

STUDY GUIDE

for

SIMPLE HABITS FOR MARITAL HAPPINESS

Three-Time National Award Winner

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SIMPLE HABITS FOR MARITAL HAPPINESS is an essential Christian resource and the only all-in-one guide that clearly describes how to achieve a happy marriage in all seven areas of a relationship. Discover powerful marital habits that will immediately strengthen your marriage by learning to apologize and forgive, effectively communicate, increase emotional oneness, improve physical closeness, eliminate arguments, and save, budget, spend together. This commonsense wisdom will assist you in achieving a significant understanding of godly words and behaviors that are vital for every Christian marriage.

Through this critical knowledge you will strengthen your relationship “oneness” (Matthew 19:6) and be able to “Correct your habits and change your actions for the better” (Jeremiah 18:11). With this meaningful wisdom, you will instantly improve your marriage through implementing healthy verbal skills and actions for increased relationship satisfaction. ***SIMPLE HABITS FOR MARITAL HAPPINESS*** and this ***Study Guide*** will enable you to become a “marriage expert.”

HOW TO USE THIS STUDY GUIDE

1. After reading this book, you can utilize this ***Study Guide*** in the following three ways.
 - A. As a ***spouse***, you can answer the questions on your own and implement the practical wisdom from each chapter.
 - B. As a ***couple***, both of you can discuss together the questions for each chapter so you are even more connected to help strengthen your Biblical “oneness.”
 - C. ***A group of spouses*** can meet in various ways like a Bible study, couples’ small group, monthly marriage meetings, one-day marriage seminar, marriage enrichment weekend, etc.

2. A pastor or church leader can select someone who will facilitate wholesome discussions, or your group can select a leader at the first meeting.
3. **A primary goal** is to just exchange ideas and reinforce beneficial ***Simple Habits***, NOT try to solve any marriage problems.
4. **A second goal** is for everyone to end each meeting feeling encouraged and motivated that their marriage will be strengthened and become even more rewarding because of these ***Simple Habits***.
5. **A third goal** is to learn from others how to implement the words, actions, and commonsense wisdom from the chapters.
6. Relax! I hope you enjoy this wonderful experience of growing as a spouse, improving your marital relationship, and supporting other couples. Your group is not a classroom and there are no tests!
7. Please be assured that there are NO “dumb” questions, and the emphasis is on learning skills and applying effort to implement the ***Simple Habits*** for a more gratifying relationship.
8. Your leader **MUST** avoid letting anyone monopolize the meeting by trying to be the center of attention and **NOT** giving others a chance to share their thoughts.
9. Group members learn from each other so some members may want to just listen as a “spectator,” and simply learn through the comments of others. Certainly, that is fine!
10. Intentionally, there are more questions with each chapter discussion than can be covered in a single meeting. With the input of members, your leader may need to **prioritize questions**. Perhaps have time limits for various questions to make your time together most productive.
12. **Lower your expectations.** There are NO perfect spouses, marriages, or discussion gatherings. Placing expectations that are too high on your group meeting may lead to disenchantment and limit the positive benefits.

Change often takes time but understand that **small changes CAN** and **WILL** lead to greater improvement in your marriage. Do not wait until tomorrow but ***act today*** with these ***Simple Habits*** by **learning, improving, and growing as a spouse for the sake of your “oneness.”**

The most important part of this ***Study Guide*** is **NOT** what you learn, but what you will **DO** daily -- meaning the **WORDS** you speak **DAILY** and the **ACTIONS** you take **DAILY** with this practical marriage wisdom—***Simple Habits***.

