

# **Marriage Enrichment Mentoring**

## **Couples Guide**

**A Ministry of Crossroads Fellowship**

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## What is a Marriage Mentor?

A mentor is a happy, more experienced couple who empowers a married couple through sharing resources and relational experiences.

A mentor is neither a pastor, nor marriage expert! But they are hand selected, well trained couples, who are key leaders at Crossroads Fellowship with a heart for marriage and helping couples honor God in their marriage.

## Goals of Marriage Enrichment Mentoring

1. Explore your relationship strength and growth areas
2. Strengthen your communication skills, including assertiveness and active listening
3. Resolve your conflicts using the Ten Steps Procedure
4. Explore your relationship & families of origin issues with the Couple and Family Map
5. Develop a workable budget and financial plan
6. Develop your personal, couple and family goals

# The Marriage Enrichment Mentoring Process

- Pastor will forward the link for an online ENRICH Inventory questionnaire to the couple requesting to participate in the mentor program. This inventory is a professional assessment tool that will be a key instrument used throughout the mentoring process.
- The ENRICH Inventory fee is \$30 and can be paid for online as you take the assessment. If you do not have the ability to take ENRICH online, your mentor will arrange an opportunity for you to take a paper / pencil version of the assessment.
- Once the assessments have been completed, a notification will be sent to the Marriage Mentor Program leaders who will then assign a Mentor Couple.
- The Mentor Couple will then set a time to give the couple their materials (*The Marriage Enrichment Couples Guide*). The Mentors will have the couple sign a consent form, explain the program, and schedule regular meeting times. This is a meet and greet type of meeting and regular meeting times should be scheduled at this point.
- There will typically be seven mentoring meetings over the next several months (see the agenda on page 6).
- The pastor will typically meet with the couple for a follow up at the conclusion of the Mentoring Process to determine if any other support is needed.

## **Couple Consent Form for Marriage Mentoring**

### **(To be completed in first mentoring session)**

We understand that we are voluntarily entering into a relationship with a Marriage/Financial Mentor couple in order to build our relational skills, learn from the experiences and insights of our Mentors, and strengthen our couple relationship. The Marriage/Financial Mentor may guide me in areas such as establishing a budget, setting up an emergency fund, and creating a debt elimination schedule (if needed).

We recognize that our Marriage/Financial Mentors are not professional counselors, psychologists, or professional financial planners, and that their contributions to the mentor process are not informed by professional training, but by valuable experience as a happily married couple. Marriage Mentors/Financial Mentors will not endorse or recommend any specific investment options (including but not limited to specific stocks, bonds, mutual funds, real estate or other investment options) or the use of any specific investment broker, agent, dealer or advisor.

We understand that the results of our Couple Inventory, and any information discussed during the mentoring process will be kept confidential by the Marriage/Financial Mentors. The Marriage/Financial Mentors can, however, share the Couple Inventory results, and other information divulged during the mentor process with our clergy person and/or the Marriage/Financial Mentor Supervisor, if they feel it is appropriate.

We understand that at any time we may terminate the Marriage/Financial Mentor process or request that a new Marriage/Financial Mentor couple be assigned to us if we are unhappy with how the process is going. We understand that this process might create discomfort and levels of intense feelings like sadness, guilt, anxiety, anger or frustration. Also we understand that it is impossible to guarantee any specific results regarding your marital goals.

We have carefully read the foregoing and by signing below, we hereby discharge and release any individual including volunteers, the church organization, or pastoral staff, from any and all liability from damages of whatever kind or nature which may at any time result to me, or my family, on account of my participation in this mentoring program. I have read the forgoing consent form and sign as my own free act.

*Please sign below to indicate that you have read and understood the information above.*

### **Signature of Couple Being Mentored:**

Spouse 1: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse 2: \_\_\_\_\_ Date: \_\_\_\_\_

### **Signature of Marriage Mentor Coordinators:**

Mentor 1: \_\_\_\_\_ Date: \_\_\_\_\_

Mentor 2: \_\_\_\_\_ Date: \_\_\_\_\_

# Marriage Enrichment Mentoring Agenda

## ***Meeting One – Strength & Growth Areas:***

- “Getting Acquainted / Expectations”
- “Review Goals of Mentoring”
- “Review 10 Communication Skills”
- “Couple Exercise 1 - Strength & Growth Areas”

