

TALK BEFORE YOU MARRY

*The Christian Couple's Guide to the Nine Conversations
Most Couples Avoid — and How to Have Them Without Fear*



PASTOR RICHMOND KOBE

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A note to the reader

This book offers pastoral guidance and conversation exercises. It is not a diagnostic tool or a substitute for professional counselling, medical care or legal advice. Completing it does not certify readiness for marriage. Choose support appropriate to your circumstances.

Scripture discussions use paraphrase and passage references rather than a single Bible translation. Read the passages in context in a Bible you trust. Dialogue examples illustrate the conversations being discussed.

Private writing belongs to its writer. Share information needed for an informed decision about marriage, but do not demand access to private notes, passwords or graphic accounts of painful experiences.

If you fear retaliation or feel unsafe, stop joint exercises and seek confidential, independent support. See Safety and Support in the Practical Toolkit. [1]

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Use the blank sheets in a notebook or make personal-use copies. There is no score to pass. Record unresolved matters as honestly as agreements.

INTRODUCTION

Why This Book Exists

In my work as a pastor and relationship counsellor, I have sat with many couples: some before the wedding, others years into marriage, and some when trust had been badly damaged.

After enough of those conversations, you start to notice something.

Many couples talk constantly about work, family, plans and faith. Yet they can struggle to discuss the subjects that feel most threatening. Being able to talk easily is not the same as being able to speak honestly when something important is at stake.

Unspoken concerns do not disappear. They can become recurring sources of disappointment, resentment and distance.

Money. Sex. Family. Children. Faith. Roles. Past relationships. Existing obligations. Conflict itself. Each can be avoided during an engagement; each can shape the marriage that follows.

So this workbook has a narrow purpose. It is not about romance, and it is not about the wedding. It is about taking two people who can talk easily about most things and giving them the ability to talk honestly about the things that are hard.

Who this is for

This book is written for engaged Christian couples preparing for marriage. It assumes you both take your faith seriously, and it engages Scripture where Scripture speaks to what you are deciding.

It will also be useful to:

Couples in serious relationships who are deciding whether to marry. Some of what you find here may help you make that decision – in either direction.

Married couples who want to revisit these conversations. Adapt the engagement questions to your present circumstances. Where trust has been seriously damaged, work with appropriate support rather than treating a workbook as a complete response.

Pastors and counsellors who want a structured framework for premarital sessions. The nine rooms in Chapter 6 can be worked through one per session.

A word about what this book is not.

This workbook does not replace individual assessment or professional counselling. It cannot judge whether your relationship is safe, and completing it does not certify that you are ready to marry.

If there is coercion, intimidation, violence or fear of retaliation, stop the joint exercises and seek confidential support independently from someone trained in domestic abuse. Joint counselling can

increase risk in an abusive relationship. A trusted pastor can offer support, but specialist help may also be needed. See “Safety and support” in the Practical Toolkit. [1]

How the book is built

There are six chapters, and they are in a deliberate order. Each one depends on the one before it, so please do not skip ahead to Chapter 6 because it looks like the practical part.

Chapter 1 helps you see what you are already avoiding, and why avoidance feels so much like peace.

Chapter 2 builds the safety. You cannot ask someone for honesty in a relationship where honesty is punished, so this is where you agree on the rules.

Chapter 3 is your own work, done alone. You cannot say what you have not yet admitted to yourself.

Chapter 4 is the skill of raising something difficult.

Chapter 5 is the harder skill – receiving it.

Chapter 6 is where you apply all of it, across the nine subjects that determine what a marriage is actually like.

Each chapter includes an exercise. The teaching gives you a framework; the exercises help you practise it. Reading can begin the work, but repeated, honest conversations are what help you apply it.

How to use it

Get two copies, or two notebooks. Several exercises ask you to write separately before you compare. That only works if you each have somewhere private to write.

Go slowly. Allow one week for each of Chapters 1 to 5, then at least one conversation for each of the nine rooms in Chapter 6. A fourteen-week route is provided in the Practical Toolkit. Take longer where you need to; the schedule serves the work.

Use a notebook when the writing space is not enough. You may write, type, dictate privately or use another accessible format. Take breaks, allow processing time and adapt the exercises to your language, disability, energy and circumstances. Neither speed nor eloquence is a measure of honesty.

If you are working at a distance, choose a private video or phone call, agree how to pause, and check that neither of you is being overheard. Do not record personal conversations without freely given agreement.

