evidence for the resurrection of Jesus Christ is so overwhelming that it compels acceptance by proof which leaves absolutely no room for doubt."

**SIMON GREENLEAF**

- (Harvard royal professor and author of A Treatise on the Law of Evidence):
- Succeeded Justice Joseph Story as the Dane Professor of Law
- Once an atheist, his study of the resurrection led him to faith.
- Importance of the Resurrection
- "The resurrection is one of the best documented events in the history of man."

**C.S. LEWIS**

- "Christianity, if false, is of no importance, and if true, of infinite importance. The only thing it cannot be is moderately important."

## Conclusion

"You cannot change your ancestors, but you can influence your descendants."

Be intentional in leaving a Godly legacy through prayer, relationship-building, modeling, teaching, creating opputunities and entrusting your family to God.

# HOW CAN I LEAVE A GODLY LEGACY

## DISCUSSION QUESTIONS:

1. What does leaving a godly legacy mean to you, and how do you imagine passing it on to your children or others?

# HOW CAN I LEAVE A GODLY LEGACY

## DISCUSSION QUESTIONS:

2. From Eli's story in 1 Samuel, what lessons can we learn about the importance of being intentional in teaching and modeling faith?

# HOW CAN I LEAVE A GODLY LEGACY

## DISCUSSION QUESTIONS:

3. How can building closer relationships with your family or community enhance your influence on their spiritual growth?

# HOW CAN I LEAVE A GODLY LEGACY

## APPLY IT:

Commit to these three actions this week to practice biblical reconciliation in your marriage:

1. **The Eli Test (Accountability):**
Honestly discuss with your spouse: Is there an area of our life or our children's lives where we have known an issue exists (e.g., a bad habit, a lack of discipline, spiritual apathy) but have failed to intentionally rebuke, teach, or intervene? What is one specific step you will take this week to actively engage in that issue?

# HOW CAN I LEAVE A GODLY LEGACY

## APPLY IT:

Commit to these three actions this week to practice biblical reconciliation in your marriage:

2. **Relationship Audit:**
Review the three guidelines for relationship building (Rules without relationship lead to rebellion, etc.). Which of these principles do you struggle with the most in your relationship with your children or spiritual children/disciples? What is one way you can increase time and emotional presence this week to build connection?

## APPLY IT:

Commit to these three actions this week to practice biblical reconciliation in your marriage:

3. **Modeling Faith (Deuteronomy 6:7):**

If your children or disciples were secretly documenting your life for one week, what would their report say is your most obvious priority (e.g., work, rest, entertainment, or serving God)? Based on Deuteronomy 6:7 (teaching "when you sit... walk... lie down... rise up"), what is one everyday moment you can intentionally use to teach them about God's Word this week?

# HOW CAN I LEAVE A GODLY LEGACY

## PRAY IT:

**As a couple, pray this aloud together:**

Almighty God, thank You for the privilege of influencing the next generation. Forgive us for times we've been lazy or neglectful in teaching and modeling Your truth. Give us discipline to pray daily, wisdom to build meaningful relationships, integrity to reflect Christ's character, and faithfulness to teach diligently. May our legacy not be material success but a vibrant, intimate personal relationship with God, through Jesus Christ, and by the Holy Spirit. We entrust our children and those who follow us into Your hands, that they may put their trust in You and remember Your works always.
In Jesus' name, Amen



# APPENDIX

# APPENDIX A

# ROLES OF MARRIAGE

## Role Fulfillment Check-In

Set aside time with your spouse to prayerfully and honestly answer these questions based on the session today. This is a tool for personal growth, not accusation.

**Instructions:** Rate yourself from 1 (Needs Major Improvement), 2 (Inconsistent Effort), 3 (Moderate Effort), 4 (Mostly Consistent) to 5 (Consistently Strong).

### Husband's Self-Assessment (Leader & Lover)

1. **Spiritual Leadership:** I consistently initiate and guide the spiritual health of our marriage and family (e.g., devotion, prayer).
   **Rate:** _____

2. **Servant Leadership:** I proactively assume responsibility, plan, provide, and protect our family without waiting for my wife to nag or ask.
   **Rate:** _____

3. **Sacrificial Love:** I have loved my wife unconditionally this week, actively seeking her highest good, even when it required personal sacrifice.
   **Rate:** _____

4. **Nourish & Cherish:** I have intentionally treated my wife with tenderness, honor, and understanding (1 Peter 3:7), providing for her needs (physical, emotional, spiritual).
   **Rate:** _____

# APPENDIX A

# ROLES OF MARRIAGE

## Role Fulfillment Check-In

Set aside time with your spouse to prayerfully and honestly answer these questions based on the session today. This is a tool for personal growth, not accusation.

**Instructions:** Rate yourself from 1 (Needs Major Improvement), 2 (Inconsistent Effort), 3 (Moderate Effort), 4 (Mostly Consistent) to 5 (Consistently Strong).