## ***Meeting Two – Wish List & Communication:***

- “Couple Exercise 2 - Creating a Wish List”
- “Relationship Cycle” Exercise
- “Marital Satisfaction”
- “Active Listening Exercise”

## ***Meeting Three – Personality Issues & Conflict Resolution:***

- “Couple Exercise 3 – 10 Steps for Resolving Conflict”
- “Personality Issues”
- “Conflict Resolution”

## ***Meeting Four – Role Relationship / Family & Friends:***

- “Couple Exercise 4 – Couple & Family Map”
- “Role Relationship”
- “Family & Friends”

## ***Meeting Five – Financial Management:***

- “Couple Exercise 5 – Financial Management & Goals”
- “Financial Management”

## ***Meeting Six – Sexual Relationship:***

- “Sexual Relationship”

## ***Meeting Seven – Spiritual Life & Personal, Couple, & Family Goals:***

- “Couple Exercise 6 – Making Your Goals a Reality”
- “Spiritual Life”
- Celebration

# Homework Assignments

Before you come together with your mentoring couple for each mentoring session, you must complete the worksheets listed below:

**Complete The Following For Meeting One:**

- Complete the ENRICH Inventory
- Daily / Weekly Dialogue Worksheet (Continue this Every Few Days)
- Strength & Growth Areas Worksheet

**Complete The Following For Meeting Two:**

- Creating A Wish List Worksheet
- Communication Worksheet

**Complete The Following For Meeting Three:**

- Ten Steps For Resolving Conflict Worksheet

**Complete The Following For Meeting Four:**

- Roles & Responsibilities Worksheets
- Couple & Family Map Worksheet

**Complete The Following For Meeting Five:**

- Budget Worksheets

**Complete The Following For Meeting Six:**

- Sexual Relationship Worksheet

**Complete The Following For Meeting Seven:**

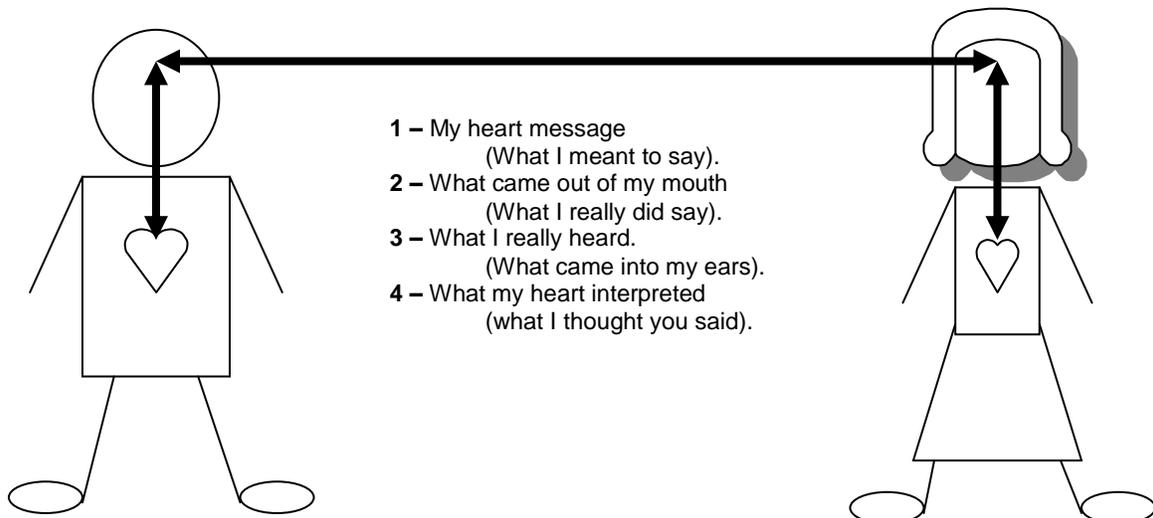
- Financial Goals Worksheet
- Making Goals A Reality Worksheet
- Evaluation Worksheet

# 10 Communication Skills

Good communication in marriage is foundational. It is also a learned behavior. We learn how to communicate with one another from the modeling we receive from our parents and other places along the way. Discuss, “Describe the communication that you witnessed as you grew up?” And discuss, “Where have you learned your communication skills?” Look at the communication skills listed below that are designed to increase your intimacy.

