



Childers Counseling Service
Located on the Country Club Plaza
Kansas City, MO 64112
Web: www.ChildersCounselingService.com
Phone: 816-892-0803
FAX: 888-965-4024
E-mail: Martha@ChildersCounselingService.com

Premarital Counseling Overview

1. Commitment

- a. How long do you plan to be together or married?
- b. Describe what commitment means to you.
- c. Why are you choosing your partner?
- d. What initially attracted you to your partner?
- e. What do you think your partner will help you become?

2. Personality and Values

- a. Take the 5 love languages test for individuals
<http://www.5lovelanguages.com/profile/>
- b. And for couples <http://www.5lovelanguages.com/profile/couples/>
Talk about how each of you can show your love for each other.
- c. Take the Meyers-Briggs test
<http://www.truity.com/view/tests/personality-type> and talk about how your results may affect your relationship.
- d. Take the Barret Values Center Assessment
(<https://www.valuescentre.com/our-products/products-individuals/personal-values-assessment-pva>) and discuss how you feel about each other's values and how they may affect your relationship.
- e. Take the Neuro-Linguistic Programming (NLP) test
<http://www.nlpaustralia.com.au/nlp/LifeSet/questionnaire.php> and discuss how your behaviors are different.

3. Life goals

- a. What are your life career goals?
- b. What kind of lifestyle would you like to have?

- c. What are some short term goals (5 years)?
- d. What are some intermediate goals (before age 50)?
- e. What would you like to do once all the kids have left the nest?
- f. What are your personal life goals? Try to get them down to three overarching goals by imagining that you are at your end of life and seeing with satisfaction what you have achieved.
- g. What legacy would you like to leave after you die?

4. Expectations

- a. What would support from your marital partner look like during times of joy, depression, illness, loss of loved ones, loss of treasured materials items, and job loss?
- b. Some couples maintain connection by spending one night together to catch up and have fun. How do you plan to maintain connection?
- c. How much alone time will each of you need. Can you support each other in your needs for that time?
- d. How much time does each of you need to spend with friends separately and together?
- e. Over your lifetime, the time allotted for education and work will vary. What do you imagine that will look like for each of you? How much time do you imagine that each of you will spend working to earn income?
- f. How do you anticipate dealing with midlife changes in career, interests, and activities
- g. What level of closeness do you expect? Complete this test:
<http://relationship-closeness-inventory.com/test.php>
- h. What level of trust do you expect? Complete this trust test:
<https://www.gottman.com/blog/calculating-your-trust-metric/> . Discuss with each other your findings.

5. End of life planning

- a. Have you prepared your wills or trusts?
- b. Examine the beneficiaries on your retirement funds and other financial resources and made changes as necessary.
- c. Explore “Transfer-on-Death” for bank/credit union accounts, vehicles, real estate, etc.

- d. Have each of you prepared your living wills and explained it to each other? This document can help in this process: Caring Conversations <https://www.practicalbioethics.org/files/caring-conversations/Caring-Conversations.pdf>
- e. If plan to have children, have you laid out legal documents for the care of the children in the case of disability or death?
- f. Do you want to be cremated?
- g. Where do you want to be buried?

6. Finances

- a. Review the two documents under “Couples” <https://childerscounselingservice.com/resources/>
- b. At what standard of living does each of you feel comfortable?
- c. Each of you will need your own money to spend as you please. Would you agree on an amount and the need to revisit this topic when your financial situation changes?
- d. Have both of you shared openly your current financial situation, including debt, savings, and assets? Is this written down? Where will the documents be kept?
- e. Over the life of your relationship, the manner in which you manage your finances will fluctuate depending on your work lives. Have you talked about events that you foresee that may initiate a change?
- f. If you keep any of your finances separate, to what extent do you plan to talk with each other about that or share the resources?
- g. Do you understand each other’s financial personality and how they may affect your relationship?
- h. Have you talked with each other about your financial history, including all significant events in your childhood, youth, and adulthood?
- i. If you plan to have children, have you talked about how you plan to manage finances and careers during the stages of pregnancy, birth, and the child’s life?
- j. Are you both comfortable with each other’s career paths and earning power?

- k. Are you knowledgeable about finances and investment? Are you willing to become informed? How are you going to do that?
- l. Do you have a financial planner together? Separately?
- m. How much credit card and second mortgage debt do you feel is appropriate?
- n. When will you begin saving for retirement? How much do you want to save regularly for retirement?
- o. What is each of your financial strengths?
- p. How will you make financial decisions together?
- q. How will you solve financial disagreements?
- r. Who will be responsible for each aspect of your financials: purchases (large and small), budget, bill paying, tax preparation, managing debt, investing, selecting insurance, retirement assets, college planning, savings, and donations.
- s. Do you have a safety deposit box together? Who will have access to it?

7. Living arrangements

- a. Do you plan to live together? If not, what arrangements do you plan to have?
- b. If you plan to live together:
 - i. Will climate affect where you live?
 - ii. Do you want to live near other family members?
 - iii. What kind of neighborhood do you want to live in now and in the future?
 - iv. Do you want to own or rent? Now and in the future?
 - v. If you plan to buy a home, when and how do you plan to do that?
 - vi. Would you want to move to a larger or finer home or to a more desirable area when you are financially able?
 - vii. Some people sell a home and purchase another to increase wealth. Do you want to do that?
 - viii. Do you want to live in a house or apartment? Now and in the future?
 - ix. What size of house, apartment, or condominium would you like to have?