### Wife's Self-Assessment (Helper & Submitter)

1. **Respect & Honor:** I have consistently honored and shown respect to my husband, verbally and non-verbally, preferring him above others.
   **Rate:** _____

2. **Encouragement:** I have actively encouraged his leadership and focused on doing him good, rather than criticizing or tearing him down.
   **Rate:** _____

3. **Submission:** I have committed to respectfully submitting to my husband's decisions (in non-sinful areas), following the order modeled by the Church's relationship to Christ.
   **Rate:** _____

4. **Nourish & Cherish:** I see myself as a strong, indispensable helper (Ezer), using my unique gifts and voice to strengthen our family team.
   **Rate:** _____

# ROLES OF MARRIAGE

## Couple Discussion:

Based on the lowest score in each section, identify one specific action step you can take together to support the other person in fulfilling their God-given role. Based on your highest score in each section, identify one specific action step you can take together to celebrate this "win" in your marriage (a special dinner, a small but meaningful gift for each other, do an activity you enjoy together, etc.)

# COMMUNICATION

## Practical Tips for Immediate Communication Improvement

1. **Use "I Feel" Statements:** When discussing difficult topics, avoid accusatory "You always..." phrases. Instead, start with "I feel unheard when I'm interrupted."

2. **The Five-Minute Rule (Stopping Conflict Escalation):** If a discussion starts to become heated or turn into a fight, one person can call a "five-minute pause." Agree to set a timer for 5 minutes, leave the room, and use the time to pray and cool down. You must agree to reconvene once the time is up to finish the discussion calmly.

## Practical Tips for Immediate Communication Improvement

3. **Weekly Business Meeting:** Schedule 15 minutes every Sunday night to discuss the schedule, finances, and "business" items. This prevents these topics from hijacking the rest of your quality time during the week.

4. **The Compliment Sandwich:** When offering constructive criticism, try to sandwich it between two genuine compliments or affirmations. (E.g., "I appreciate how hard you work" "I love how dedicated you are to our family.")

**Resource:** These practical techniques are derived from Biblical communication principles and widely accepted Christian marriage therapy models. For further reading on these specific concepts, refer to resources from organizations such as **Focus on the Family (focusonthefamily.com)** and **Family Life (familylife.com).**

# APPENDIX C

# MANAGING FINANCES IN MARRIAGE

## How to Handle Your Finances God's Way

### How to Handle Your Finances God's Way

**1. Establish a Written Budget**
- Create a detailed zero-based budget every month before the month begins.
- This ensures that every dollar has a purpose and helps eliminate confusion and unnecessary spending.

**2. Eliminate Consumer Debt**
- Focus on paying off high-interest debts such as credit cards, personal loans, or car loans.
- Removing debt frees up your income and reduces financial stress in your marriage.

**3. Build an Emergency Fund**
- Save an emergency fund that covers 3–6 months of essential living expenses.
- This provides security and helps protect your family from unexpected financial crises.

**4. Invest for the Future**
- Once you are debt-free, begin consistently investing for retirement and your children's future.
- Wise investing allows you to steward your resources faithfully for the long term.

**5. Give Generously**
- Make generosity a priority in your financial life.
- Giving is an act of worship, gratitude, and trust in God as our ultimate provider.

**Resources:**
These practical steps are core components of the Financial Peace University curriculum and the principles taught by Ramsey Solutions (DaveRamsey.com),
a leading Christian ministry focused on financial literacy and freedom.

## Building the Unbreakable Hedge: Three Proactive Steps to Affair-Proof Your Marriage

Many couples wrongly believe that an affair is an unpredictable, sudden event. The Bible and experience teach us that a crisis is usually the final result of a series of compromises. Affair-proofing your marriage is an act of intentional, daily offense, not occasional defense. It's about building a hedge so high and strong that temptation cannot easily breach it.

**Here are three non-negotiable practices for marital protection:**

1. **Mandate Total Transparency (The Digital Hedge)**

The enemy thrives in secrecy. There should be zero private areas in your digital life. This means full, non-judgmental access to each other's phones, emails, and social media. This is not about suspicion; it is a declaration of trust and accountability.
If you wouldn't say it in the same room as your spouse, don't say it online.

**Ask:** Is there any digital conversation I would feel compelled to hide or delete?

2. **Date Your Spouse, Not Your Gaps (The Emotional Hedge)**

Vulnerability starts when one spouse seeks emotional needs—validation, deep listening, affirmation—outside the marriage because those needs are unmet inside. You must consciously **fill your spouse's relational gaps**. Set aside specific, scheduled, and distraction-free time each week to look into your spouse's eyes and listen to understand, not just to respond. This intentional connection destroys the vacuum that an emotional affair needs to survive.

