

Building A Strong Marriage Workbook



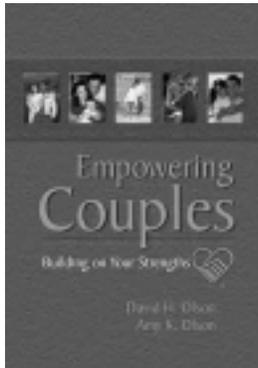
PREPARE/ENRICH Program



PREPARE
PREPARE-MC
PREPARE-CC
ENRICH
MATE

Greetings to Couples taking the PREPARE/ENRICH Program

Congratulations! Taking the PREPARE/ENRICH Program is a great first step in helping you build a stronger marriage. After you have completed this Program, there are some other important things that you can do that will help bring you a more happy marriage and family life.



First, we want to highly recommend the book EMPOWERING COUPLES: Building on Your Strengths, which is described in the last page of this workbook. This self-help book is a great resource that you can use at your own pace. It will remind you of the strengths and skills that you developed, but will also give you new ideas that can help strengthen your marriage. To review the book or order it online, visit our website at: www.lifeinnovations.com.

Second, you can ask your counselor/pastor if they are planning to offer an Empowering Couples Program for a group of couples.

These groups are a great way to enrich your marriage and meet other couples who could become friends. This Program is often designed to be 4-6 weekly or monthly sessions that are about 2 hours in length. The sessions focus on important topics like communication, conflict resolution, role relationship, finances, and spiritual beliefs.

Third, if you ever have marital problems that don't go away after several months, it is time to get some professional help from your clergy or a counselor. If the person who gave you the PREPARE/ENRICH Program is not available, you can find other professionals trained in your area by visiting our web site and search under counselor. As with any problem, the sooner you seek help, the easier it will be to resolve.

Fourth, do not take your marriage for granted. Remember, that a happy marriage can only occur when you give it the time and attention that you did when you were dating. Always look for ways to continue to do things that will enrich your marriage.

Coming together is a beginning,
Keeping together is progress,
Working together is success.

Wishing you a Happy Marriage!

David H. Olson, Ph.D.
President

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www.lifeinnovations.com

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“The very best of marriages
Are made by best of friends,
Who face together, hand in hand,
The good and bad life sends.
They aren't afraid to share
The deepest feelings of the heart,
And respect each other's needs
To spend some time apart.

They support each other faithfully
When troubles come their way,
They don't blame in haste or anger,
But who love in what they say.
They make marriage like true friendship
Full of deeds that show they care,
And they find a world of happiness
In all the love they share”.

—Amanda Bradley

Building a Strong Marriage

Congratulations! By participating in the PREPARE/ENRICH Couple Program, you have demonstrated your commitment to building a strong marriage. Nearly a million couples have participated in this successful program.

Given that nearly half of today's marriages end in divorce, it makes good sense to safeguard your relationship by investing time and money in keeping it vital. The PREPARE/ENRICH Couple Program is a sound strategy -- one that will pay off in the short-term as well as long-term.

The PREPARE/ENRICH Program was designed to help you develop a strong and growing relationship. Through the program you will learn as a couple to share your feelings and ideas and work together to achieve your goals. The Couple Program will assist you in identifying relationship areas for you to enrich, help you build on your strengths and teach you to communicate more effectively with your partner about a variety of important topics.

“Failing to prepare is like preparing to fail”

—Anonymous

Goals of the PREPARE/ENRICH Program are to help you:

- Explore your Relationship Strength and Growth Areas
- Strengthen your communication skills, including assertiveness and active listening
- Resolve your conflicts using the Ten Steps Procedure
- Explore your relationship & families-of-origin issues with the Couple & Family Map
- Develop a workable budget and financial plan
- Develop your personal, couple and family goals

The Couple Program contains a variety of couple exercises that can help you achieve these goals. These exercises are designed to encourage you to talk with each other and to plan together how to deal with a variety of important topics.

Preparing & Enriching Your Relationship

A core of the PREPARE/ENRICH Program is several Inventories that are designed for couples at different stages in their relationship. The following is a brief overview of the Inventories:

PREPARE is for couples preparing for marriage.

PREPARE-MC (Marriage with Children) is for premarital couples with children.