CHAPTER 1

THE HABIT AT THE HEART OF YOUR CHRISTIAN MARRIAGE: APOLOGIZING and FORGIVENESS

1. **Colossians 3:13 and the Introduction.** Since the entire substance of the Christian faith is “forgiveness,” why is apologizing and forgiving also at the heart of every satisfying marriage?
2. **Matthew 6:15 and Lesson 1: Forgiveness Is the Glue.** Why is a happy marriage almost impossible without forgiveness?
3. **Luke 15 – 3 Parables and Lesson 2: Repentance, Not Just Regret.** Most parables of Jesus stress the importance of repentance. Why is repentance an absolute must for a satisfying marital relationship?
4. **Proverbs 13:10 and Lesson 3: Understand Why Forgiveness Is So Difficult.** What did you learn about your struggles with forgiveness?
5. **Ephesians 4:32 and Lesson 3: Understand Why Forgiveness Is So Difficult.** How can a forgiving spirit be developed?
6. **Exodus 20:14, Matthew 5:28, and Lesson 4: Scratches, Cuts, and Lacerations.** How can understanding the difference between scratches, cuts, and lacerations make a positive difference for a marriage?
7. **Galatians 3:29 and Lesson 6: Regularly Look in the Mirror.** Why is looking into a “marriage mirror” at harmful words and behaviors although difficult, yet very essential?
8. **Leviticus 6:4 and Lesson 7: Understand Guilt, Shame, and Accountability.** How does guilt help a marriage while shame creates an unhealthy spouse?
9. **James 5:19-20 and Lesson 7: Understand Guilt, Shame, and Accountability.** Why are personal and spousal accountability essential for a satisfying marriage?
10. **1 John 1:9 and Lesson 8: Whole Circle of Forgiveness: All Three Components Are Necessary.** How is the second step, “Will you please forgive me?” perhaps the most important part of the process?

11. **Romans 6:23, Psalm 103:12, Philippians 3:13 and Lesson 9: Forgiveness Is a Gift, a Promise, and a Process.** Why are these three commonsense ideas essential for understanding forgiveness?
12. **Proverbs 3:5 and Lesson 10: First Repent, Second Increase Trust.** How does the false belief that a spouse is 100% trustworthy often produce significant marital problems?
13. **2 Corinthians 5:18 and Lesson 11: Reconciliation: The Ultimate Goal.** How can what you learned in Chapter One begin the healing process with sins and hurts so reconciliation can be achieved?
14. **Matthew 5:9 and Lesson 12: Two Repentant, Forgiving Spouses Equal One Gratifying Marriage.** How does repentance, apologizing, forgiving, and trust almost guarantee a healthy Christian marriage?
15. How does Chapter One provide insight into your own past challenges with apologizing and forgiving?
16. How do you best like to hear an apology? For example, do you like an apology to be verbal, written, both verbal and written, standing, seated, certain time of day, etc.? Explain your reasons.
17. How can both spouses practice the three-part Apologizing and Forgiving Process so that it becomes an essential component for having a rewarding Christian marriage?

An Essential Question: What one habit, when I develop it and become excellent at that habit, will have the ***most positive impact*** on my Christian marriage?

Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Heavenly Father, soften our hearts to repent and apologize when we hurt each other. By the power of the Holy Spirit, give us the strength to forgive our spouse and others. In view of your forgiveness, strengthen us to follow you God and your ways day after day in our Christian walk and marriage.

Help us to love and walk in your path of forgiveness to restore all our relationships. Gracious God, thank you for your forgiveness and always accepting and loving us. In Jesus' name. Amen.

CHAPTER 2

THE FOUR PRACTICAL WISDOM HABITS: Stay In Love Habits After the Honeymoon

1. **Ecclesiastes 3:5, 8 and the Introduction: The Four Practical Wisdom Habits or Stay in Love Habits.** Why is it essential for couples to take “daily time” to talk, hug, and kiss as well as “regular time” to date?
2. **Matthew 6:22, 1 Samuel 16:7, and Lesson 13: Spend Ten Minutes Talking, Eye to Eye.** How does a heart connection make a positive difference in a fulfilling marriage?
3. **Luke 15:20 and Lesson 14: Hug for Ten Seconds.** Why is physical touch so simple before marriage and infrequent after marriage?
4. **Song of Solomon 1:2 and Lesson 15: Give a Ten-Second Kiss.** How does a lack of lengthy kisses often lead to a lack of sexual intimacy?
5. **Ecclesiastes 3 and Lesson 16: Date Your Mate.** How can a couple overcome the challenge of dating each other outside the home?
6. How did your parents’ relationship influence your perspective of the Stay in Love Habits?
7. Why do the Stay in Love Habits so easily slip away in a marriage?
8. How do a daily ten-minute talk, lengthy hug, and lingering kiss set the tone for an emotional connection each day?
9. Why is an eye-to-eye heart talk almost nonexistent in most relationships after the first few years of marriage?

10. What are some of the obstacles that make it difficult for many couples to demonstrate a meaningful hug and kiss daily?
11. Identify the Practical Wisdom Habit that you feel will be most difficult for you to implement. How can you overcome the challenges associated with implementing that Practical Wisdom Habit?
12. Why will knowing how to Date Your Mate make an important difference in your marriage?
13. What ***Simple Habit*** from this chapter spoke most personally to you and why?
14. How can the Stay in Love Habits make it easier to be a more nurturing spouse to stay in love after the honeymoon?

