Collette Johnston

Subject: Adult Roles and Financial Literacy

**Enduring Understanding:**

6.1.3 Discuss marital success factors based on maturity level, a potential lifestyle, the strength and weakness of the relationship

6.2 Identify the purpose of the engagement period

6.2.1 Identify marital goals and objectives

6.2.2 Discuss the purpose of the engagement period

6.2.3 Identify signals of potential marriage problems

**Core standard: 20.0117**

**Essential Questions:**

1. What is a benefit of marriage?
2. How can you lessen marital conflict?
3. How will you prepare for marriage?

Assessments:

Early Work

Family Feud

Class Discussion

Learning Activities:

Family Feud

Arranged Marriages News Clip

Marriage License vs. Drivers License

Premarital Fantasies & Marital Realities

Induction on board:

Warm up – Marry Them & Due Dates

Family Feud

 Marital Risks

Arranged Marriages

Marriage License vs. Drivers License

Unhappy Marriages

1. Finances
2. In Laws
3. Sex
4. Division of Labor

Premarital Fantasies and Marital Realties

Lesson Plan Day 3:

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| **Time** | **EQ** | **Instruction/Activity** | **Materials** |
| 5 |  | Early Work: What is one purpose for the engagement period? | White board |
| 2 | 123 | Last time we talked about the engagement period and how it is marriage insurance. Today we will talk about martial risks, arranged marriages, marriage license, first years of marriage, causes of unhappy marriages and everything that goes along with it.  |  |
| 15 | 2 | We are going to play Family Feud. How the game works is your family is the 1/3 of the room you are sitting in. One by one you will take turns coming up and representing your family I will ask you a question and the first person to hit the bell will get to answer it first. If your answer is on the board your team will then get to guess the remaining answers. After 3 strikes the other team gets to take over and steal your points if they get the answers right. What do you think are the top marital risks that result in divorce?**Marital Risks that result in divorce**Religion differencesParental disapproval of marriage or spouseUnhappy childhoodPoor relationship with parentsPoor self conceptDifferent valuesPoor attitude about sexParents are divorced or in a poor marriagePre-marital pregnancyLength of acquaintance with each other is less than one year before marriageEither partner is physically or emotionally unhealthy Married at an early age (biggest risk is when the girl is under 20)One thing that is important to recognize is that this are not a 100% if you don’t have any of these things your marriage will be good, or if you do have some of these things your marriage will not be good. I have a brother-in-law, and a sister-in-law whose parents have been divorced. My brother and sister are very happily married and because of they way they grew up they are both very adamant on giving their kids more than what they had. This can be the same for girls who marry under 20. My cousin was married at 19 and is extremely happily married with a little baby, for her she was ready and the timing was right. On the other hand I have 2 friends from my freshman year of college who got married right after they turned 19 and now they are both divorced- for both of them their husbands abused them and took advantage of them and they both had to get out of the relationship. Do any of you have experience you can share? | Papers taped or magnets up on board, bell, point keeper |
| 8 | 1 | Arranged Marriages:In arranging a marriage for their children, parents in a traditional society do not focus on love, but more on external considerations: * economic security
* a stable family
* choosing a mate who will be a good parent.

Although love between husband and wife may develop as time goes by, there are clearly more important things to consider. *Do you think arranged marriages or personally chosen marriages have the same divorce rate? If not who do you think is more likely to be divorced?*Divorce rates in societies in which arranged marriages are common tend to be much lower than divorce rates in societies in which love matches are common. This gives some credibility to the argument that parents are better able to make good decisions about prospective partners than are young people themselves. Show youtube news clip on arranged marriagesDo any of you have opinions on arranged marriages? | Computer, ProjectorProjector, video clip |
| 55 | 3 | Marriage LicenseIf you go to get married- and do not have your marriage license, they cannot marry you. You have to provide ID & your social security #, you need to know full names (including maiden names), and birthplaces of your parents. It will cost $50 If you are 16 or 17 you have to have a parent with you to signIf you are 15 you will need to have an authorization by a juvenile judge And if you are 14 years of age or younger you cannot get marriedDVD of Lavell Edwards that used to give Getting a marriage license vs. a Drivers LicenseDrivers License:* Pass a written exam to demonstrate you have accurate information about the rules and laws of driving
* Pass a vision exam to demonstrate you can see well
* Pass a driving test to demonstrate that you have good driving skills

