

**The Love Bank**



# The Key to a Successful Marriage

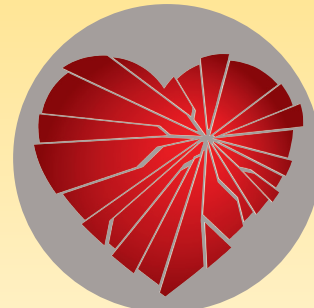
Limit the **WITHDRAWALS**  
from the Love Bank  
and make as many **DEPOSITS**  
as possible!



## Deposits

**Most important  
Emotional Needs**

**Affection  
Sexual Fulfillment  
Conversation  
Rec. Companion  
Honesty & Openess  
Attractive Spouse  
Financial Support  
Domestic Support  
Family Commitment  
Admiration**

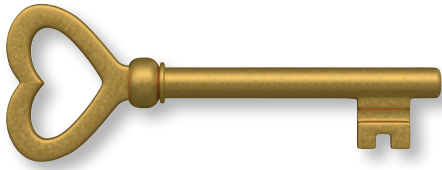


## Withdrawals

**Love  
Busters**

**Angry Outbursts  
Disrespectful Judgments  
Annoying Behavior  
Selfish Demands  
Dishonesty  
Independent Behavior**

Taken from Willard Harley's books: "His Needs, Her Needs" and "Love Busters." Used by permission. This paradigm is used by the Family Dynamics Institute in their flagship seminar: Dynamic Marriage: How to achieve compatibility and become irresistible to each other!



# Key Concepts Necessary to Make a Marriage Work!

*This is a summary of material from Willard Harley, adapted by Brent Hunter (cbhunter53@gmail.com)*

## The Love Bank

The Love bank explains how couples fall “in and out of love.” This concept helps couples realize that almost everything they do affects their love for each other either positively or negatively. This awareness can set diligent couples on a course of action that will preserve their love and save their marriages.

Within each of us is a Love Bank that keeps track of the way each person treats us. Everyone we know has an account and the things they do either deposit or withdraw love units from their accounts. It’s your emotions’ way of encouraging you to be with those who make you happy. When you associate someone with good feelings, deposits are made into that person’s account in your Love Bank. And when the Love Bank reaches a certain level of deposits (the romantic love threshold), the feeling of love is triggered. As long as your Love Bank balance remains above that threshold, you will experience the feeling of love. But when it falls below that threshold, you will lose that feeling. You will like anyone with a balance above zero, but you will only be in love with someone whose balance is above the love threshold.

However, your emotions do not simply encourage you to be with those who make you happy -- they also discourage



you from being with those who make you unhappy. Whenever you associate someone with bad feelings, withdrawals are made in your Love Bank. And if you withdraw more than you deposit, your Love Bank balance can fall below zero. When that happens the Love Bank turns into the Hate Bank. You will dislike those with moderate negative balances, but if the balance falls below the hate threshold, you will hate the person.

Try living with a spouse you hate! Your emotions are doing everything they can to get you out of there -- and divorce is one of the most logical ways to escape.

Couples usually come for help when they are just about ready

to throw in the towel. Their Love Banks have been losing love units so long that they are now deeply in the red. And their negative Love Bank accounts make them feel uncomfortable just being in the same room with each other. They cannot imagine surviving marriage for another year, let alone ever being in love again.

But it is possible! They can be shown how to help them fall in love with each other again. They can fall in love again if they stop making Love Bank withdrawals, and start making Love Bank deposits. The other concepts are designed to help couples keep each others love banks as full as possible!

# Understanding the Important Stages of a Relationship

*Adapted from Willard Harley by Brent Hunter*

## Three stages: Intimacy, Conflict, & Withdrawal

All who are married are in one of these three stages.



### **INTIMACY** occurs when:

Each is meeting each other's needs.

Each is avoiding causing unhappiness to the other.

*As a result there is closeness-- Emotional Bonding in the marriage.*

**Result:** You drop your defenses and become more sensitive and open to each other so you can make deposits into your spouse's love bank!



### **CONFLICT** occurs when:

Each is meeting the other's needs at least to some degree. However, one or both causes unhappiness in the other = **A Love Buster(s) occurs!** Instead of leaving, you argue with your spouse about the pain and attempt some resolution! This does not mean your marriage is over...in fact conflict is inevitable, and it is healthy if done correctly! **The real danger is not discussing differences, but giving up and AVOIDING conflict, ie. go into WITHDRAWAL.** Be on guard, once you refuse to share your feelings passion dies!