Do the alone parts alone. Answers written with your partner watching are answers written for an audience. The private work is where the truth is, and it is what makes the shared work worth doing.

Keep useful notes somewhere private and secure. You may want to revisit them during the first year of marriage. You do not have to keep sensitive material where someone could find it or use it to harm you.

Expect to learn something. You may discover an important difference, or find that an apparent agreement needs more detail. Neither outcome is a verdict on the relationship; both deserve honest attention.

One thing before you start

You may be reading this because someone gave it to you, or because your church requires premarital counselling, and part of you may already be planning to get through it efficiently.

I would ask you to resist that.

What you are about to do is not preparation for a wedding. The wedding will take one day, and it will pass more quickly than the planning suggests. What you are preparing for is the thirty or forty years afterwards, in which the two of you will have to keep telling each other the truth in circumstances neither of you can currently imagine.

That capacity can begin now, in ordinary conversations, while you are still free to decide whether this is the marriage you should enter.

It can also be developed later. Start where you are.

So take your time. Answer honestly, especially when nobody would know if you did not. And remember that the goal was never to become a couple who agrees about everything.

The goal is to become a couple who can tell each other the truth – and still be safe.

Pastor Richmond Kobe

Faithful Path Community

CHAPTER ONE

Name What You're Afraid Of

Stop treating avoidance as harmony.

Why Silence Feels Like Peace

A couple sat in my office a few years ago and told me, with some pride, that they never fought.

I have learned to slow down when I hear that.

As we talked, a pattern came out. When he was hurt, he went quiet. When she was angry, she withdrew. Neither of them wanted a confrontation, so the difficult conversations simply stopped happening. No shouting. No slammed doors. No obvious conflict of any kind.

And no vulnerability either.

It held for years. Then one of them made a decision that affected the other deeply, and instead of talking about it, they both went silent. Days passed. Then weeks. They kept eating together, going to church, raising their family, functioning. But something underneath had gone cold.

The wife said something in that session I have never forgotten.

“I thought we were at peace. I didn’t realise we had just stopped talking.”

Silence can look like peace because nobody is arguing. But peace can include an unresolved difference that both people are free to discuss. Avoidance hides the difference and makes it harder to address.

Before the wedding, you have an opportunity to notice how you already handle tension. Some habits will serve you well; others need attention. Look at what happens when you disagree, rather than assuming that getting along easily tells the whole story.

A strong marriage is not one where the couple never disagrees. It is one where they can disagree without either of them feeling the ground shift – where they can speak honestly, listen without defending, forgive properly, and come back together afterwards.

Both frequent conflict and persistent silence deserve attention. Neither tells the whole story on its own.

The Six Patterns

Pattern One: Avoidance

Avoidance rarely announces itself. It sounds reasonable. It sounds considerate, even.

An engaged couple is deep in wedding planning – venue, flowers, the guest list, who sits where. They talk constantly. They talk for hours. And the whole time, one of them is carrying significant debt the other has never seen the size of. Or they have quietly different spending habits. Or they hold completely different assumptions about who provides.

Both of them know the conversation needs to happen.

One thinks: we'll figure it out after we get married.

The other thinks: I don't want to start an argument before the wedding.

Neither says anything. And because nothing is said, the relationship feels smooth – so they take the absence of a difficult conversation as evidence of peace.

I have said the same thing to many couples in that position: if you cannot talk about money while you are engaged, marriage will not make that conversation easier. It will make it more expensive.

Avoidance is hard to catch because its excuses are so respectable:

It's not the right time.

We don't need to talk about that yet.

I don't want to upset them.

We'll deal with it later.

Every one of those sentences is defensible on its own. That is the problem. Postponement never feels like a decision, so nobody notices they are making one – over and over, about the same subject.

But the conversation does not disappear when you postpone it. It waits. And it usually comes back later, larger, at a worse moment, with a marriage certificate attached.

Pattern Two: Assumption

Avoidance is knowing there is a conversation and dodging it. Assumption is not knowing there is a conversation at all.

At some point in the engagement, a couple stops asking questions – not out of laziness, but because they feel they have arrived. They know each other now. They can finish each other's sentences. So they stop checking.

Take something as basic as where they will live.

They both say the same thing: we're going to build our life together. Both mean it sincerely. Neither has any idea that the other means something different by it.

He pictures them eventually moving nearer to his parents, because that is where his family is, and that is what people in his family do.

She pictures a home of their own, at a distance, because that is what marriage has always looked like in her mind.

Neither of them raises it, because to each of them it is not a question. It is obvious. Surely they know that's what I want.