PREPARE-CC (Cohabiting Couples) is for cohabiting couples planning to marry.

ENRICH is for married couples seeking counseling or enrichment.

MATE is for older couples (50 years or older) planning to marry or facing other life transitions (retirement, relocation).

For Couples taking PREPARE, PREPARE-MC, PREPARE-CC or MATE:

“Prepare for your Marriage, not just your Wedding”

Most premarital couples spend a great deal of time, energy and money on a wedding ceremony that lasts a few hours. But they spend little time acquiring relationship skills needed to build a marriage that could last 50 years.

Granted, it's much easier to prepare for a successful wedding than a successful marriage. Wedding preparation focuses on concrete tasks, while preparing for marriage means you have to take time to share feelings -- both positive and negative. It also means you have to be intentional about planning for the future you will spend together.

For Couples taking ENRICH or MATE:

“Enriching your relationship is a sound investment”

Marriage is a challenge for most couples, filled with much joy and also some difficult times. Marriage is like a growing plant, you need to continue to nurture and provide it with positive things to keep it growing.

The Couple Program for married couples can be used to help you build on your strengths and deal more effectively with problematic issues. The Program is designed to give you more skills so that you can focus on and deal with important issues in your relationship. The ENRICH and MATE Inventories are an important part of facilitating that process of discovering, developing and enhancing your relationship skills.

Communication Skills that will Increase Your Intimacy:

1. Look for the good in your partner and give him/her a compliment.
2. Praise your partner as much as possible.
3. Take time to listen to each other.
4. Listen to understand -- not to judge.
5. Use active listening, which involves summarizing your partner's comments before you share your reactions or feelings.
6. Be assertive. Share your feelings by using "I" statements (i.e. I feel... or I think...).
7. When issues arise, avoid blaming each other and seek solutions.
8. If problems persist, use the Ten Steps for Resolving Couple Conflict (pages 12-14).
9. If problems still continue, seek counseling before they become more serious. Doing so will make it easier to find solutions.
10. Give your relationship the same priority and attention you gave it when you were dating.

Daily Dialogue and Daily Compliments:

Engaging in a Daily Dialogue and Daily Compliments are two ways of keeping your relationship exciting and healthy. While these exercises may seem awkward at first, the more you share your feelings the easier it will become to do so.

The focus of the Daily Dialogue is on your feelings about each other and your life together. Set aside five minutes per day and 15 minutes on the weekends to discuss:

- what was dissatisfying about your relationship that day
- what you most enjoyed about your relationship that day

Giving at least one Daily Compliment to your partner will help you focus on your strengths as individuals. It will also highlight the positive things that attracted you to each other. Daily compliments will prevent your relationship from becoming routine and make it more mutually satisfying.

Sharing Strength and Growth Areas

By nature, human beings tend to focus on the negative and forget to celebrate the positive things in their lives. The PREPARE/ENRICH Program helps you to identify and build on the positive aspects of your relationship -- that is, your relationship strengths.

Of course everyone sees things in a little different light. In fact, you and your partner are likely to have different views of your couple strengths. Sharing your different perspectives will be helpful for two important reasons: First, increased awareness of how each of you views the relationship will help you understand each other. Second, once your couple strengths are identified, you can build on them and create a more enduring relationship.

The following exercise will help you identify and talk about your individual views of your couple strength and growth areas.

Instructions: Sharing Strength and Growth Areas Couple Communication Exercise I

1. We ask that you not share or discuss any information until you have both completed the exercise individually.
2. Select three categories in which you feel you have considerable agreement with your partner. Put an "S" in the strength column across from this area.
3. Select three categories in which you feel you have some disagreements or areas that you might need to improve. Put a "G" in the growth column from this area.

Instructions: Couple Discussion

1. Now that you have each identified three strength and three growth areas, you can begin by individually sharing what you each perceive as your relationship strengths. Do not show each other your responses, but begin verbally sharing them— each taking a turn.
2. One partner proposes a strength area, discusses the strength, then the other partner indicates one strength they have selected. This process should be repeated until all three strength areas have been discussed by both partners.
3. Use the same procedure to share and discuss the growth areas.
4. After completing the above steps, briefly discuss these questions:
 - a. Did your partner's responses surprise you.
 - b. Where did you have the most disagreements regarding your strength and growth areas.
 - c. Where did you have the most agreements regarding your strength and growth areas?

