

Premarital Counseling

Session IV

Finances & Intimacy

Note: Be sure to finish the Scripture study, readings, and exercises *before* attending the counseling session.

Key Idea

- How you spend your money shows you what is important to you.
- You use money to worship God, or you use God and worship money.

Scripture Study Guide

Instructions: Read each section of verses and then answer the questions about the text. Feel free to use the required readings to help you think through your answers.

Finances

Matthew 6:19-24

- Why does Matthew say we should store up treasures in heaven and not on earth?

- According to verse 21, what does your treasure say about you?

- Verse 24 talks about “two masters.” Why can’t a person serve two masters? How does this “two masters” idea affect our relationship with God and money?

Proverbs 6:6-11; 21:20

- What role does preparation play in dealing with finances?

Proverbs 22:7

- What are the implications of debt on a marriage?

- Discuss these 3 financial guidelines:
 - Give generously.
 - Save wisely.
 - Spend/Live appropriately.

Exercises - Finances

Read Restoration Church's position paper on "**Giving – Theology & Practice**" (available online with premarital resources). Discuss these questions:

- Why is it important that we give generously of our financial resources? How does the gospel motivate and fuel our financial giving? How does our monetary giving reflect the gospel?
- Do we agree that giving generously to our local church is a biblical priority? If so, what might this look like in our marriage?
- Are there other organizations (either gospel-minded or other charity-focused) that one of us already support that we'd like to keep supporting?

The questions below will help you think about your "financial" life together. Take time to answer and discuss the following questions with each other:

- If you have not already done so, discuss your current financial situation with your future spouse. Specifically, what current savings and debts do you have?
- Growing up, what standard of living were you accustomed to? What standard of living do you expect in your marriage?
- Discuss the use of credit cards and your view of debt, especially for "luxury" items.
- What have you decided about vocation? Do you plan for both of you to work? Both to work until children? Or live on one income?
- Will you plan to have joint checking and savings accounts? If not, why not?
- How will you handle personal/discretionary spending (e.g. monthly "allowance" for each spouse; suggested monetary limit to consult spouse before going over)?
- In what ways will your wedding ceremony affect your financial situation? Are there some ways that you could make more financially reasonable choices?
- Do you have a "rough" budget for after you get married? If not, start thinking about your budget and create a "rough" draft (e.g. including major categories such as income, mortgage/rent, utilities, car payments, credit card/student loan payments, groceries, savings, etc.). Think about living off of 60-70% of your income, cheerfully giving at least 10%, saving at least 10%, and investing in your marriage (e.g. vacations) with 10%.

Key Ideas - Intimacy

- Sex and sexuality in and of themselves are good because they are designed by God.
- A healthy biblical sexuality involves physical, emotional, relational and spiritual intimacy.
- Sex is the sign of the marriage covenant; it makes visible the invisible reality of the one-flesh union between one man and one woman. This union points to the exclusive, permanent covenant Christ has with his bride, the church.
- The purpose of a healthy sex life in marriage is praise, pleasure, procreation, and spiritual protection.

Scripture Study Guide

Instructions: Read each section of verses and then answer the questions about the text. Feel free to use the required readings to help you think through your answers.

Every couple must make decisions about what level of discussion about sex is appropriate before marriage. Your conscience will be a good guide, and both partners should be respectful of the other person's conscience. Remember: a loving relationship—built on Christ and characterized by sacrifice—is the most important determinant in a good sexual relationship.

Intimacy

Genesis 1:26-28; 2:23-25

- If God created sex and sexuality then by its very nature how should we view it?

- On what basis did Adam and Eve feel “naked and unashamed”? Based on this, is it possible for a husband and wife to feel “naked and unashamed” today?

Proverbs 5:15-21 (cf. Song of Solomon 5:10; 7:1-9)

- From these verses, what seems to be God's view of sexual enjoyment? What do you learn about physical attraction and intimacy from this passage?

1 Corinthians 7:1-7

- In verse 2, why should each man have a wife and each wife have a husband?

- In verses 3-4, what does Paul mean by “does not have authority over,” and what implication does that have for your sexual relationship? What do you notice about reciprocity in these verses?

- According to verse 5, when can you “deprive each other” of sex, and when can you not?