The disagreement does not appear during the engagement. It appears afterwards.

I thought we agreed we'd have our own place.

I never agreed to that. I thought you understood we'd be near my family.

Nobody lied. That is what makes assumption so difficult to catch in advance – there is no deception to detect. They simply filled in the blanks, each in their own handwriting, and then assumed they were reading the same page.

Assumption converts what was never discussed into what each person believes was already settled.

The correction is small and unglamorous. It is learning to replace I assume you... with tell me what you think about... – and to keep asking it about things you are certain you already know.

Because it is far cheaper to discover your spouse's expectations now than after you have married them.

Pattern Three: People-Pleasing

Avoidance postpones a conversation. Assumption misses the need for one. People-pleasing can bring someone into the conversation while making it difficult to give an honest answer.

They are discussing Christmas. Where will they spend it, once they are married?

She wants to be with her own family. He wants to be with his parents, and says so with some force. She feels the room tighten, and she hears herself say: whatever you want is fine.

It is not fine. She has just traded an honest answer for a calm evening.

If it happens occasionally, you may be able to correct it quickly. When the same exchange repeats over money, family, church or children, the cost grows. Each apparent agreement leaves something important unsaid.

And each time, something accumulates in the person who keeps saying it's okay: the sense of not being heard, then of not being valued, and eventually resentment – which is what unspoken disagreement turns into when you keep it long enough.

Here is what makes this pattern particularly costly before a wedding. Your partner is making decisions right now – real ones, about money, family, where you will live – based on a version of you that is not entirely truthful. They think they know what you want. They are building a life around an answer you did not mean.

Where it is safe, practise a more accurate answer: “I want to consider what you need, but I am not comfortable agreeing yet.” If you agree because you fear punishment, the problem requires support and protection, not simply greater assertiveness.

Kindness is not the problem. Marriage needs a great deal of it. But kindness is not the same as constant yes.

Sometimes the most loving sentence available to you before marriage is: I love you, but I see this differently. Can we talk about it?

Pattern Four: Defensiveness

The first three patterns keep the conversation from starting. This one ends it after it has begun.

She raises something that has been sitting with her for weeks: I feel like your work is taking up so much of your time, and I’m worried about what our life is going to look like after we’re married.

He hears an accusation.

So you think I’m a bad partner? I’m working hard because I’m trying to build our future. You should appreciate that.

Look at what has just happened. She came to talk about time and priorities. Within one sentence, the subject has changed to whether he is a good man, and she is now the one who has to reassure him. The original concern is gone. It will not come back tonight.

Something else has happened too, quieter and more damaging. She has just learned something. She has learned what it costs to raise a concern with him.

Do that four or five times and she stops raising concerns at all – not because they were resolved, but because she has quietly mapped out which subjects are unsafe. The couple has not solved a single problem. They have simply agreed, without discussing it, on a list of things they no longer talk about.

Defensiveness is difficult to catch because it does not sound aggressive. It sounds like clarification:

That’s not what I meant.

You’re being too sensitive.

What about what you did last month?

Why are you always criticising me?

Explaining yourself is not the problem. There will be many times in your marriage when you need to be understood. The problem is defending yourself before you have understood the person in front of you – treating their concern as a charge to be answered rather than information to be received.

The correction is one question, asked before you say anything else: help me understand why this matters to you.

That question takes practice, especially when you feel criticised. It makes room for curiosity before explanation.

Pattern Five: Conflict Avoidance

People-pleasing and fear of conflict often overlap. The distinction can help you notice what is happening, but these patterns are not diagnoses or fixed personality types.

People-pleasing may involve a fear of disappointing the other person.

Conflict avoidance may involve a fear of the argument itself. Either fear can be connected to present behaviour as well as past experience.

Some people arrive at an engagement having learned, early and thoroughly, that raised voices mean something is about to go badly. Anger in the house was not just unpleasant; it meant danger, or punishment, or someone leaving. That lesson does not stay in childhood. It becomes physical. When a voice rises, the body responds before the mind has even worked out what is being said.

So a couple is disagreeing about the wedding. He becomes frustrated and his volume goes up – not dramatically, just enough. She stops mid-sentence, goes quiet, and says, fine, we'll do it your way.

Ask her afterwards why she gave in so quickly and she will not say I didn't want him to think badly of me. She will say something simpler:

I just wanted the argument to stop.

When disagreements repeatedly end in one person surrendering, an unequal pattern can develop. The person who raises their voice remains responsible for how they behave. The person who feels frightened is not responsible for teaching them to intimidate.