### **WITHDRAWAL** occurs when:

The pain of the conflict becomes so great you want out, you snap and as a coping mechanism one or both parties put up a WALL.

**Result:** You become **emotionally disconnected. You are emotionally and spiritually divorced!** (Always a prelude to an actual divorce). Intimacy is abandoned.

**This is Very Serious:** Ironically, now there is little arguing and no feeling, "I don't love you any more!" is the refrain. Love bank is empty or withdrawn. If it gets too overdrawn, it turns to animosity. **Sadly, keeps out deposits as well as withdrawals!**

**Solution:** One must go through the painful process of working through the unresolved conflicts. One must identify each brick (offense) responsible for building the wall over time and get forgiveness! This is the reason why Paul's admonition of Eph 4:26 is so important.

However, the wall of protection will not come down unless there is an atmosphere of SAFETY and TRUST. **Love Busters must be dealt with first. New loving habits must replace the love busters.** Once TRUST is re-established the wall can be brought down and deposits can be made into the love bank again. **Once withdrawals are kept to a minimum, and deposits are made (ie. needs are met) then romantic love can be reborn!**

### **Assignment:**

Go over "Symptoms of Emotional Divorce" and make sure the walls are down!! Talk over these concepts with your spouse and ponder how Eph 5:31-33 and I Cor. 13:4-7 build intimacy.

# Symptoms of Spiritual Divorce

Symptoms of **spiritual divorce** are indicators that a **separation** is *developing* and needs to be confronted through dialogue. They are “*signs*” and are present at some time in every marriage. **Take about 20 minutes apiece for each to privately do this exercise then exchange your answers and discuss together.** Don't allow fear to prevent you from being open with each other.



## Instructions:

- **Read through all the symptoms. Which symptoms are currently present in your marriage?** Place a check mark next to each one.
- Re-read those that are checked. Select 2 or 3 you feel most strongly about right now.
- **Write and describe your feelings** about those 2 or 3. If time allows, continue on to the others checked.

1. Prolonged **moods of sadness** in our marriage and in the family
2. Feelings of **disillusionment, boredom, and emptiness**
3. **Dissatisfaction**
4. **Indifference** to each other's problems
5. Occasions of **coldness** in our relationship
6. **Avoiding or refusing sexual relationship**
7. No interest in things of the other – **lack of sensitivity**
8. Lack of **kindness, tenderness, and small courtesies**
9. **Failure to take time to think deeply**
10. Feelings of **insecurity** and **mutual distrust**
11. **More confidence in a third person** other than with each other
12. Lack of **dialogue** and **intimate communication**
13. Most **communication mechanical, routine, and surface**
14. Feelings of **being alone** and **not understood**
15. Frequent **bad humor** and **tension**
16. Feeling **used**
17. Frequent **quarrels**: in private, or in front of children or others
18. **Ridicule** of each other
19. **Superficial life** and **continuous escapes**, together or alone, such as liquor, drugs, TV, compulsive socializing
20. Attitude of **selfishness**
21. **Insults, rude words, and sarcasm**
22. **Avoidance of situations that deeply need attention**
23. Personal **relationship with God causing conflict**
24. Lack of **appreciation**
25. Lack or **loss of a sense of wonder**
26. Lack of **faith in love and marriage**
27. **Insensitive teasing**
28. **Nagging**
29. Lack of **planning things together**

# Who Am I?

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I am your constant companion. I am your greatest helper or heaviest burden. I will push you onward or drag you down to failure. I am completely at your command. Half the things you do you might just as well turn over to me and I will be able to do them quickly and correctly.

I am easily managed --- you must merely be firm with me. Show me

exactly how you want something done and after a few lessons I will do it automatically. I am the servant of all great individuals and, alas, of all failures as well. Those who are great, I have made great. Those who are failures, I have made failures.

I am not a machine, though I work with all the precision of a machine plus the intelligence

of a human. You may run me for profit or run me for ruin – it makes no difference to me.

Take me, train me, be firm with me, and I will place the world at your feet. Be easy with me and I will destroy you.

**Who Am I?**

**I Am Habit!**

## Understanding the Importance of Learning the Right Habits

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Paul told Timothy, “Exercise yourself unto godliness” (I Tim 4:7). Solomon advises: “Make level the path of thy feet, and let **all thy ways be established**” (Prov 4: 26). And again “Commit thy works unto the Lord and **thy purposes will be established**” (Prov 16:3). Are your “**ways established**” so that you are **habitually** an excellent husband or wife?