Sharing Strength and Growth Areas: Couple Communication Exercise I

(detach this sheet to complete this exercise)

<u>AREAS</u>	STRENGTH AREAS	GROWTH AREAS
MARRIAGE EXPECTATIONS (PREPARE/PREPARE-MC) _____ We have realistic expectations about love, commitment, and conflicts.		
COHABITATION ISSUES (PREPARE-CC) _____ We agree on our experience(s) as a cohabiting couple.		
MARITAL SATISFACTION (ENRICH) _____ I am satisfied with most aspects of our couple relationship.		
PERSONALITY ISSUES (ALL INVENTORIES) _____ I like my partner's personality and habits.		
COMMUNICATION (ALL INVENTORIES) _____ We share feelings with and understand each other.		
CONFLICT RESOLUTION (ALL INVENTORIES) _____ We are able to discuss and resolve differences.		
FINANCIAL MANAGEMENT (ALL INVENTORIES) _____ We agree on budget and financial matters.		
LEISURE ACTIVITIES (ALL INVENTORIES) _____ We share some similar interests and spend time together and apart.		
SEXUAL EXPECTATIONS/RELATIONSHIP (ALL INVENTORIES) _____ We are comfortable discussing sexual issues and preferences.		
CHILDREN AND PARENTING (not on MATE) _____ We agree on issues related to having and raising children.		
FAMILY AND FRIENDS (not on MATE) _____ We feel good about our relationships with relatives and friends.		
ROLE RELATIONSHIP (ALL INVENTORIES) _____ We agree on how to share decision-making and responsibilities.		
SPIRITUAL BELIEFS (ALL INVENTORIES) _____ We hold similar religious values and beliefs.		
LIFE TRANSITIONS (MATE) _____ We are open to change in our life and lifestyle.		
INTERGENERATIONAL ISSUES (MATE) _____ We agree on how to deal with our children, parents and grandchildren.		
HEALTH ISSUES (MATE) _____ We have a positive attitude about health and aging as a couple.		

Creating a Wish List

Couple Communication Exercise II

In this exercise, you will each individually make a Wish List of things that you would like your partner to do more often. Next, you will be asked to take turns sharing your Wish Lists with each other.

In sharing your Wish List with your partner, you will be demonstrating your Assertiveness skills. In giving feedback to your partner about their Wish List, you will be demonstrating your Active Listening skills.

Assertiveness means your ability to express feelings and ask for what you want.

Active listening is the ability to listen accurately and repeat back to the speaker the message you have heard.

Make a Wish List of three things that you want your partner to do more often?

- 1.

- 2.

- 3.

After completing the Wish List Exercise, discuss the following questions:

In what ways are you good at being assertive?

In what ways do you effectively use active listening skills?

Sharing Strength and Growth Areas: Couple Communication Exercise I

(detach this sheet to complete this exercise)

<u>AREAS</u>	STRENGTH AREAS	GROWTH AREAS
MARRIAGE EXPECTATIONS (PREPARE/PREPARE-MC) _____ We have realistic expectations about love, commitment, and conflicts.		
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ROLE RELATIONSHIP (ALL INVENTORIES) _____ We agree on how to share decision-making and responsibilities.		
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Assertiveness means your ability to express feelings and ask for what you want.

Active listening is the ability to listen accurately and repeat back to the speaker the message you have heard.

Make a Wish List of three things that you want your partner to do more often?

- 1.

- 2.

- 3.

After completing the Wish List Exercise, discuss the following questions:

In what ways are you good at being assertive?

In what ways do you effectively use active listening skills?

Assertiveness and Active Listening Skills

"It takes two to speak the truth...one to speak and another to hear."
—Henry David Thoreau

Assertiveness:

Assertiveness is the ability to ask for what you want and need.

Assertiveness is a valuable communication skill. In successful couples, both individuals tend to be quite assertive. Rather than assuming their partner can read their minds, they ask clearly and directly for what they want.

Assertive individuals take responsibility for their messages by using "I" statements. They avoid statements beginning with "you." In making constructive requests, they are positive and respectful in their communication. They use polite phrases such as please and thank you.