Marriage License:Fill out an application and pay a feePoor driving habits cause untold physical and emotional damage in our society.But poor marriages and the resulting divorces also cause large amounts of injury and pain, causing much more damage each year than car accidents. There should be more to getting a marriage license like:* Pass a written exam to demonstrate they have an accurate understanding of the qualities and abilities is takes to create and maintain a healthy marital relationship
* Pass a vision exam to demonstrate that they have carefully developed a workable vision for their future family
* Pass a practical test to demonstrate that they have good relationship skills in the area of positive communication and conflict resolution.

Couples spend more time and money preparing for their wedding, which lasts a day, than for their marriage, which is intended to last a lifetime.  | TV, DVD |
| 2 | 23 | True or **False** – The first few years of marriage are the easiest? This is a very common myth that people think the first years of marriage are the easiest and they get harder. For most couples the first years are such a transition from what they are used to that it is a big and hard adjustment. Adjustments need to be made when first married and the top 4 causes of unhappy marriages are1. Finances
2. In Laws
3. Sex
4. Division of Labor in the Home
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| 5 | 23 | 1. Finances

Money enables people to buy many things; unfortunately, it can't buy happiness, love or a lasting relationship. And surprisingly, money turns out to be the leading cause of today's divorces.People aren't discussing finances. Money is such a taboo subject. People associate bad things with money. If you're in a serious relationship, talk about this. If you don't, it will cause a huge gap.The unequal division of money causes problems because control isn't equal. One person will have control and more money than the other. If one person is mismanaging funds, the strain comes when it doesn't benefit the other party. It puts a strain on who will be the person to handle the finances,lf a man isn't completely comfortable with his wife being the breadwinner, that could cause him to feel less secure than if he were the breadwinner. It could put a strain on both in the marriage," The lack of money generated by one person in the eyes of the other can cause a problem because the expectations of the other person haven't been met,Another reason money is the leading cause of divorce is because a spouse could use it as a symbol of power in the relationship, says Dr. Allen C. Carter, a clinical psychologist from Atlanta, GA. He believes power struggles may surface throughout marriage, and money is usually the root of the problem.Kyle and I have been blessed to do summer sales and it has brought us a good income to support us through school but with summer sales you get paid in chuncks, so about every October to December we literally have no money and it is stressful for us. we have to be so good at budgeting and careful what we spend even a few dollars on and these months are usually the hardest on our marriage because of the stress of money.  |  |
| 10 | 23 | 1. In Laws

Show clip from My Big Fat Greek WeddingIf you have a problem you need to turn to your spouse- not your parents or siblings- that is when problems occur because if you tell your mom about a fight you and your spouse had she is not going to like him very much and will be so protective of you. Parents never really think the spouse is good enough for their childTell story about what parents said to me about Kyle- they told me that Kyle and I were a lot like my mom’s sister Tammy and her husband Kirk, at first my mom thought Tammy was way too good to marry Kirk, and then after a few years of them being married he thought Kirk was way too good for Tammy, this is how they feel about Kyle and I. This was a little bit of a rude comment to be but made me SO happy that they are so proud of the person I married. Story how Dennis sent the check back from his parentsWhen Mrs. Lindberg and her husband were first married Dennis- her husband his parents sent them checks to help them out financially. When the 3rd check came Dennis put it back in the mail and sent it back. Mrs. Lindberg was surprised because they had no money and were both in school and that could have been a huge help to them. but he decided that it was best for them to say financially independent of their parents- and she is grateful to this day that he sent the check back. Do not take money from your parents – if you do it makes them feel like they have say in the decisions you make. Once you are married you need to cleave unto your spouse, they are now your family. Sometimes it is a good idea to move away from your parents so you can be alone all you can rely on is your spouse. If you need someone to talk to or you are having problems with your marriage- talk with your spouse! You have to remember that whoever you marry- you marry their family | DVD, TV |
| 5 | 23 | 1. Sex