1. Look for the good in your spouse and give him / her a compliment.
2. Praise your spouse as much as possible (9 praises to one criticism).
3. Take time to listen to each other.
4. Listen to understand – Not to judge.
5. Use active listening, which involves summarizing your spouse’s comments before you share your reactions or feelings (See the Four Parts of Communication Below).
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 heart to heart communication.
8. If problems persist, use the Ten Steps for Resolving Conflict (Marriage Enrichment Mentoring - Couples Guide).
9. Focus on prayer, ask God for help and strength. Begin daily praying with and for your spouse.
10. Give your relationship the same priority and attention you gave it when you were dating.

## Four Parts of Communication



# Daily Dialogue Exercise

Engaging in a daily dialogue is a way of keeping your relationship 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 15 - 30 minutes per day to discuss:

## 1. Daily Check-In with your spouse

Feelings – state your feelings (not your thoughts!)

Affirmations – give your spouse an affirmation

Needs – ask for what you need

### Example:

**Feeling** - I am feeling anxious today because of a meeting I had earlier.

**Affirmation** - Thank you for being so patient with me because I know I have been a little distracted by my thoughts of work.

**Need** - I would love to go for a walk. Would you be willing to get the kids occupied with something, so that we can walk around the block alone?

## 2. Daily or Weekly Inventory

On one side of a paper, list the things that your spouse did for you that were helpful to your relationship – gifts to you. On the other side, list things that you did that were not helpful to your relationship. These things can be big or small. Don't worry about how many you list.

Your Gifts To Me	Things I Did That Were Not Helpful

When each are finished making your lists, take a few minutes to read them to each other. Remember that you cannot add to your spouse's list! You can ask for clarification, but that is all.

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**Example:**

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### 4. Daily or Weekly Inventory

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Your Gifts To Me	Things I Did That Were Not Helpful

When each are finished making your lists, take a few minutes to read them to each other. Remember that you cannot add to your spouse's list! You can ask for clarification, but that is all.

# Strength & Growth Areas

Select three categories in which you feel you have considerable agreement with your spouse. Put an “S” in the strength column across from this area. 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.

<u>Issue</u>	<u>Strength Areas</u>	<u>Growth Areas</u>
<b>Marital Satisfaction</b> ..... I am satisfied with most aspects of our couple relationship.	_____	_____
<b>Personality Issues</b> ..... I like my partner’s personality and habits	_____	_____
<b>Communication</b> ..... We share feelings with and understand each other.	_____	_____
<b>Conflict Resolution</b> ..... We are able to discuss and resolve differences.	_____	_____
<b>Financial Management</b> ..... We agree on budget and financial matters	_____	_____
<b>Leisure Activities</b> ..... We share some similar interests and spend time together and apart	_____	_____
<b>Sexual Relationship</b> ..... We are comfortable discussing sexual issues and preferences	_____	_____
<b>Children and Parenting</b> ..... We agree on issues related to having and raising children	_____	_____
<b>Family and Friends</b> ..... We feel good about our relationships with relatives and friends	_____	_____
<b>Role Relationship</b> ..... We agree on how to share decision-making and responsibilities	_____	_____
<b>Spiritual Life</b> ..... We hold similar values & beliefs spiritually	_____	_____

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<b>Role Relationship</b> ..... We agree on how to share decision-making and responsibilities	_____	_____
<b>Spiritual Life</b> ..... We hold similar values & beliefs spiritually	_____	_____

# Creating A Wish List

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

**Make a wish list of things that you would like your spouse to do more of. These probably reflect “needs” that you feel are not being met fully by your spouse.**

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

- In what ways is your spouse meeting your needs? Share one or two recent examples.
  
- Share with your spouse with words a statement of feelings and commitment to him / her?

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1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

- In what ways is your spouse meeting your needs? Share one or two recent examples.
  
- Share with your spouse with words a statement of feelings and commitment to him / her?

# Communication

This exercise will help you understand better the dynamics of communication and practice two key relationship skills, Assertiveness (speaker) and Active Listening (listener).

- **Assertiveness Skills** (Speaker's Job):
  - Speak for yourself ("I" statements).
  - Include feelings and needs.
  - Be brief and to the point.
  
- **Active Listening Skills** (Listener's Job):
  - Listen carefully.
  - Repeat what you have heard.
  - Acknowledge content & feelings of speaker.