When each person knows what the other person wants -- when each knows they have been heard and understood -- intimacy is increased. Assertiveness also helps people to feel good about themselves and increases the likelihood that they will achieve their personal goals.

Examples of Assertive Statements:

"I enjoy spending time with you, but I also want to spend more time with my friends. I would like us to find some time to talk about this."

"I want to take a ski vacation next winter but I know you like to go to the beach."

Active Listening:

Good communication depends on you carefully listening to another person. Active listening involves listening attentively without interruption and then restating what was heard. The active listening process lets the sender know whether or not the message sent was clearly understood by restating what they heard.

Examples of Active Listening:

"I heard you say that you enjoy the time we spend together but that you need more time to be with your friends. You want to plan a time to talk about this."

"If I understand what you said, you want to go skiing next winter. But I would like to go to the beach. Is that correct?"

Ten Steps for Resolving Couple Conflict

" Don't find fault, find a remedy."
—Henry Ford

Every couple has differences and disagreements. But healthy couples find ways to resolve marital disputes without turning them into marital wars. Couples who accept and appreciate the fact that their partner has independent opinions tend to reach successful and satisfying resolutions.

When you have issues that are ongoing, use this Ten Step approach to deal with them. The exercise may boost your success in ending issues that resist resolution.

As simple as the Ten Step exercise looks, remember it is not a game. Take time to work on all of the steps. Focus on one issue at a time and you will discover new solutions to old problems.

1. Set a time and place for discussion.
2. Define the problem or issue of disagreement.
3. How do you each contribute to the problem?
4. List past attempts to resolve the issue that were not successful.
5. Brainstorm. List all possible solutions.
6. Discuss and evaluate these possible solutions.
7. Agree on one solution to try.
8. Agree on how each individual will work toward this solution.
9. Set up another meeting. Discuss your progress.
10. Reward each other as you each contribute toward the solution.

Ten Steps for Resolving Couple Conflict Worksheet

1. Schedule a specific place, date and time for a couple meeting within the next week. Allow at least 30 minutes.

Meeting Place: _____

Date: _____ Time: _____

2. Select one important issue you would like to resolve. List the specific issue or problem for discussion below:

3. How do you each contribute to the problem? Without blaming each other, list the things you each do that have not helped to resolve the problem.

Male:

1) _____

2) _____

Female:

1) _____

2) _____

4. List past attempts to resolve the issue that were not successful.

1) _____

2) _____

3) _____

5. Brainstorm—pool your new ideas and try to attain five possible solutions to the problem. Do not judge or criticize any of the suggestions at this point.

1) _____

2) _____

3) _____

4) _____

5) _____

6. Discuss and evaluate each of these possible solutions. Be as objective as you can. Talk about how useful and appropriate each suggestion might be for resolving your issues.

7. After you have expressed your feelings, select one solution that you both agree to try.

Trial Solution: _____

8. Agree how you will each work toward this solution. Be as specific as possible.

Male: _____

Female: _____

9. Set a place, date and time within the next week for another meeting to discuss your progress.

Meeting Place: _____

Date: _____ Time: _____

10. Pay attention to each other as the week passes. If you notice your partner making a positive contribution toward the solution, praise his/her effort.

Future Weekly Meetings

At your next weekly meeting, if you have not improved, go through Steps 5–8 and try a different solution. If you have shown improvement, use this exercise to overcome other problems.

Make couple meetings a regular part of your weekly schedule.

OVERVIEW OF COUPLE & FAMILY MAP

"In marrying another person, you are also marrying their family"

When you get married, you are also marrying your partner and his/her family-of-origin. Especially in the early years of a marriage, marked differences in closeness and flexibility styles of your families can present problems for you as a couple.

In completing the PREPARE/ENRICH Questionnaire, you described your own couple relationship and family-of-origin. The two dimensions on the Couple and Family Map are closeness and flexibility. A description of each dimension follows.

CLOSENESS

"Once the realization is accepted that even between the closest human beings infinite distance must continue to exist, a wonderful living side by side can grow up."

—Rainer Maria Rilke

Couple and family closeness focuses on the emotional closeness you feel toward your partner or other members of your family. It also examines the balance of separateness and togetherness in relationships. In healthy relationships, individuals enjoy time together and time spent apart. This balance is an important aspect of closeness. Families or couples that are too close may become too dependent. Too little closeness may lead couples and families to become disconnected, lacking in loyalty and closeness.