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Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Almighty God, our time is in your hands. Help us to wake up each day with the desire to live as your dear child. By your power, may we make the most of our opportunities with our spouse and others every day to live for Jesus.

Give us confidence and absolute trust in your never-ending love for us. Transform us by your love, Lord, so that we can express our love daily to our spouse and others. In Jesus' name. Amen.

CHAPTER 3

HABITS THAT PROMOTE EMOTIONAL, PHYSICAL, AND SPIRITUAL CLOSENESS

1. **John 15:14 and the Introduction.** How significant is it for couples to “love each other” daily with specific words and actions?
2. **Colossians 4:2 and Lesson 17: Prayer.** How can prayer become a way of life for a couple?
3. **Psalms 127:1 and Lesson 17: Worship.** What are obstacles to weekly worship as well as solutions?
4. **Philippians 4:6 and Lesson 17.** Why is regular church attendance and ongoing prayers with your spouse so essential for your relationship?
5. **Proverbs 21:5 and Lesson 18: Plan for Marital Satisfaction.** Why do couples often plan for activities and events, yet forget the importance of planning to strengthen marital “oneness”?
6. **Proverbs 25:11 and Lesson 19: Give a Daily Appreciation Vitamin.** How do daily compliments create positive energy for a relationship?
7. **1 Thessalonians 5:11 and Lesson 20: Aim for a Minimum of Twelve “Quick Connects” Per Day.** What are the benefits of demonstrating numerous “quick connects” daily?
8. **Psalms 46:10 and Lesson 21: Try Quiet Connects.** Why is it important to establish a daily quiet time with God as well as quiet time with marriage?
9. **1 Corinthians 13:4 and Lesson 22: Four Daily Essentials.** How quickly will a marriage improve when the “Four Daily Essentials” become regular habits?
10. **Acts 2:46 and Lesson 23: Mealtimes Are Significant Occasions for Marriage and Family.** What are obstacles to overcome in making meals a regular bonding time?
11. **2 Corinthians 9:6 and Lesson 24: Go Overboard on Politeness.** Why does following Jesus and being extra polite go hand in hand?
12. **Proverbs 17:22 and Lesson 25: Laugh Together.** Why are smiles, a sense of humor and laughter often missing in struggling marriages and family relationships?

13. **2 Corinthians 1:3-4 and Lesson 26: Tell Your Spouse How to Comfort You.** Why is it essential that spouses understand how to comfort one another?
14. **Psalms 127:2 and Lesson 27: Safeguard Sleep.** Why do you think it is important that couples sleep together as well as have a structured sleep schedule?
15. **Lesson 28: Nurture Through Names.** Jesus has more than 40 names in the Bible. How do “pet” names help a spouse feel special and connect a couple?
16. **2 Corinthians 9:15 and Lesson 29: Gifts Demonstrate Care.** How do gifts, cards, and notes often create a gratifying marriage?
17. **Genesis 2:2 and Lesson 30: Take Regular Mini-vacations.** What was the best insight or reminder in this Lesson?
18. **Ecclesiastes 3 and Lesson 31: Even-Odd Marriage Enhancer.** What are some benefits of not discussing life problems every day?
19. **Proverbs 5:18-19 and Lesson 32: Basic Essentials for Sexual Intimacy.** Why is maintaining sexual intimacy so difficult for many couples?
20. **Lesson 33: Give Twelve to Twenty-four Hours Advance Notice.** How is giving a lengthy advance notice often the “magical cure” for sexual intimacy struggles?
21. **1 Corinthians 7:4 and Lesson 34: Schedule Closeness and Answer Key Questions.** After reading Lessons 31-33, why will your sexual intimacy be better in the future?

An Essential Question: What one habit, when I develop it and become excellent at that habit, will have the *most positive impact* on my Christian marriage?

Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Lord Jesus, you demonstrated your saving love for us in actions through your crucifixion and resurrection. Help us to always be thinking of ways to show our love and thanks to you God through actions as well.

May the truth of our eternal heavenly inheritance govern every aspect of our marriage and earthly life. By the love of Jesus, motivate us every day to serve our spouse and others. Strengthen our faith in Jesus through the Bible so that we may serve you faithfully. Increase our love daily for our spouse and others. In Jesus’ name. Amen.