Without talking to your spouse, first list three things that you really like about how he or she communicates.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Next, list three things that you would like your spouse to change about how he or she communicates.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

After you have completed your individual lists, share and discuss them with each other. Talk about the things you agree to work on changing and list three of them. Remember to use the communication skills of assertiveness and active listening when discussing these potential areas for change.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

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1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Next, list three things that you would like your spouse to change about how he or she communicates.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

After you have completed your individual lists, share and discuss them with each other. Talk about the things you agree to work on changing and list three of them. Remember to use the communication skills of assertiveness and active listening when discussing these potential areas for change.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

# Ten Steps for Resolving Conflict

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:**

\_\_\_\_\_  
\_\_\_\_\_

**Female:**

\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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:

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- 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 spouse making a positive contribution toward the solution, praise his / her effort.

At your next 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 schedule.**





# Couple & Family Map

		C L O S E N E S S				
		Disconnected	Somewhat Connected	Connected	Very Connected	Overly Connected
F L E X I B I L I T Y	Overly Flexible					
	Very Flexible					
	Flexible					
	Somewhat Flexible					
	Inflexible					

B A L A N C E D    
  M I D - R A N G E    
  U N B A L A N C E D

# Budget Worksheet - Monthly Budget Financial Snapshot

Name: \_\_\_\_\_ D.O.B: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Ph: \_\_\_\_\_ Work Ph: \_\_\_\_\_ Mobile Ph: \_\_\_\_\_

Email: \_\_\_\_\_ Email: \_\_\_\_\_

## Budgeting/Cash Flow

Do you feel you have a budget that is working?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you behind on any bills?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you currently making enough income to meet your expense?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is your income stable each month?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## ASSETS (Please list the value of the following assets, if any)

**(Non Retirement Assets)**

Cash Account: \$ _____	Life Ins. Cash Values \$ _____
Stocks: \$ _____	Primary Home: \$ _____
C.D.'s/Bonds: \$ _____	Other Real Estate: \$ _____
Mutual Funds: \$ _____	

**(Retirement/College Assets)**

401(k) Assets: \$ \_\_\_\_\_ IRA Assets: \$ \_\_\_\_\_ College Assets: \$ \_\_\_\_\_

## DEBT/LIABILITIES (Please list the current balances of the following debts, if any)

1 <sup>st</sup> Mortgage: \$ _____	Dept. Store Cards: \$ _____
Other Mortgages: \$ _____	Major Credit Cards: \$ _____
Car Loans: \$ _____	Installment Loans: \$ _____
Student Loans: \$ _____	Other Loans: \$ _____

# The Basic Quickie Budget (Instructions)

This form will help you get your feet wet in the area of budgeting. It is only one page and should not be intimidating as you get started. The purpose of this form is to show you exactly how much money you need every month in order to survive. We won't get into the details of your credit card bills, student loans, and other consumer debts here. *This is just to give you a starting point as you begin to take control of your money.* You will also learn how to create a full monthly cash flow plan that is much more detailed.

## There are four columns on this form:

### 1. Monthly Total

- This column shows you how much you are spending on necessities each month.
- If you do not know the amount, write down your best estimate.
- If an estimate is grossly inaccurate, then you may have never even noticed how much you were spending in that area before now. Don't beat yourself up about this!

### 2. Payoff Total

- Write down how much money is required to completely pay off that item.
- This line only appears in the relevant categories (mortgage, car debt, etc.)

### 3. How Far Behind?

- If your account is past due in any category, write down how many days you are behind.
- If you are up-to-date, simply write a zero or "N/A" (not applicable) here.

### 4. Type of Account

- Write in how this area is paid—by check, automatic bank draft, cash, etc.
- There are benefits of using cash for certain items. Challenge yourself by identifying categories for which you can use cash only.
- The asterisks ( \* ) on the form indicate areas in which a cash-based approach could be helpful.

Extra copies of this form can be found online: [www.daveramsey.com/fpumember](http://www.daveramsey.com/fpumember).