Below we've described five levels of closeness:

Overly connected relationships have an extreme amount of closeness and loyalty is demanded. Family members are very dependent on each other. These relationships focus too much on togetherness or "We".

Very Connected, Connected and Somewhat Connected relationships enjoy a balance of "We" and "I." There is a comfortable level of both emotional closeness and emotional separateness. Family members are interdependent and loyal to each other.

Disconnected relationships have an intense level of emotional separateness. Loyalty is lacking and members are too independent. The focus is unbalanced because there is too much focus on the “I”. In order for your relationship to grow, you must invest more in your marriage and less in operating as independent people. As Kahil Gibran writes:

“Sing and dance together and be joyous
but let each of you be alone —
even as the strings of a lute are alone
though they quiver with the same music.
But let there be spaces in your togetherness
and let the winds of the heavens dance between you.”

FLEXIBILITY

"Change is the one thing in life that is certain."
—Anonymous

Flexibility focuses on a couple or family's ability to make and adjust to changes in roles and leadership in response to stress and crisis. Here again, balance is the key. Flexibility indicators include how you balance stability versus change, leadership, roles and discipline.

When faced with stress, families and couples with too much flexibility may become overly flexible; nobody is in charge. Families with too little flexibility may become inflexible. In such relationships, one leader makes most of the decisions and establishes the rules.

Couples and families should seek to maintain a balance between stability and change.

Below we've described the five levels of flexibility:

- Overly Flexible relationships are prone to too much change. They lack consistent leadership. Decision-making is impulsive, discipline is erratic and roles often shift dramatically. They tend to be overly flexible.
- Very Flexible, Flexible and Somewhat Inflexible relationships are open to change when necessary. Leadership and decision-making is equally shared. Parenting is democratic.
- Inflexible relationships resist change. One individual controls the leadership. Roles seldom change. Discipline is strict. The relationship is inflexible and unbending.

Couple and Family Types

The Couple and Family Map defines 25 types of couple or family relationships. Each relationship type represents a different interaction pattern or style that develops over time. The 25 types or patterns are based on combining five levels of closeness and five levels of flexibility.

There are 9 balanced types, 12 mid-range types and 4 unbalanced types.

The 9 balanced types are found in the balanced levels of both closeness and flexibility. These couples and families are considered the most functional and healthy. They are able to balance both separateness versus togetherness (closeness) and stability versus change (flexibility).

The 12 mid-range types are balanced on one dimension (closeness or flexibility) and unbalanced on the other. These couples and families generally function well until they are under stress. Then they often tend to slip to a more unbalanced level.

The 4 unbalanced types are found in the unbalanced levels of both closeness and flexibility. These couples and families are considered the most dysfunctional and unhealthy. They tend to be stuck at the extremes, being either “Disconnected” or “Overly connected” (closeness) and either “Inflexible” or “Overly flexible” (flexibility).

Although there is no absolute “best level” for any relationship, some relationships that always function at the unbalanced level may have problems. Ultimately, your goal is to find the type of couple pattern that is most mutually satisfying to you and your partner.

