

Are You Ready to Tie the Knot? A Quick Checklist¹

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The inventor, statesman, and scholar Benjamin Franklin provided some wise advice to all those thinking about tying the knot. "Keep your eyes wide open before marriage," he said, "[and] half shut afterwards." Marriage is a partnership that has emotional, financial, and legal implications. Before entering into this union, it is important for you and your partner to have your "eyes wide open" as you examine your individual attitudes and behaviors about both social and financial issues.

Helpful Information

Research indicates that there are four general predictors of marital quality and stability:

1. Life events
2. Background and contextual factors
3. Individual traits
4. Couple interactional processes*



Figure 1.

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Life events refer to changes and stressors that will occur throughout the marriage. For instance, unexpected unemployment can be a time of transition and stress. Background and contextual factors include our family and cultural background, socioeconomic background, and how the marital relationship will be viewed and supported by family and friends. Individual traits involve each partner's emotional and physical health and interpersonal skills. Couple interactional processes deal with how couples interact socially, emotionally, and physically. These interactions are influenced by values and attitudes. Couple communication and conflict management are examples of

interactional processes that are strong predictors of marital stability and satisfaction.

The first two factors, life events and background and contextual factors, are largely products of circumstance, and although they are not something that can be changed, they are still important factors to examine prior to marriage. The other two factors, individual traits and couple interactional processes, do offer couples an opportunity to both assess their situation and take steps to strengthen characteristics that will enable a stable, healthy marriage. Many educational, faith-based, and secular counseling agencies offer premarital assessment questionnaires that can help a couple examine relationship strengths and weaknesses.

Things You Can Use

By now, you probably have a pretty good idea about each other's likes and dislikes. Taking a realistic look at your shared perspectives about attitudes, goals, habits, communication, respect, children, finances, extended family, career goals, and lifestyle and health will help you to be sure you are right for each other. Consider the questions below and the impact they will have on your daily life, your long-term future together, and your ability to deal with the challenges that married life brings.

Attitudes, Habits, and Goals

- How are you and your partner's attitudes and habits similar?
- How are your attitudes and habits different?
- Do you understand how to effectively negotiate and manage differences?
- What are your goals and ideas regarding how to raise children?
- What are your financial goals?
- How will you manage your money together?
- What are your attitudes regarding your responsibility towards your immediate and extended family?
- What are your individual career goals and how will they affect your marriage and future children?

Communication and Respect

Positive communication and mutual respect are critical to ongoing happiness in marriage. Because marital differences are common, it is how you will learn to manage

these differences that will determine whether or not your marriage will be successful. John Gottman, a leading researcher in the area of marital success, identified four types of behavior that he deemed especially corrosive to a marriage. He called these behaviors the *Four Horsemen of the Apocalypse*: criticism, defensiveness, contempt, and stonewalling (i.e., refusing to communicate). For each of these behaviors, he suggests substituting a behavior that can lead to positive interaction:

- Complain instead of criticize. Can you make your feelings known without personal attacks?
- Avoid defensiveness. Are you able to take responsibility for problems and avoid counter-complaining?
- Show affection and not contempt. Do you appreciate each other and express this appreciation both verbally and through positive body language when communicating?
- Can you both talk about challenges and problems openly and avoid stonewalling?

Children

- Do you plan to raise children together?
- If your partner already has children, what role will you play in their lives?
- Do you have similar or different ideas about parenting?
- How will parenting responsibilities be shared?
- Will there be a stay-at-home parent?
- Will one person be expected to put parenting first and a job or career second?
- Have you discussed the impact children will have on your finances? time? emotions?

Finances

- Do you and your partner have similar or different attitudes towards money?
- Do you have some common financial goals?
- What level of debt is each partner bringing to the relationship?
 - Are any of these debts past due debts?
 - How will these debts be paid once you are married?
- What financial assets will each partner bring to the relationship and how will these assets be shared?
- How will accounts be handled?
 - Will you have joint or separate accounts?
 - Will you have a household account?
- If both partners earn income, have you discussed which expenses each person will be responsible for paying?
 - Will expenses be split 50/50?
 - Will each partner contribute in proportion to their income?
 - Will specific expenses be designated to each partner?

- Once married, will there need to be joint discussion before purchases over a certain dollar amount are made?
- Have you developed a budget sketch that includes spending, saving, and investing?
- Will finance chores such as record-keeping, bill paying, and account tracking be shared or will one person handle them? If only one person handles the financial chores, is there a plan to keep the other partner informed?

Extended Family

- Do you both have similar or different attitudes towards family involvement in your life?
- What family financial obligations does each partner have?
- Does either partner help a parent or sibling with their finances?
- Do one or both partners have child support obligations?

Career

- What are your individual career goals and how will they affect your daily life and long-term future together?
- If needed, would you or your partner be prepared to relocate to fulfill career goals?

Health

- Have you looked realistically at your physical and mental health, and how your health status will affect your life together?
- Have you discussed health care directives?
- How will you foster positive mental health traits such as positive self-concept, good self-esteem, commitment, and social opportunities that can contribute to a successful marriage?
- What will you do to overcome negative mental health traits such as impulsiveness, uncontrolled anger, compulsiveness, anxiety, and depression that could lead to potential marital problems?

The questions above can help you investigate attitudes, beliefs, and plans for the future. The goal is to honestly assess your individual characteristics, background, and how you interact as a couple. As you assess these characteristics, you may be able to get an idea as to how life as a married couple will proceed. Take a minute below and list several strengths of your relationship that you would like to continue doing (see Table 1). Then, based on your answers to the questions above, list a few items you would like to work on. Put this list somewhere you will see it every day. Good luck, remember to enjoy the journey!

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Endnote

- *Larson, J. H., and Holman, T. B. (1994). "Premarital predictors of marital quality and stability." *Journal of Family Relations*, 43(2), 228–237. These authors have done the most significant long-term research into the premarital predictors of marital stability and satisfaction.

Table 1.

Target Behaviors	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Totals
Strengths:								
1.								
2.								
3.								
Things to Work On:								
1.								
2.								
3.								

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