# Budget Worksheet – Basic Quickie Budget

Item	Monthly Total	Payoff Total	How Far Behind	Type of Account
<b>GIVING</b>	_____		_____	
<b>SAVING</b>	_____			
<b>HOUSING</b>				
First Mortgage	_____	_____	_____	_____
Second Mortgage	_____	_____	_____	_____
Repairs/Mn. Fee	_____		_____	_____
<b>UTILITIES</b>				
Electricity	_____		_____	_____
Water	_____		_____	_____
Gas	_____		_____	_____
Phone	_____		_____	_____
Trash	_____		_____	_____
Cable	_____		_____	_____
*Food	_____		_____	_____
<b>TRANSPORTATION</b>				
Car Payment	_____	_____	_____	_____
Car Payment	_____	_____	_____	_____
*Gas & Oil	_____		_____	_____
*Repairs & Tires	_____		_____	_____
Car Insurance	_____		_____	_____
<b>*CLOTHING</b>	_____		_____	_____
<b>PERSONAL</b>				
Disability Ins.	_____		_____	_____
Health Insurance	_____		_____	_____
Life Insurance	_____		_____	_____
Child Care	_____		_____	_____
*Entertainment	_____		_____	_____
<b>OTHER MISC.</b>	_____		_____	_____
<b>TOTAL MONTHLY NECESSITIES</b>	_____		_____	

## The Monthly Cash Flow Plan (Instructions)

Every single dollar of your income should be allocated to some category on this form. When you're done, your total income minus expenses should equal zero. If it doesn't, then you need to adjust some categories (such as debt reduction, giving, or saving) so that it does equal zero. Use some common sense here, too. Do not leave things like clothes, car repairs, or home improvements off this list. If you don't plan for these things, then you're only setting yourself up for failure later.

Yes, this budget form is long. It's really long. We do that so that we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line item. Just use the ones that are relevant to your specific situation.

Every main category on this form has subcategories. Fill in the monthly expense for each subcategory, and then write down the grand total for that category. Later, as you actually pay the bills and work through the month, use the "Actually Spent" column to record what you really spent in each area. If there is a substantial difference between what you budgeted and what you spent, then you'll need to readjust the budget to make up for the difference. If one category continually comes up over or short for two or three months, then you need to adjust the budgeted amount accordingly.

Use the "% Take Home Pay" column to record what percentage of your income actually goes to each category.

### Notes:

- An asterisk ( \* ) beside an item indicates an area for which you should use the envelope system.
- The emergency fund should get all the savings until you've completed your full emergency fund of three to six months of expenses.
- Don't forget to include your annualized items from the "Lump Sum Payment Planning", including your Christmas gift planning. An "Annual Gift Budget" form is also included for your use.

# Budget Worksheet – Monthly Cash Flow Plan

Budgeted Item	Sub Total	TOTAL	Actually Spent	% of Take Home Pay
CHARITABLE GIFTS				
SAVING				
Emergency Fund				
Retirement Fund				
College Fund				
HOUSING				
First Mortgage				
Second Mortgage				
Real Estate Taxes				
Homeowner's Ins.				
Repairs or Mn. Fee				
Replace Furniture				
Other _____				
UTILITIES				
Electricity				
Water				
Gas				
Phone				
Trash				
Cable				
*FOOD				
*Grocery				
*Restaurants				
TRANSPORTATION				
Car Payment				
Car Payment				
*Gas and Oil				
*Repairs and Tires				
Car Insurance				
License and Taxes				
Car Replacement				
PAGE 1 of 3 TOTAL				

# Budget Worksheet – Monthly Cash Flow Plan (pg 2)

Budgeted Item	Sub Total	TOTAL	Actually Spent	% of Take Home Pay
*CLOTHING				
*Children	_____		_____	
*Adults	_____		_____	
*Cleaning/Laundry	_____	_____	_____	_____
MEDICAL/HEALTH				
Disability Insurance	_____		_____	
Health Insurance	_____		_____	
Doctor Bills	_____		_____	
Dentist	_____		_____	
Optometrist	_____		_____	
Medications	_____	_____	_____	_____
PERSONAL				
Life Insurance	_____		_____	
Child Care	_____		_____	
*Baby Sitter	_____		_____	
*Toiletries	_____		_____	
*Cosmetics	_____		_____	
*Hair Care	_____		_____	
Education/Adult	_____		_____	
School Tuition	_____		_____	
School Supplies	_____		_____	
Child Support	_____		_____	
Alimony	_____		_____	
Subscriptions	_____		_____	
Organization Dues	_____		_____	
Gifts (incl. Christmas)	_____		_____	
Miscellaneous	_____		_____	
*Blow Money	_____	_____	_____	_____
PAGE 2 of 3 TOTAL		_____	_____	