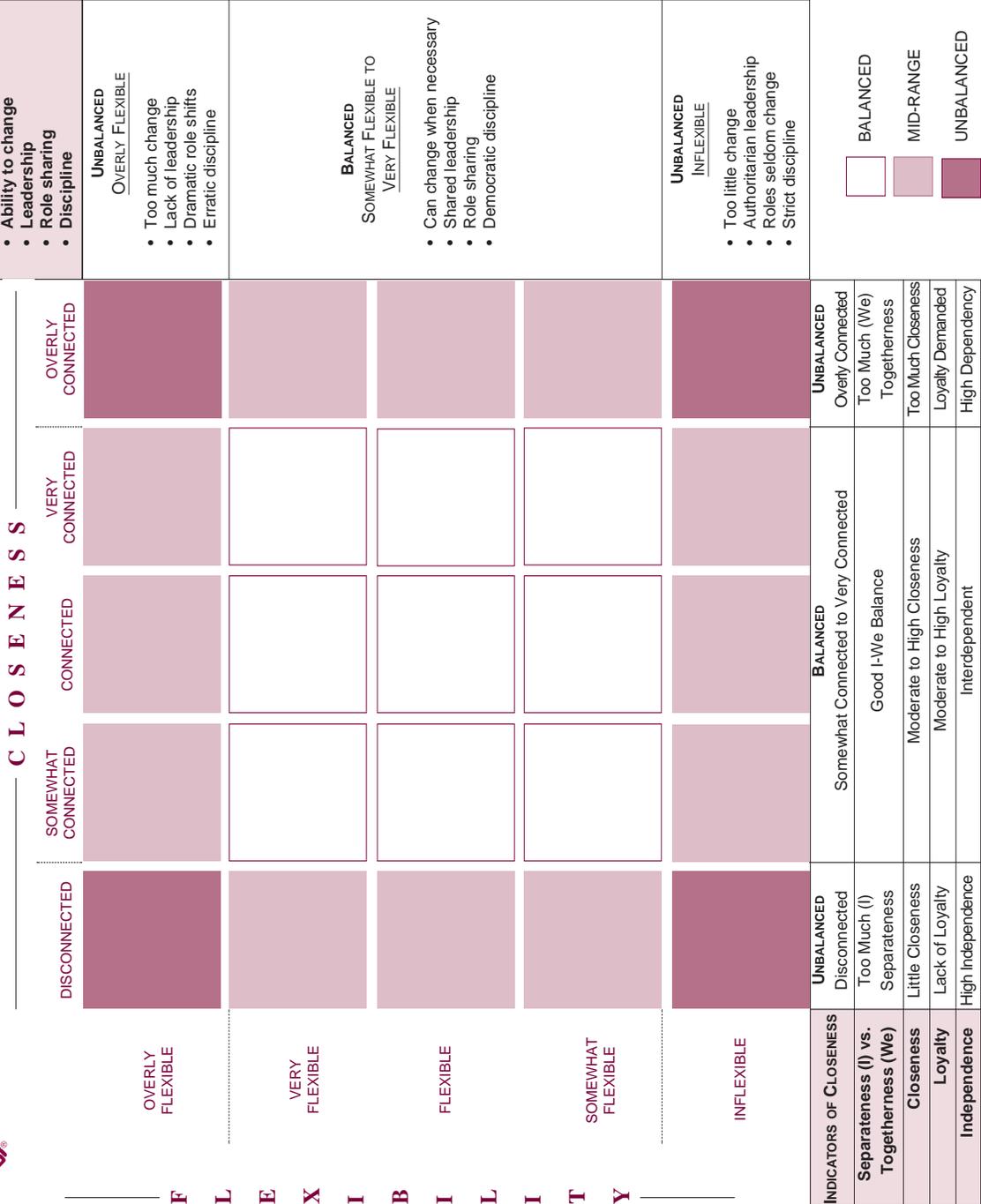
Your Couple and Family Type

Knowing your Couple and Family Relationships will help you to explore similarities and differences. Your partner and you should discuss the following questions about your Couple Relationship and Families-of-Origin.

- a. What are the similarities and differences in your description of your relationship?
- b. How does your description of your couple relationship relate to your Family-of-Origin (or current family)?
- c. What are the similarities and differences in your Family-of-Origin (or current family)?
- d. What do you want to bring from your Family-of-Origin into your marriage?
- e. What don't you want to bring from your Family-of-Origin into your marriage?



Couple & Family Map



FINANCIAL MANAGEMENT

"The golden rule of budgeting: Spend less than you earn and save and invest the rest."

Money is a powerful word that conjures up a number of emotions, among them lust, envy, fear, anger, hope, scorn and disgust. Little wonder then, that the most common source of disagreement in families in the United States is money. In fact, 37 percent of all married couples indicate that the number one problem in their marriage is money.

Budgeting doesn't mean having less; it means doing more with what you have. Unfortunately, many people avoid managing their money because they think it will mean they have less money to spend. In the long-run, tracking and managing your finances will result in peace of mind and a more comfortable and secure lifestyle.

A Word to the Wise About Saving:

In addition to budgeting, savings are also important to any financial management plan. It's a simple fact: interest on savings compounds. Money invested in a safe place at a good rate of return grows at a steady rate. By saving a few hundred dollars a month over 30 to 40 years, a person can become a millionaire. It takes some planning and careful budgeting but the result is financial gain that can help dreams come true.