CHAPTER 4

COMMUNICATION HABITS THAT BUILD UP A MARRIAGE

1. **I Peter 3:10 and the Introduction.** What are some ways to “control your tongue and guard your lips” to avoid hurting your spouse and marriage?
2. **Lesson 35: The Big “E” Expectations.** How do unknown and/or unrealistic expectations affect marital happiness?
3. **Lesson 35: The Big “E” Expectations.** Why is it important to make specific expectations known almost daily for a gratifying marriage?
4. **Matthew 7:7 and Lesson 36: Make Requests, Not Demands.** Why do sentence requests often produce stress in a marriage?
5. **Lesson 36: Make Requests, Not Demands.** How can “asking” for an expectation not only overcome disappointments but also create positive communication?
6. **Proverbs 15:2 and Lesson 37: Watch Your Tone, Body Language, and Pronouns.** What did you learn about your communication regarding tone of voice and body language?
5. **Lesson 37: Watch Your Tone, Body Language, and Pronouns.** How does your tone of voice, body language, and facial expression often make the difference between healthy and unhealthy communication?
7. **Lesson 37: Watch Your Tone, Body Language, and Pronouns.** Why does positive pronoun language create a closer couple connection?
8. **Ephesians 4:15 and Lesson 38: Speak the Truth in Love.** What obstacles must be overcome to implement the “Speak the Truth in Love” formula when expressing a hurt?
9. **Lesson 38: Speak the Truth in Love.** Why is it important to always offer a solution when speaking the truth?

10. **Lesson 39: Two Consecutive Questions.** What is the significance of Jesus asking more than 300 questions in the Bible?
11. **Lesson 39: Two Consecutive Questions.** Why has the two consecutive questions habit produce almost immediately a more gratifying marriage?
12. **Lesson 40: Marriage Connectors.** How can the Marriage Connectors lovingly express your top needs for a healthy Christian marriage?
13. How may a spouse's family-of-origin impact communication problems within a marriage?
14. Why do so many couples have communication problems in their marriage?
15. What does ideal communication in a marriage look like for you?
16. How does good communication impact the emotional and physical closeness in a marriage?

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Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Almighty God, thank you for the great love you have shown us. Give us the desire to carry out your will and please you in everything we say and do. Help us to mirror your love to our spouse and others.

We pray you will help us listen to and love our spouse and others with the same kind of empathy and compassion you have shown to us. May we radiate the love of Jesus in all we say and do. We are so very thankful for the privilege of being able to lovingly communicate daily with our spouse. Jesus, thank you for your victory over sin and for giving us the crown of life and the promise of heaven. In Jesus' name. Amen.

CHAPTER 5

HABITS THAT GUARD YOUR RELATIONSHIP

1. **Proverbs 4:23 and the Introduction.** What does it mean to “guard your heart” in all areas of your marital relationship?
2. **Matthew 19:5 and Lesson 41: Leave and Cleave.** Why is it so difficult for some spouses to leave their mother or father and cleave to their spouse?
3. **Matthew 23 (Pharisees) and Lesson 42: Recognize Your False Beliefs.** Why is it so difficult to recognize a false belief?
4. **Romans 3:23 and Lesson 43: Deal with Significant Personal Issues.** How can a spouse be helped to overcome denial and address an individual problem that hurts the relationship?
5. **Galatians 5:22-23 and Lesson 44: Be Cooperative, Never Controlling.** Why does a controlling spouse lack self-awareness?
6. **Lesson 45: Mutual, Fact-based Decision-making.** Why do some Christians at times make “feeling” decisions rather than Biblical fact-based decisions?
7. **Luke 8:17 and Lesson 46: No Secrets of Any Kind.** Why is keeping a secret one of the top “love busters” for a marriage?
8. **Philippians 2:3 and Lesson 47: Be a Giver: Avoid Selfishness.** How can a spouse with words and actions overcome the dreaded disease of selfishness?
9. **Proverbs 4:23 and Lesson 48: No Opposite-sex Friendships.** Why is it tempting for some spouses to believe that opposite-sex friendships are no big deal?
10. **Romans 3:12 and Lesson 49: Don’t Expect an “A+” or even an “A” Marriage.** How can expecting an “A+” or “A” marriage produce stress and unhappiness?
11. **Proverbs 12:18 and Lesson 50: Avoid Sarcasm.** Why do some people not realize how damaging negative sarcasm is for relationships?
12. **2 Peter 3:18 and Lesson 51: The Best Guards: Improve Yourself and Never Compare.** Why do so many spouses fail to realize marriage is a journey not a destination and continual growth is essential?
13. **Proverbs 15:4 and Lesson 52: Avoid Criticism and Never Give Unsolicited Advice.** How does a critical spouse create significant pain for a marriage?
14. **Lesson 53: Avoid the “Ms”: Mind Reading and Memory Matching.** How can avoiding the two “Ms” prevent arguments and enhance a marital relationship?
15. **Proverbs 20:1 and Lesson 54: Avoid Addictions and Compulsions.** How can a spouse with an addiction be guided to overcome denial and seek help?