- x. Do you envision living in the same home or area for a long time?
 - xi. Each individual will need personal space in the home. Are you willing to work together to identify those spaces for each of you?
 - xii. How do you plan to divide the household chores?
 - xiii. How do you envision your meal times?
 - c. How would you decide if a career path is a reason to move?
 - d. If you have children, where would you want to live?
 - e. Where would you like to retire?
8. Parents, In-laws, and family members in need
- a. How will you manage relations with extended family and in-laws?
 - b. How much time do you want to spend with your family?
 - c. How much time do you expect your partner to spend with your family?
 - d. What do you agree to do if a close relative is in financial need?
 - e. What do you agree to do if a close relative is infirm and needs help?
 - f. Would you want a family member or parent to live with you? Under what condition?
 - g. How do you plan to spend holidays and vacations?
 - h. How will your extended families and in-laws be involved in holidays and vacations?
 - i. If your parents and in-laws disagree with how you spend your holidays and vacations, how are you going to handle the situations?
 - j. If your parents or loved ones pressure you in any way, how would you like your partner to support you?
 - k. Do you think it is appropriate for your partner to talk about your relationship with your parents or loved ones?
9. Children and birth control
- a. Do you plan to have children?
 - b. If so, how many?
 - c. How far apart do you plan to space the children?
 - d. Do you plan to use birth control? If so, what kind?
 - e. Would abortion be acceptable at any point?
 - f. After you've had all the children you want, how do you plan to stop?

- g. Have you talked about how you were parented and what parts do you want to replicate in your lives?
- h. What will be your approach to child rearing?
- i. Who will provide the daily care for the children?
- j. Will either of you remain at home to care for the children?
- k. How will you manage when one of the children are sick?
- l. What values, including religious, do you want to instill in your children. How do you plan to do that?
- m. What kinds of punishment do you plan to use?
- n. What are you expectations about money spent on toys, clothes, and other material goods for the children?
- o. What kind of relationship would you like your children to have with your parents and extended family members?
- p. What kind of school do you want your children to attend? Public or private? Preschool, elementary, secondary, college, post-graduate.
- q. What are you plans for supporting your children while they are in college or post-graduate education?
- r. Do you plan to continue supporting your children in any way after they are employable and have their own children?

10. Gender Role Expectations

- a. What gender roles did/do your parents model?
- b. How did you feel about their roles? Did you think they were fair or appropriate? Would you have preferred different behavior?
- c. What about behaviors that you perceive as unrelated to gender?

11. Sexual life

- a. What sexual agreement do you expect? Monogamy, an open marriage, polyamory, etc.? Write it down and keep it in a safe place.
- b. Are affairs of the heart different than sexual encounters?
- c. Are you comfortable with your partners having friends of the opposite sex?
- d. If either of you are attracted to someone else, will you talk about it to each other?

- e. If you have broken the sexual agreement, how do you want it to be handled with your partner?
- f. How often do you want to have sex? How are you going to resolve issues of frequency?
- g. How will you resolve differences in sexual activities?
- h. Have you identified ways to set boundaries in sexual activities?
- i. Can you agree to talk about sexual activities and concerns when you not engaged in sexual activities, are both relaxed, rested, and able to talk creatively about sex.

12. Disagreements and heated arguments

- a. How do you discuss apologies? Take Gary Chapman's Apology Language test <https://www.5lovelanguages.com/profile/apology/>. Then discuss the results with your partner.
- b. When your parents argued, how did they settle the disagreements?
- c. How do both of you express anger?
- d. How do you feel about the way each other expresses anger?
- e. Is there something you would like to happen differently?
- f. Is each of you able to ask for time to calm down before launching into problem solving?
- g. What can each of you do to mend after a heated disagreement?

13. Spiritual life

- a. Does each of you have a spiritual life?
- b. Have you shared that with each other?
- c. To what extent do you expect each other to share your spiritual life?
- d. Do either of you participate in a spiritual community?
- e. To what extent do you expect your partner to share in your spiritual community?
- f. What kind of behavior and attitude are you expecting from your partner in relation to your spiritual beliefs?
- g. What kind of religious education and services do you both agree on for your children?
- h. What religious rituals (e.g. baptism, bar or bat mitzvah) do you both agree your children should experience?

Resources

Cloud, H., and Townsend, J. (1999). *Boundaries in marriage*. Grand Rapids, MI, Zondervan.

Dave Ramsey's Peace University. <http://www.daveramsey.com/fpu/>

The Gottman Institute. *Gott Sex?* <http://gottsex.com/>

Gottman, J. *Marriage minute*. <https://www.gottman.com/marriage-minute/>

Gottman, J. (2015). *Seven principles for making marriage work: A practical guide from the country's foremost relationship expert*. Rev. ed. Easton, PA: Harmony Press.

Grayson, D. O.(2017). *Building Healthy Family Relationships: A Workbook for Parents & Stepparents*. Scotts Valley, CA: CreateSpace Independent Publishing Platform

Kinder, G. (1999). *The Seven stages of money maturity: Understanding the spirit and value of money in your life*. New York: Delcorte Press.

Kobliner, B. (2009). *Get a financial life: Personal finance in your twenties and thirties* (3rd ed.) New York: Simon & Schuster.

Mellan, O. <http://www.moneyharmony.com/>

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Renshaw, D. (2003). *Seven weeks to better sex*. Redondo Beach, CA: Westcom Press.

Robin, V. (2008). *Your money or your life: 9 steps to transforming your relationship with money and achieving financial independence* (Rev. ed.) New York, NY : Penguin Books.

Schnarch, D. (2009). *Passionate marriage: Keeping love and intimacy alive in committed relationships*. New York, NY: W.W. Norton.