What is Budgeting?

Budgeting is simply the process of allocating expenses on a regular basis. A good budget is simple, realistic and clear. It builds in some personal control for each family member. In creating a realistic budget, focus first on the most basic needs like food, housing and clothing. Second, focus on what you would like to purchase in the future.

The goal is to help you construct a workable budget. First, establish how much income you can count on, outline your expenditures by category and estimate how much money you need for each category.

The next step in budgeting is to set financial goals. With a target or goal in sight you'll be more motivated to work together to achieve your goals. You will be asked the following questions: What are your short-term goals? What are your long-term goals?

BUDGET WORKSHEET

<u>INCOME:</u> (Take Home Pay)	<u>Current Budget</u>	<u>Future Plan</u>
Male: _____	_____	_____
Female: _____	_____	_____
Other Income: _____	_____	_____
TOTAL INCOME: _____	_____	_____
<u>EXPENSES:</u> (Monthly)		
Housing:		
Rent or Mortgage: _____	_____	_____
Utilities: _____	_____	_____
Phone: _____	_____	_____
Loans/Debt:		
Car: _____	_____	_____
Personal: _____	_____	_____
Credit Cards: _____	_____	_____
Transportation:		
Gasoline: _____	_____	_____
Repairs/Maintenance: _____	_____	_____
Food:		
Food at home: _____	_____	_____
Food away from home: _____	_____	_____
Health Care: _____	_____	_____
Insurance:		
Car: _____	_____	_____
Home: _____	_____	_____
Charitable Contributions: _____	_____	_____
Apparel: _____	_____	_____
Personal Goods: _____	_____	_____
Household Supplies: _____	_____	_____
Services:		
Dry Cleaning/Laundry: _____	_____	_____
Garbage: _____	_____	_____
Other expenditures:		
Daycare: _____	_____	_____
Child Support: _____	_____	_____
Other: _____	_____	_____
<u>TOTAL EXPENSES:</u> _____	_____	_____
Surplus or Deficit: _____	_____	_____

FINANCIAL GOALS

"Thrift used to be a basic American virtue.
Now the American virtue is to spend money."
—David Brinkley

Importance of Financial Goals:

Couples argue about finances more than any other topic. Regardless of how much or how little money a couple has, deciding what to purchase and how to spend their money is problematic for most couples.

Typically, most couples focus on only short-term financial goals like: "Today I will pay \$100 on my credit card bill." But short-term goals also relate to achieving long-term goals like: "We want to save enough to make a down payment on a house."

One way to reduce the amount of conflict regarding finances is for you and your partner to discuss and decide on your short-term and long-term financial goals.

Identifying and Deciding on Your Financial Goals

Each person should individually decide on their short-term and long-term financial goals and then share them with each other. Short-term goals should be what you can achieve in six months to one year. Long term goals should be achieved from one to five years. Remember, your goals should be realistic, clear and specific.

Short-Term Goals: (six months to one year)

1. _____
2. _____
3. _____

Long-Term Goals: (one to five years)

1. _____
2. _____
3. _____

(detach this sheet to complete this exercise)

MAKING YOUR GOALS A REALITY

Importance of Goals

Why are goals important? In countless ways, goals add meaning and purpose to our lives. Striving to achieve goals helps motivate us to focus beyond the immediate situation. When you share your goals with each other, you get to know each other better. Sharing common goals also increases the chance that you will achieve your goals. Working toward achieving your goals also makes you feel closer as a couple.

Identifying Your Goals

Each person needs to first identify their personal, couple and family goals. Then you need to discuss your separate goals and agree on which ones to give priority to over the next year or so. Remember, the goals should be specific and clearly stated.

Personal Goals:

1. _____
2. _____
3. _____

Couple Goals:

1. _____
2. _____
3. _____

Family Goals:

1. _____
2. _____
3. _____

Achieving One Specific Goal using the CHANGE Model:

Once you have identified and discussed your goals, select one goal that you would like to focus on now. Then use the CHANGE Model below to identify the steps you need to follow to achieve this goal.