If you do not mentally prepare yourself from thinking sex bad never do it- to sex is good, it can be a hard transition. Problems come from no sex, to little sex, too much sex, lack of knowledge concerning sex, or sex with the wrong person. One big thing that both partners in a marriage have to work with is that boys are always thinking about sex and girls are often thinking about how they need to do the dishes- you have to be able to find a happy medium. Fear and not knowing can cause problems in the marriage. Also, forcing the one partner to perform in a way which they dislike or are just not into it. The one thing that will help in this area is to communicate with each other. The book "The Act of Marriage" by Tim Lahaye is a great resource, it has a Christian theme.  |  |
| 10 | 23 | 1. Division of Labor in the home

Pg. 4-73 Roles in a relationship division of household dutiesThe Marriage and Family Experience Textbook By: Strong, DeVault, Cohen Families divide their labor in a number of ways. Some follow traditional male-female patterns. Most share wage earnings and a small number reverse roles. Who can tell me what the tradition role is?Traditional roles- husband is expected to work outside the home for wages, and the wife is expected to remain at home caring for children and maintaining the household. A man’s family role is secondary to his provider role and women’s employment roles is secondary to her family role. Data on the effects of the division of domestic labor on marital satisfaction indicate a relationship. **Couples who share responsibilities report themselves as happier and are less at risk of divorce than couples in which men do little of the family work.** This is true regardless of ideologies are traditional, egalitarian, or transitional. Marital satisfaction is affected by the way couples divide divisions of work. For me I am more of a traditional view on things and do expect myself to do the laundry, cook dinner, etc. this should be no surprise to you seeing that I am your home economics teacher ☺ but not all girls find satisfaction from doing these things. But for me the division of house hold labor can be an issue in our marriage when my husband does not appreciate what I have done. My love language is words of affirmation and I need to hear verbally that my husband is grateful that I did all the laundry, or clean the shower, etc. So in order to feel accomplished I will say “Kyle I did all the laundry today, tell me how happy you are to have clean clothes” And he will come up to me and hug me and tell me how grateful he is. If I expected him to notice and thank me I would never be happy and inside would be mad that he didn’t notice- so instead I tell him to thank me- and he does it happily. This works very well for us and is one way to get around the stress of the division of household labor. Men have 14 more hours per week of discretionary timeMen are doing more but it could be 50 years before the gab is closed at the current rates of men spending time helping around the house. Females need to express your expectations and what you need the man to do. one problem is women think their husbands are not competent enough to do the laundry or cook dinner so they will do it all themselves- so find something you trust them to do, like the dishesTell story of Dennis and Mrs. Lindberg with dishes |  |
| 15 | 123 |  Before marriage you show your best "face" and after, real life sets in and you don’t always have good breath and look great...  I reminded them that they needed to go through a holiday before the wedding, make a purchase together before the wedding, etc.Activity- Give the student an example of premarital fantasies and in groups of 3 or 4 come up with as many “premarital fantasies” they canRead 3 of 4 examples until they understand what I am looking for. Have each group share what they came up with and then read the rest of the list from the book. **Examples of** *Premarital Fantasies and Marital Realities*She married him because he was such an assertive maleShe divorced him because he was such a domineering husbandHe married her because she was so gentle and petiteHe divorced her because she was so weak and helplessShe married him because he could provide a good incomeShe divorced him because all he did was workHe married her because she was so attractive all the timeHe divorced her because she spent too much time in front of the mirrorShe married him because he was so romantic and sociableShe divorced him because he was such a fun-loving playboyHe married her because she was so quiet and dependentHe divorced her because she was so boring and clingyShe married him because he was the life of the partyShe divorced him because he was such a dud at homeHe married her because she was so sociable and talkativeHe divorced her because she could only discuss triviaShe married him because he was such a good athleteShe divorced him because he was either playing or watching sportsHe married her because she was so neat and organizedHe divorced her because she was too compulsive and controlling | Paper, Example written on board |
| 2 |  | Wrap up and ReviewRemind them of assignments and due dates |  |