




# **Balancing the Emotional Bank Account in Your Marriage**

A Tool by Dr. Sharon Arbel,  
Licensed Clinical Psychologist



# Hi There!

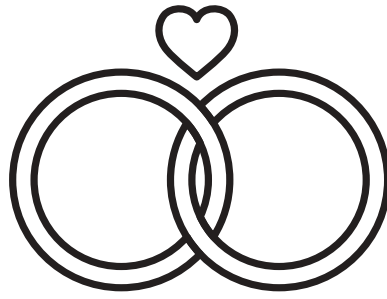
I'm Dr. Sharon Arbel , a Clinical Psychologist, wife, and mother of three. I am the owner and founder of Sharon Arbel, PhD & Associates, a group practice located in Southern California, where we work with understanding the *whole* family. We don't just work with the individuals in the family. Rather, we specialize in the *interplay* between the various members and subsystems of the family. After years of experience witnessing the struggles of marriages in families with young children, I began creating tools to help families by cultivating healthier marriages. I'm excited you've joined us!



# Let's Talk About Marriage

Research shows that marital satisfaction is typically *lower* during the time in life when a couple is raising young children, while simultaneously establishing their career and finances, creating a work/life balance, and managing other life stressors. Marriage is hard work! Being in a pandemic only exacerbates those issues. This tool will help bring awareness to your relationship and prioritize your marriage, bringing it to the forefront of your mind and your family.

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Marriage is the hub of the family. By marriage, I mean "long term committed relationship."

When a marriage is strong it reflects in the mental and emotional health of the family members. When a marriage is not doing well on the other hand, the whole family suffers – the children as well as the adults.

Healthy marriages are important!



Take a moment and begin to think of your marriage like a bank account. In order for your account to be in good standing, you must make deposits to balance out the expenses. If expenses drain your account, and your balance drops below zero, you enter a stressful emotional space. Even if your balance is *low* (and not quite at zero), you and your partner may experience stress because any small "expense" can make you dip below zero, leaving you careful and walking on eggshells. On the other hand, if you are capable of making consistent and repeated deposits, you can relax more, knowing that even if a big stressor (or "expense") comes along, your account will be capable of managing it and stay in good standing.





# Deposits vs. Expenses

Expenses are *stressors* on a marriage.

## Examples:

Finances

Boundaries and communication with extended family

Disagreements about a sex life or lack thereof

Health issues

Work/life balance

Arguments about child rearing

These expenses, just like in a bank account, drain your account.

You may begin noticing how your marriage is being drained.

Expenses are normal, but they can be a daily struggle to manage, especially if your "balance" is low. Many expenses take the form of arguments. The top 4 realms of conflict for couples, or in this case, categories of "expenses" are: Kids, Sex, Money and In-laws.

# Activity Time

Take 5-10 minutes to write out all the expenses in your marriage. Think back to the last two weeks: What did you find yourself arguing about? What were you stressed about? What were the conflicts about? *Bonus*: We have given you space to include additional categories of expenses if needed!

| Categories of Expenses | Examples of how these expenses drain your account (play out in your life) |
|------------------------|---|
| Kids                   |   |
| Sex                    |   |
| Money                  |   |
| In-laws                |   |
|                        |   |
|                        |   |

# Activity Time

On an *average* day, if you're thinking financially and going back to the metaphor of the bank account and knowing how many "expenses" drain your account, where do you imagine your account stands "financially?" Rate the "financial standing" of your marriage *currently* on the number line below:





# Where would you like to be in terms of your account?

**Disclaimer:** If you give yourself +\$10,000, which is the highest point on the scale, are you willing to put in the work that is required to get to this amazing marriage? Thinking realistically and not ideally, where you would like to see your marriage at this stage in your life? What would be a good *initial* goal?



# Deposits

Deposits are things that increase the balance in your account. In a marriage, they are feel-good items or activities, and usually come in the form of the preferred love languages™ of the partners in the marriage.

## Examples:

- Positive affirmations and words of affection
  - Physical affection
    - Date nights
    - Gifts
  - Vacation time together
- One-on-one time spent together
  - Joint hobbies
- Consistent, effective communication

# Activity Time

Take 5-10 minutes to think about the last two weeks:  
Write out the deposits you personally have made to your marriage  
(try not to think about what your partner contributed)

| Categories of Deposits | Examples of how these deposits play out in your life |
|------------------------|--|
|                        |  |
|                        |  |
|                        |  |
|                        |  |
|                        |  |
|                        |  |

# Activity Time

Reflect back on the number line you did before. Now that you have listed out the deposits that you have made to your account, if you were willing to enter into a 30-day challenge of giving your “bank account” consistent daily deposits, (and you still had the same daily expenses), what would that do to your account? Before your rate, please spend 1-2 minutes really reflecting and imagining this: What would you do? How would you do it?

How would you get over the hurdles? Now, do you think your account standing would be different? Rate the account standing, while taking into consideration all the deposits you are willing to make.



How willing am I to engage in this 30 day challenge?



# Activity Time

Any time we make drastic changes in our relationship, we need to anticipate the possibility that our partner will not receive it well because it is *different and unfamiliar*. Even though in this instance it will be different in a good way, we have to understand that people process change in different ways. If your partner is not receptive to change and not welcoming it with open arms, how will you deal with that? Will you give up the challenge? Will you throw in the towel? Do you think you have enough motivation and stamina within you to keep going through with the challenge even though it's not being welcomed with open arms?

Use this space below to write yourself a little note that will serve as motivation during those times, should you encounter them:

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# Flush Out The Hurdles

To be successful in a process of change, we must anticipate the hurdles, along with a plan to overcoming them. How do you plan on overcoming the hurdles you encounter in this process? For example, time and busy lives, managing work, and managing children can be hurdles. What is your plan to create more time? What is your plan for how you will place a boundary between work and home? What is your plan for how you will not fall back into old habits? Use the space below to list out your anticipated hurdles and your plan for overcoming each of them:

List out the hurdles:

- 1.
- 2.
- 3.
- 4.
- 5.

Write our your plan for overcoming each hurdle:

- 1.
- 2.
- 3.
- 4.
- 5.

# Wrapping Up

Rate yourself: Having pre-planned for challenges and having pre-planned how you will overcome those challenges, how effective do you think you will be at moving the needle forward in your marital satisfaction and your marital health?



Are you willing to do this 30-day challenge even if your partner is not open to it? Circle one.

YES NO

Do you anticipate being successful? Circle one.

YES NO

Are you willing to *hold the torch* for your marriage for the next 30-days and commit to this and try this out? Circle one.

YES NO

# **Accountability**



**Take a picture at the start and the end of the challenge. Post it on social media and tag @drsharonarbel so we can check in with you and support you during this process (secret tip: also helps you stay accountable).**



**@drsharonarbel**

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**We can't wait to celebrate your process!**

**Sharon Arbel, PhD  
Clinical Psychologist  
To book an appt:  
(818) 921-6806**