## Building the Unbreakable Hedge: Three Proactive Steps to Affair-Proof Your Marriage

3. **Establish the "Opposite Sex Only" Rule (The Boundary Hedge):**

Formalize clear and agreed-upon rules for interacting with members of the opposite sex, even in professional settings. This goes beyond just being alone. It includes:

1. **The Travel Rule:** Never travel alone with a member of the opposite sex.
2. **The Time Rule:** Limit communication outside of work hours to professional necessity (and copy your spouse, if appropriate).
3. **The Emotional Rule:** Never share frustrations about your marriage with a member of the opposite sex, regardless of how safe or harmless it feels. Your spouse must remain your only confidant for marital issues.

**Source:** This is based on the foundational principles taught by leading, established Christian marriage ministries. For more resources on affair-proofing and building a strong marriage, please visit:

- **Family Life:** https://www.familylife.com/marriage/
- **Focus on the Family**: https://www.focusonthefamily.com/marriage/

## Marriage Intimacy Self-Assessment

**Instructions:** The purpose of this assessment is to help you and your spouse honestly evaluate the current emotional climate of your marriage and identify specific areas to improve. Rate each statement below based on your actions over the last two weeks.
Rate the statement from **1 (Strongly Disagree / Never happens)** to **5 (Strongly Agree / Consistently true)**.

| | Assessment Statement | My Self-Rating (1-5) | Spouse's Rating of Me (1-5) | Discussion Goal |
|---|---|---|---|---|
| **Part 1: The Emotional Climate (Love Bank)** | | | | |
| 1 | I consistently prioritize making small Deposits (kindness, appreciation) daily to keep my spouse's Love Bank account high. | | | Aim for a score of 5. |
| 2 | I consciously aim for at least a **5:1 ratio** of positive to negative interactions in my daily communication with my spouse. | | | Anything below 4 suggests major risk. |
| **Part 2: Eliminating Negative Behaviors** | | | | |
| 3 | I avoid **Criticism** (attacking my spouse's character) and focus my language on describing specific actions or problems. | | | If score is 3 or below, focus on ***Proverbs 15:1*** |
| 4 | When my spouse shares a complaint, I resist the urge to be **Defensive** and instead try to understand or assume responsibility for my part. | | | If score is 3 or below, practice *Assuming Responsibility*. |
| 5 | I never use **Contempt** (sarcasm, eye-rolling, hostile humor) toward my spouse, treating them with honor and respect at all times. | | | This score must be 5. |
| 6 | When things get heated, I refuse to **Stonewall** (shut down or withdraw) and instead commit to a cooling-off period and then quick resolution. | | | Focus on commitment to *Turning Towards*. |

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| **Part 3: The 4 Healthy Habits** | | | | |
| 7 | I consistently **Turn Towards** my spouse by responding positively (even with a nod or eye contact) when they make a bid for connection. | | | This builds the foundation of safety. |
| 8 | I **Express my Heart** clearly and calmly, sharing my feelings and needs without blaming or demanding, modeling healthy communication. | | | Focus on "I feel" statements. |
| **Part 4: Needs Fulfillment** | | | | |
| 9 | I have a clear understanding of my spouse's **Core Emotional Needs** (Love/Respect, Affection/Sex, etc.) and intentionally work to meet them. | | | Discuss the needs table in Section III.D. |
| 10 | The physical intimacy in our marriage is a natural, joyful reflection of the **Emotional Safety and Health** we share outside the bedroom. | | | If this score is low, review Part 1 and 2 scores. |

# HOW TO ENERGIZE YOUR MARRIAGE

## Couple Action Step

First, review and celebrate the statements where you both gave the highest rating (5 or 4) to acknowledge what you are doing right.

Next, review the statements where your Spouse's Rating of You was the lowest (or where you both scored below a 4). Agree with one specific, measurable action you will each take this week to improve that single area.

# THE PEOPLE I JOURNEYED WITH

Write down the names and contact details of the people you've journeyed with during this 2be1 Retreat!

| Name | Contact Details |
|---|---|
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And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another and all the more as you see the Day approaching.

Hebrews 10:24-25

# What's Next?

GLC

GLC is CCF's in-house Bible study program for those who want to jumpstart their spiritual journey with Jesus

## What are the GLC Level 1 Lessons?

**Book 1: One by One**
Learn about and live out your faith in Jesus.

**Book 2: Spiritual Discipline**
Grow in your relationship with Jesus.

**Book 3: The Holy Spirit**
God's Secret to Supernatural Living

**Book 4: CCF DNA**
Know and understand our God-given mission, vision, and core value as a Church.

Take GLC via Zoom, Small Groups, E-learning or in any CCF Satellite. For schedules, contact CCF Center or any CCF Satellite.

For more information, visit our website: glc.ccf.org.ph or email us at glc@ccf.org.ph.

@glcequip @ccfglc


ccf
GLC
WELCOME
WEDNESDAYS
WEDNESDAY / 7PM
CCF CENTER (MAIN)
WEEKLY BIBLE STUDY
COMMUNITY