Commit yourselves to a specific goal:

Habitsbreak old and start a new behavior:

Actiontake one step at a time:

Never give uprealize that lapses might occur:

Goal-orientedfocus on the positive:

Evaluate and reward yourself:

Good luck on achieving your Goal!!

FINANCIAL GOALS

"Thrift used to be a basic American virtue.
Now the American virtue is to spend money."
—David Brinkley

Importance of Financial Goals:

Couples argue about finances more than any other topic. Regardless of how much or how little money a couple has, deciding what to purchase and how to spend their money is problematic for most couples.

Typically, most couples focus on only short-term financial goals like: "Today I will pay \$100 on my credit card bill." But short-term goals also relate to achieving long-term goals like: "We want to save enough to make a down payment on a house."

One way to reduce the amount of conflict regarding finances is for you and your partner to discuss and decide on your short-term and long-term financial goals.

Identifying and Deciding on Your Financial Goals

Each person should individually decide on their short-term and long-term financial goals and then share them with each other. Short-term goals should be what you can achieve in six months to one year. Long term goals should be achieved from one to five years. Remember, your goals should be realistic, clear and specific.

Short-Term Goals: (six months to one year)

1. _____
2. _____
3. _____

Long-Term Goals: (one to five years)

1. _____
2. _____
3. _____

(detach this sheet to complete this exercise)

MAKING YOUR GOALS A REALITY

Importance of Goals

Why are goals important? In countless ways, goals add meaning and purpose to our lives. Striving to achieve goals helps motivate us to focus beyond the immediate situation. When you share your goals with each other, you get to know each other better. Sharing common goals also increases the chance that you will achieve your goals. Working toward achieving your goals also makes you feel closer as a couple.

Identifying Your Goals

Each person needs to first identify their personal, couple and family goals. Then you need to discuss your separate goals and agree on which ones to give priority to over the next year or so. Remember, the goals should be specific and clearly stated.

Personal Goals:

1. _____
2. _____
3. _____

Couple Goals:

1. _____
2. _____
3. _____

Family Goals:

1. _____
2. _____
3. _____

Achieving One Specific Goal using the CHANGE Model:

Once you have identified and discussed your goals, select one goal that you would like to focus on now. Then use the CHANGE Model below to identify the steps you need to follow to achieve this goal.

Commit yourselves to a specific goal:

_____ Habitsbreak old and start a new behavior:

_____ Actiontake one step at a time:

_____ Never give uprealize that lapses might occur:

_____ Goal-orientedfocus on the positive:

_____ Evaluate and reward yourself:

_____ Good luck on achieving your Goal!!

EMPOWERING COUPLES

Building on Your Strengths

David H. Olson & Amy K. Olson

“Empowering Couples is the most helpful workbook on strengthening marriage I have read. This is a user-friendly book. Empowering Couples is a book you will want to keep and refer to throughout your marriage.” Steve Beinre, Foundations Newsletter, 2000

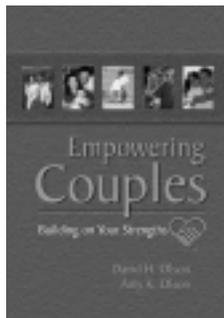
Every Couple Should Have One:

Based on the PREPARE/ENRICH Program, ten chapters focus on important topic areas for couples including: Communication, Conflict Resolution, Role Relationship, Managing Finances, Sexual Relationship, Children & Parenting and Spiritual Beliefs.

❖ Each chapter contains new ideas and suggestions not provided in our current program.

❖ Couples can use it on their own to get ideas about how to empower their relationship.

❖ When couples take either the PREPARE or ENRICH Program, they can use Empowering Couples as a reminder of how to maintain their strengths.



Self Help Book for Couples

The foundation of Empowering Couples is based on the PREPARE/ENRICH Program. The book is built on over 20 years of clinical experience and research with couples.

Goals of Empowering Couples:

- ❖ To identify couple strengths.
- ❖ To build more couple strengths.
- ❖ To identify some stumbling blocks.
- ❖ To develop communication and conflict resolution skills.

Overview of Chapters

Each chapter Contains:

- ❖ Couple Quiz on Chapter Topic
- ❖ Strengths of Happy Couples
- ❖ Common Stumbling blocks for couples
- ❖ Stepping stones for improving problem areas
- ❖ Couple discussion exercises

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