16. **Proverbs 12:26, 1 Corinthians 15:33 and Lesson 55: Watch Your Relationships.** How can a couple agree to look for positive attributes in others to have healthy relationships and “walk with the wise”?
17. **Matthew 19:6 and Lesson 56: Never Use the “S” and “D” Words.** How does avoiding the words, “separate” and “divorce,” motivate both spouses to improve individually and the marital relationship?
18. **Lesson 57: Balance Household Roles.** What “blindness” prevent a spouse from recognizing that there is a lack of balance with household roles?
19. **Lesson 58: Guidelines for In-law Relationships.** Why do many marriages struggle because of unhealthy in-law relationships?
20. **Proverbs 17:28 and Lesson 59: No Silence.** How can a spouse who often is silent break their silence and speak the truth in love?
21. **Ecclesiastes 3:1 and Lesson 60: Self-time and Home-time Guidelines.** Why are these two guidelines absolutely essential for a happy marriage?
22. **Lesson 61: Avoid Three “3-Letter” Words.** In what ways will your marriage change when avoiding the three 3-letter words?
23. **Job 32:3 and Lesson 62: Avoid Helpers.** Why do some spouses mistakenly believe that “helpers” can improve their marriage relationship?
24. **Lesson 63: Close It, Put It Away, Clean It Up.** How can both spouses encourage each other to implement this important habit?

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Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Dear Jesus, the lies of our flesh say we will be happy if we follow worldly temptations and lust. We thank you Christ that you live in us and strengthen us to resist worldly temptations. Continue to help us persevere through every temptation and keep our eyes fixed on heaven. Through the power of Jesus’ resurrection give us victory today and every day over worldly lust, our sinful flesh, and the devil.

We ask for your help to follow in your footsteps Jesus. Guard our hearts, protect our minds, and give us your strength to not sin against you God and our spouse. Give us the strength and desire to live our life to your glory through serving our spouse and others. In Christ’s name we pray. Amen.

CHAPTER 6

HABITS THAT KEEP THE BOND OF PEACE: Have Respectful Disagreement Discussions

1. **Ephesians 4:3, Ephesians 4:31, and the Introduction.** Why is self-control an essential virtue for avoiding strife and quarrels?
2. **The Introduction.** What does the statement “It is not so much what couples disagree about as it is *how* they disagree” mean to you?
3. **Lesson 64: Two Discussion Principles Are Essential: Establish Guidelines and Be a World-Class Listener.** Why do most couples not have guidelines and effective ways for resolving marital concerns?
4. **Lesson 64: Establish Guidelines.** How can disagreement discussion guidelines make the difference between a satisfying marriage and an unhappy relationship?
5. **James 1:19 and Lesson 64: World-Class Listener.** What challenges make it difficult to be a world class listener?
6. **Ecclesiastes 3:1 and Lesson 65: Stay Inside the “Nines.”** Why has this guideline saved numerous marriages from unhappiness and even divorce?
7. **Matthew 5:1-2 and Lesson 66: Always Sit.** Why are one or both spouses standing in over 90% of harmful arguments?
8. **Proverbs 15:1 and Lesson 67: Soft Start-up.** What are the reasons that a soft start-up is essential when having a respectful disagreement discussion?
9. **Galatians 5:22-23 and Lesson 68: Schedule Discussions.** Why is scheduling vital for most disagreement discussions?
10. **Proverbs 15:1, James 1:19, and Lesson 69: Start Slow, Speak Low, and Use Volume Two.** What tips can help spouses “start slow” and “speak low” at a volume two level?