# Budget Worksheet – Monthly Cash Flow Plan (pg 3)

Budgeted Item	Sub Total	TOTAL	Actually Spent	% of Take Home Pay
RECREATION				
*Entertainment	_____		_____	
Vacation	_____	_____	_____	_____
DEBTS (Hopefully -0-)				
Visa 1	_____		_____	
Visa 2	_____		_____	
MasterCard 1	_____		_____	
MasterCard 2	_____		_____	
American Express	_____		_____	
Gas Card 1	_____		_____	
Gas Card 2	_____		_____	
Dept. Store Card 1	_____		_____	
Dept. Store Card 2	_____		_____	
Finance Co. 1	_____		_____	
Finance Co. 2	_____		_____	
Credit Line	_____		_____	
Student Loan 1	_____		_____	
Student Loan 2	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____	_____	_____	_____
Page 3 TOTAL		_____	_____	
Page 2 TOTAL		_____	_____	
Page 1 TOTAL		_____	_____	
GRAND TOTAL		_____	_____	
<b>TOTAL HOUSEHOLD INCOME</b>		_____		
		<b>ZERO</b>		



# Lump Sum Payment Planning Worksheet

Payments you make on a non-monthly basis, such as insurance premiums and taxes, can be budget busters if you do not plan for them every month. Therefore, you must annualize the cost and convert these to monthly budget items. That way, you can save the money each month and will not be caught off-guard when your bi-monthly, semi-annual or annual bills come due. Simply divide the annual cost by 12 to determine the monthly amount you should save for each item.

Item Needed	Annual Amount	Monthly Amount
Real Estate Taxes		/ 12 =
Homeowner's Insurance		/ 12 =
Home Repairs		/ 12 =
Replace Furniture		/ 12 =
Medical Bills		/ 12 =
Health Insurance		/ 12 =
Life Insurance		/ 12 =
Disability Insurance		/ 12 =
Car Insurance		/ 12 =
Car Repair / Tags		/ 12 =
Replace Car		/ 12 =
Clothing		/ 12 =
Tuition		/ 12 =
Bank Note		/ 12 =
IRS (Self-Employed)		/ 12 =
Vacation		/ 12 =
Gifts (including Christmas)		/ 12 =
Other _____		/ 12 =

# Budget Worksheet - Savings/Investing/Spending

## Savings Strategy: (This money needs to be easily accessed for emergencies.)

1. How much money do you want to put into Savings each month?
2. Is there a “maximum” you want to keep in a savings account?
3. How much money do you want to set aside each month for vacations? Will you keep it in savings or in some other type of account?
4. Do you want to set aside money for emergency medical expenses? If yes, how much and where will you keep it?
5. If an emergency takes a chunk of money from Savings, do you plan to ‘replenish’ it with left over money in future months?

## Investing Strategy: (This is money put into longer term and higher yield accounts such as stocks, bonds, CD’s, etc.)

1. How much money do you want to put into a retirement account each month?  
What type of investment tool will you use for this?
2. Do you plan to set aside additional money in an educational fund for yourself or future children? If yes, how much each month and in what type of tool?

## Spending Plan: (This is a annual plan to purchase things you need or want)

1. Make a list of all the things you NEED to purchase this year and estimate its cost.
2. Make a list of all the things you WANT to purchase this year and estimate its cost.
3. Combine these lists into the top 20 and prioritize them 1 to 20.

Priority	Item to Purchase	Cost
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		

# 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.

One way to reduce the amount of conflict regarding finances is for you and your spouse to discuss and decide on your short-term and long-term financial goals. Each person should individually decide on their short-term and long-term financial goals and then share them with each other. Through discussion determine which goals are the priority for both you and your spouse. Then create a synthesized list of Short and Long-Term Financial Goals. 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.

## Individual List Of Financial Goals -

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

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Long-Term Goals (one to five years):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Couple Financial Goals -

### Short-Term Goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Long-Term Goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

# Financial Goals

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## Individual List Of Financial Goals -

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

4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

### Long-Term Goals (one to five years):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Couple Financial Goals -

### Short-Term Goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Long-Term Goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

# Sexual Relationship

**Exercise A: Plan a Romantic Adventure:** Make a plan to spend some quality time together. This “adventure” can be whatever pleases both of you and fits into your lives and interests. Schedule and organize this in advance, following these guidelines:

- Be realistic.
- Plan something that you will be able to do in the next few months.
- Plan something that is not too expensive.
- Answer these questions:
  - When?
  - Where?
  - What can you each contribute to make it happen?