Romans 1:24-27; Hebrews 13:4; Romans 12:10; 1 Corinthians 7:2; 8:7-13; 1 Thessalonians 4:1-8

- From these Scriptures indicate what boundaries God has indicated for sexual expression.

- Note: A good set of questions to ask in regard to boundaries for sexual expression in your marriage: (1) Is it prohibited by Scripture? (2) Am I fully persuaded that it is right (i.e. is it

natural and good)? (3) Can I do it as unto the Lord? (4) Can I do it without being a stumbling block to my brother or sister in Christ? Neither should demand from the other what is painful, harmful, objectionable, or distasteful to him or her.

Children

Genesis 1:26-28

- In light of this passage, how are children a part of God's plan for marriage?

Deuteronomy 6:6-8; Ephesians 6:4

- What responsibilities do parents have toward their children?

Exercises - Intimacy

Take time to answer the following statements/questions. Do this individually. Then take turns sharing your response to each question. Be as open as you are able to be at this time, but again, do not press each other.

- A fear or hesitation I have about sex is...
- An excitement I have about physical intimacy is...
- Because God gives sex as a pleasurable gift for couples to enjoy, we...

Working Through the Past

Do you struggle with pornography? If you are currently struggling (or have struggled in the recent past), do you have weekly accountability with another Christian brother/sister? Please feel free to talk to the counselor(s) privately should you feel that necessary.

Were you ever physically or sexually abused? If so, have you sought counsel to help you work through the past trauma? Are you fearful about how this might affect your sexual relationship with your fiancé(e)? Please feel free to talk to the counselor(s) privately should you feel that necessary.

If you have not already done so, read the article, *"I Messed Up: Confessing Sin to Your Boyfriend or Girlfriend before You Get Engaged."*

- Consider the implications of this article on your engagement.

- Talk to the counselor(s) or trusted friend if you're not sure how best to move forward.

Warning: Don't feel the need to tell your fiancé(e) the fine details about your past struggles or sexual sin. When you share about your past sexual history (and you should), speak more generally. Keep in mind, the aim is not to deceive but to be careful to not provide information that may be more hurtful than helpful. The fine details will only serve to distract the conversation and probably won't help at all.

The more important question is not "what are the fine details of your past?" but "have you repented of your sins, sexual and otherwise, from the past, and are you now trusting in Jesus?" As your relationship builds and intimacy in your marriage matures, there may be wisdom in talking with more specificity.

If you are uncertain about how to please your spouse sexually the book *Intended for Pleasure: Sex Technique and Sexual Fulfillment in Christian Marriage* (Grand Rapids: Fleming H. Revell, 1997) by Ed and Gaye Wheat is recommended. If you have specific questions that you would like addressed in this session please let the counselor(s) know before the session.

A Note for Women: The Lord, in infinite wisdom, created the body with creativity and intricacy. In his sovereign goodness, the Lord gave sex as a good gift to married couples. Given the beautiful complexity of the female's body, it's wise for a woman to have a pelvic examination *no less than 6 weeks before the wedding day*. A thoughtful, caring physician can give specific instructions that will ensure the time of first intercourse is enjoyable.

Talking About the Future

Read and discuss the two included handouts – "Biblical Principles Governing Sex" and "Typical Causes of Sexual Problems."

Have you discussed the expectations/boundaries you have in regards to privately relating to the opposite sex now that you are married? Think along the lines of both physical interactions and virtual interactions (e.g. We will not be alone in private with another male/female who is not one of our family members; We will not give rides to another male/female alone without first asking our spouse; We will not carry on private conversations with another male/female with letting our spouse know, etc.)

Discuss your desire for children (e.g. timeframe, number) with each other.

Do you plan to use any type of birth control method? If so, what type? Have you researched & discussed the potential "abortifacient" effects of such a method?

Confessing Sexual Sin

Read and discuss the article "Should I Tell My Spouse about Struggles with Sexual Purity?"

Sermons

- David Powlison, “Making All Things New: Restoring Pure Joy to the Sexually Broken” (<http://www.desiringgod.org/messages/making-all-things-new-restoring-pure-joy-to-the-sexually-broken>)

Readings

- *The Meaning of Marriage* by Tim & Kathy Keller – Chapters 7-8, Epilogue
- Intimacy Handouts: Biblical Principles Governing Sex; Typical Causes of Sexual Problems
- Should I Tell My Spouse about Struggles with Sexual Purity?