If any of this sounds familiar, there is a question worth sitting with, and it is worth answering honestly rather than quickly:

When my partner disagrees with me, am I afraid of losing this relationship – or am I afraid of what happens when someone is angry with me?

These fears can overlap. They may reflect earlier experiences, something happening in this relationship, or both. Do not assume that fear belongs only to the past. If present behaviour frightens you, seek independent support.

Pattern Six: Unspoken Expectations

This one sits close to assumption, so the distinction is worth holding onto.

Assumption is: I believe I know what you expect of me.

An unspoken expectation is: I expect something from you, and I have never told you what it is.

The clearest place to see it is in the running of a home. A couple can be thoroughly in love, deep into the engagement, and never once have discussed who cooks, who cleans, who manages the money, who takes the children to school, who handles the house when both of them are working full weeks.

She expects them to share the work of running a home, including noticing what needs doing. She assumes that neither should have to manage the other.

He expects her to organise the household and ask whenever she needs help. He considers himself willing to help, without seeing that she is carrying the planning as well as the tasks.

Neither states it. Why would they? To each of them it is not an expectation. It is just how a marriage works.

Then they are married, and the thinking begins.

Why isn't he helping? He can see what needs doing.

Why does she expect me to do that? We never agreed to any of this.

On the surface they are arguing about dishes and laundry. They are not. They are discovering, several months later, that they married each other holding two different pictures of what a marriage is – and neither ever showed the other their picture.

Name personal expectations rather than expecting your partner to read your mind. But basic respect, consent and freedom from harm do not depend on a prior agreement. You do not have to negotiate your right to be treated safely.

The work before the wedding is to say the obvious things out loud – money, sex, children, housework, in-laws, church, careers, friendships, holidays, and what the words husband and wife actually mean to each of you.

Especially the obvious things. What is obvious to you was learned in a particular house, from particular people, and the person you are marrying grew up somewhere else.

What You Learned About Conflict Before You Met

Much of what you learned about disagreement came from watching the people around you, whether or not anyone explained it directly.

You learned it by watching what happened in your house when the temperature rose. Whether your parents raised their voices or went quiet. Whether the disagreement was finished that night or three days later or never. Whether anyone apologised, and what an apology sounded like. Whether the room felt safe again afterwards, or whether something stayed damaged.

By the time you were an adult, you had a map. You did not choose it and you have probably never examined it, but you are using it – and so is the person you are marrying.

Some of the common ones:

- When people are angry, they talk it out. Disagreement is uncomfortable but ordinary. It gets addressed and then it is over.
- When people are angry, you stay quiet until it passes. Conflict is weather. You wait it out and afterwards nobody mentions it.
- When someone raises their voice, you raise yours. Whoever holds their ground longest wins. Backing down means losing.
- When there is conflict, somebody leaves. A room, a house, a marriage. The lesson underneath is that anger and abandonment travel together.
- When people are angry, someone gets punished. Conflict is never just conflict; there is always a cost, and someone pays it.
- When people are angry, nothing changes. You can say what you like – it will be heard, absorbed, and forgotten by morning. The lesson is that speaking up is pointless.

Now put two of these in one marriage.

Someone who wants to resolve an issue immediately may follow a partner who needs space. To the first person, continued discussion may feel reassuring; to the second, it may feel overwhelming or frightening. Understanding both reactions does not make pursuit acceptable after someone has asked for space. Respect the pause and arrange a safe return.

When couples say they fight about how they fight, family experience may be part of the explanation. So may current stress, habits, unmet needs or a difference in power. Be curious without assuming you already know the cause.

The maps go further than the argument itself. They shaped what you believe about apology – whether it is something you say, or something you have to earn back over a week. About forgiveness – whether it means the matter is closed, or whether it stays available to be brought up later. About repair – whether a relationship can be genuinely restored after a rupture, or whether every conflict leaves a permanent mark.

Examining your history is not an exercise in blaming your parents. Keep what was helpful and question what was harmful. Some habits developed as ways to stay safe. You may need support to change them, and you should first establish whether your present relationship is safe.

You are not going to unlearn your map by reading a chapter about it. But you can do the next best thing, which is to tell your future spouse what it is – so that when the two of you are in the middle of something and one of you goes quiet while the other keeps talking, you both understand what is actually happening.

The Question Underneath

Everything in this chapter so far has been about behaviour – what couples do when a hard subject arrives. But behaviour is downstream of something else, and it is worth going down to find it.