**Exercise B: Honest Discussion.** Discuss the following important questions about your sexual satisfaction. Remember to be honest, and try not to respond defensive. The goal is increased understanding. Do your best to get inside your spouses “head” and really grasp his or her perspective. Use these questions to guide your discussion:

- How satisfied are you with our sex life?
- What aspects of our “love life” do you most appreciate?
- How satisfied are you with the level of romance in the relationship?
- What area would you like to see improvement?
- Finally, each of you share one personal application from this discussion that you will begin to do, to help meet your spouses desires.

# Making Goals A Reality

Goals can add meaning and purpose to our lives. Striving to achieve goals helps motivate us to focus beyond the immediate situation to the possibilities of future. Working on achieving common goals can draw you closer together as a couple, plus increase the chance that you will actually achieve your goals.

Each person needs to first identify their personal, couple, and family goals. Remember that Spiritual Goals can be a part of each of these three categories as well. 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. \_\_\_\_\_

# Making Goals A Reality

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**Personal Goals:**

- 4. \_\_\_\_\_
- 5. \_\_\_\_\_
- 6. \_\_\_\_\_

**Couple Goals:**

- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 3. \_\_\_\_\_

**Family Goals:**

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

# The Relationship Cycle Exercise

In this exercise you will identify a relationship cycle that you and your spouse repeat over and over, because the cycle is driven by fears that run deep inside your hearts. If you can spend some time thinking about the feelings and emotions (or buttons) underneath the reactions that you demonstrate during a disagreement, you can discover your own fear cycle. Most of our unbridled reactions are actually related to core fears in our lives. These fears are described below as buttons.

In the space below, work with your spouse to fill in your own Fear Cycle. Think about your most recent disagreements. What were your reactions? What were your spouse's reactions? A list of potential "reactions" is provided for you. Once you have your reactions listed and your spouse agrees, back up and think about the fears or feelings behind the reactions. What is really going on that led to such reactions? List those under the category of buttons. A list of potential "buttons" is provided as well. Many people find that they don't only have one fear cycle, so I have provided space for you to discover two of your cycles. Have fun with this.

## Discovering Your Own Fear Cycle:

**1**

Buttons

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Reactions:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Buttons

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Potential Reactions:**

Withdrawal, Stonewall, Escalate, Emotionally Shut Down, Pacify, Belittle, Become Arrogant, Blame, Control, Become Dishonest, Withhold, Demand, Provoke, Isolate, Tantrum, Deny, Defend, Become Clingy, Caretake, Manipulate, Act Out, Judge, Lecture, Whine, Nag, Rationalize.

**Potential Buttons:**

Rejection, Judgment, Disconnection, Failure, Being Misunderstood, Being Invalidated, Feeling Devalued, Abandonment, Feeling Ignored, Feeling Disliked, Unhappiness, Controlled, Taken Advantage Of, Out of Control, Being Alone.

**2**

Buttons

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Reactions:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Buttons

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Reactions:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Evaluation of Enrichment Program

(To be completed by Mentored Couple once Enrichment Mentoring is complete)

## Mentored Couple's Names:

\_\_\_\_\_

First

Last

\_\_\_\_\_

First

Last

## Marriage Mentor Couple's Names:

\_\_\_\_\_

First

Last

\_\_\_\_\_

First

Last

List the approximate dates you met with your Mentors:

\_\_\_\_\_

Overall, was the Enrichment Program a positive experience? Yes \_\_\_\_ No \_\_\_\_

Your Comments: \_\_\_\_\_

\_\_\_\_\_

What did you find most helpful? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What could be improved? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you seen any improvement in your relationship due to the mentoring? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What areas of sharing did you find most productive? \_\_\_\_\_

\_\_\_\_\_

What areas of sharing did you find most difficult? \_\_\_\_\_

\_\_\_\_\_

As this point do you sense a need for professional counseling? Why / Why not?

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Any other comments you wish to add? \_\_\_\_\_

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**Signature of Mentored Couple:**

Date: \_\_\_\_\_

Spouse 1: \_\_\_\_\_

Spouse 2: \_\_\_\_\_