11. **Lesson 70: Pleasant Mood.** Why will most disagreement discussions end poorly when one or both spouses are not in a pleasant mood?
12. **Lesson 71: Use the Rifle Approach, Not the Shotgun.** What are reasons that troubled marriages frequently use the “shotgun” approach when having a disagreement discussion?
13. **Lesson 72: Have a Dialogue, Not a Monologue.** Although not a healthy idea, why would a spouse seek a monologue with a disagreement discussion?
14. **Lesson 73: Share Your Opinion.** With a disagreement dialogue, how does desiring to be “right” often damage a discussion and create a troubled marriage?
15. **Mark 8:5 and Lesson 74: Understand Your Spouse with Key Questions.** Why is the cliché “seek first to understand” so critical with every disagreement discussion?
16. **Lesson 75: Never Interrupt Your Spouse.** What words and behaviors can prevent the dreaded disease of interruptions?
17. **Lesson 76: Be Solution-focused.** Why is it important for both spouses to think of solutions before having a disagreement discussion?
18. **Ecclesiastes 3 and Lesson 77: Take a Time-out.** Why are time-outs often found in marriages that have respectful discussions?
19. **Jude 16 and Lesson 78: Evaluate the Frequency of Your Concerns.** What are the reasons that a spouse complains on a regular basis?

An Essential Question: What one habit, when I develop it and become excellent at that habit, will have the *most positive impact* on my Christian marriage?

Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Gracious God, we pray for your help when our marriage faces disappointments and problems. Help us understand each other’s viewpoint, and then seek your help and guidance in resolving our differences for the peace and contentment of our marriage.

When marital difficulties arise, grant us patience and heavenly wisdom as we seek solutions. Lead us to have God-pleasing discussions and to respect our spouses when we disagree. Help us to live in harmony with our spouse and others. May our love for our spouse always reflect Jesus’ sacrificial love for us. In Christ’s name. Amen.

CHAPTER 7

HABITS THAT SECURE GOD-PLEASING FINANCIAL HARMONY: Save, Budget, and Spend Together

1. **I Timothy 6:10 and the Introduction.** How does a spouse avoid the temptation trap of “loving money”?
2. **I Timothy 6:10 and the Introduction.** Why are finances often a major factor in marital unhappiness and even divorce?
3. **1 Timothy 6:6-7 and Lesson 79: Three Financial Absolutes.** Why is it difficult for a marriage to be satisfying when one spouse lacks contentment?
4. **Lesson 79: Three Financial Absolutes.** How can a spouse set loving boundaries with a partner who struggles being a spender?
5. **Proverbs 21:5 and Lesson 80: Use the Three “Ds” for Making Purchases.** What are the reasons for establishing this critical habit of the three “Ds”?
6. **Lesson 81: Have an Approval Limit.** Why has an approval limit made a positive difference in numerous marriages?
7. **Lesson 82: Record Every Expenditure.** Why is it a good idea to record every expenditure once or twice a year?
8. **Lesson 83: “Take 3” for Major Purchases.** How can a couple determine what is a “want” versus a “need” to help with the “Take 3” guideline?
9. **Lesson 84: Joint Checking.** How does a joint checking account reinforce the “oneness” God desires for every marriage?
10. **Lesson 85: Budget with a Percent Spending Plan.** How did your parents’ spending habits compare to a percent spending plan?
11. **Lesson 86: Keep a Reserve Fund for Six Months of Expenses.** How will your marriage have more contentment when you have a reserve fund?

12. **Lesson 87: Save 10 Percent of Your Net Income.** Why is it so important for *both spouses* to be savers as well as involved in financial planning, budgeting, and saving?
13. **Lesson 88: Cash or Convenience Cards.** Why does no credit card debt often lead to more marital happiness?
14. **Lesson 89: Have Your Own Discretionary Money.** When each spouse has their own discretionary money, how does that create a more relaxed marital environment in terms of finances?
15. **Psalm 24:1, Proverbs 3:9, and Lesson 90: God and Charitable Contributions.** How can a couple determine how much to give to the Lord as well as charities?
16. **Conclusion.** How has *Simple Habits for Marital Happiness* changed your understanding of what habits produce a loving, satisfying Christian marriage?

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Beginning today, make a commitment with your **new habit** by writing:

DAILY I AM . . .

A PRAYER FOR OUR MARRIAGE

Loving Lord God, you have blessed us with so much more than we could have ever imagined. Forgive us when we are ungrateful and fill us with a greater appreciation for our blessings that we might live a truly contented life. We pray that you will provide us with peace in the promises in your Word more than the promises that are fleeting in this temporary world.

Gracious Heavenly Father, change us from the inside out so our words and actions are shaped by Jesus' love as we then show love toward our spouse. With changed hearts may we look forward to loving our neighbors as ourselves, including our spouse.

Faithful God, we pray that you will help us to always appreciate the good things of this life, but Lord God, keep those good things from getting in the way of our relationship with you and our spouse. Gracious God, you have made us wealthy indeed through the forgiveness of sins and eternal life in the mansions of heaven. In Jesus' name. Amen.