Underneath the avoiding, the agreeing, the defending, the going quiet, there is usually a question nobody says out loud:

What does this disagreement mean about us?

Sometimes a practical disagreement carries a second worry: what does this mean about us? Naming that worry can help you discuss the issue without making every difference a prediction about the future.

The two versions I hear most:

If we really loved each other, wouldn't we agree about this?

If we're arguing this much before the wedding, what happens after?

The first question mistakes agreement for love. The second deserves careful attention: frequent or distressing arguments can be a reason to slow down and seek help. Neither question can be answered by counting disagreements alone.

These patterns can serve as attempts at self-protection, but their motives vary. Fear, shame, habit, entitlement and control can all affect a conversation. Understanding why a behaviour developed does not excuse harm or remove responsibility for changing it.

Which is the cruel logic of it. The fear of losing the relationship produces exactly the silence that erodes it.

I have had this asked of me in a very ordinary way, usually near the end of a session, usually by the quieter one:

Pastor, is it normal for us to disagree this much?

That is almost never the actual question. The actual question is: are we going to make it?

So let me answer it here, because it deserves a straight answer.

Disagreement is not a prediction of failure. Two people raised in different houses, formed by different families, carrying different assumptions about money and faith and family and time, are going to want different things. That is not a sign you chose badly. It is a sign you are marrying an actual person rather than a reflection of yourself.

The frequency, intensity and content of disagreements all matter, alongside how you treat each other. Ask these questions too:

- Can we disagree without it becoming an attack on each other's character?
- Can one of us tell the truth without being punished for it afterwards?
- Can we listen when we do not like what we are hearing?
- Can we repair properly after one of us has hurt the other – not just move on, but genuinely repair?
- Can we stay committed to each other while a difference remains unresolved between us?

These questions help you look beyond appearances. A quiet relationship may be safe or silenced; a vocal one may be respectful or harmful. Pay attention to whether both people can speak freely, set boundaries and seek help.

So a healthy engagement is not one where you never disagree.

It is one where you have learned – not as a theory, but from repeated experience with each other – that disagreeing does not mean you are losing each other.

That is a valuable foundation for marriage. Your agreements will need to adapt as life changes; the ability to discuss those changes respectfully will continue to matter.

EXERCISE

The Three Subjects

This is the first exercise in the book, and it sets the pattern for the rest: you work alone first, then together. Do not skip the alone part. Answers written with your partner watching are answers written for an audience.

Part One – On your own (20 minutes, separately)

Take separate rooms. Each of you writes down three subjects you have been steering around in this relationship.

To find them, ask yourself:

- What have I decided we'll deal with after the wedding?
- What have I started to bring up and then changed my mind about?
- What do I hope they already know, because I don't want to have to say it?
- What did I say I was fine with when I wasn't?
- What would I be relieved to never have to discuss?

That last question is usually the most productive one.

For each of your three subjects, copy these prompts into your notebook and answer them separately:

The subject:

How long I've been avoiding it:

What I'm afraid will happen if I raise it:

Be specific in that last line. Not "an argument" – what kind of argument, and what would it mean about us? That answer is the one worth having.

Part Two – Together (30 minutes)

Sit down and exchange lists. Before you discuss anything, read both lists all the way through in silence.

Then a rule, and it matters more than anything else in this exercise: tonight you are not solving any of these.

Tonight, simply acknowledge the subjects on your two lists. Some may overlap. You do not need to solve them yet.

Use these questions to guide the conversation:

Did anything on my list surprise you?

Did anything on your list feel risky to write down?

Which of these subjects feels hardest to raise?

Close after acknowledging the subjects. If something urgent has emerged, arrange appropriate support rather than treating the exercise limit as a reason to ignore it.

Part Three - Before you close the book

Choose one manageable subject from your combined lists. Schedule the first practice conversation for after you have read Chapters 2 to 5. At the suggested pace, this will be in Week 4. Do not delay an urgent safety concern to follow the schedule.

Write it here:

The subject we'll talk about:

When:

Read the next chapters before that appointment, and use the speaking and listening guidance together. The date is a prompt to prepare, not a deadline to force a disclosure.

A note if your list is blank

A blank list can mean several things: you may already discuss difficult subjects, you may need more time to notice them, or you may not feel safe writing them down. Do not invent a problem to complete the exercise.

If you do not feel safe, do not make that admission in a joint exercise if it could expose you to retaliation. Pause and seek confidential support independently. [1]