It has been said, “**Men make the habits and habits make the men!**” Indeed, they primarily determine whether a marriage succeeds or fails! Instincts are behavioral patterns that we are born with, while **habits are patterns that we learn**. Both of them tend to be repeated again and again almost effortlessly.

### **Good Habits Are the Key to Making Love Bank Deposits!**

Obviously, it’s our behavior that makes deposits and withdrawals from Love Banks, and our instincts and habits make up most of our behavior.

Consequently, it is imperative to know how to create the right habits because once they are learned; **deposits are made repeatedly and almost effortlessly!**

### **Conquering Bad Habits Is the Key to Avoiding Withdrawals.**

Unfortunately, many of our habits, such as angry outbursts, contribute to Love Bank withdrawals. Since they are repeated so often, they play a very important role in the annihilation of Love Bank accounts. **If we are to stop Love Bank withdrawals,**



**we must somehow stop destructive habits in their tracks. Instincts are harder to stop than habits, but they can both be avoided and retrained.**

## The Key:

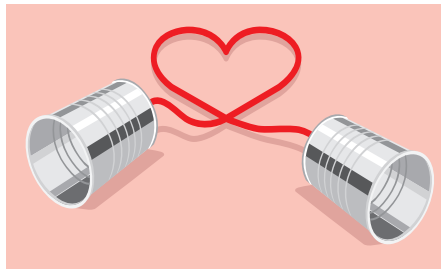
**Focus on our spouse. Communicate and learn what your spouse needs and then develop new habits accordingly.** Why don't we consistently do things that make deposits in our spouse's love bank? Most of the time it is not intentional that we fail to care (make deposits) or protect (make withdrawals) we just don't realize what we are doing. We don't understand these concepts, we aren't taught them, so we do what comes natural and makes us feel good or comfortable and just react, rather than focus on our spouse and being the Christian husband or wife God has called us to be!

Learning to meet your spouse's needs means learning to do the things that make him/her feel good. Further, you must learn to

feel good about doing new things in order to make your spouse feel good about you doing them!

## Bottom line: We must communicate clearly

My care for my husband/wife makes him/her be in **love with me**. My spouse's care for me makes me be in **love with him/her**. By both parties **communicating** what their **top emotional needs** are and communicating how they would like them to be met we can keep the Love Bank full. By clearly communicating what **makes**



**withdrawals** we can learn to avoid them!

By each spouse **carefully rating** their **most important needs** and expressing how they would like for them to be met and **rating the most damaging and painful "love busters"** in the relationship you can find out what you need to be doing (or stop doing) to be happily married! Then you have to go about the prayerful and disciplined process of developing new habits which do a better job of caring for and protecting your spouse!

The chart below will explain the process you must go through on your way to becoming irresistible to your spouse! We will start with stopping love busters first because they do the most damage and if not checked will build a wall between the two of you and can cause emotional withdrawal.

## Developing New Habits in Marriage

*(The Key to Compatibility)*



**Unconscious Incompetence**



**Conscious Incompetence**



**Conscious Competence**

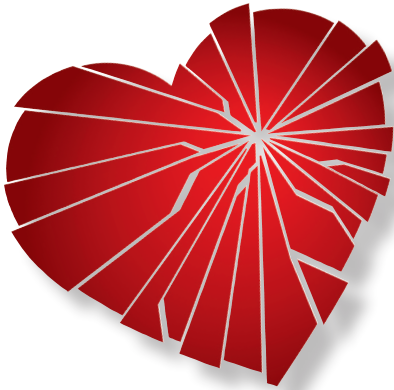


**Unconscious Competence!**

*(Ah, now you have become irresistible to each other!)*

# Understanding Love Busters

Define: A destructive **marital habit**, or love buster, is a **repeated behavior of a spouse that causes the other to be unhappy** (withdraw love units!)



An act that makes your spouse unhappy will happen on occasion. But a habit that **destroys love units multiplies the damage**. It is **repeated over and over**. Single acts of inconsideration do not usually destroy romantic love. When such acts are repeated and become predictable, however, love suffers the greatest loss.

## **One must get rid of these FIRST.**

If you are going to rekindle the romance in your marriage and keep it burning with a strong flame. What follows are **FIVE KEY Love Busters**, six if you include **Independent Behavior**. (Making important decisions which affect your spouse without their knowledge). Most of these love busters violate passages such as “in honor prefer one another” (Rom 12:10). “Look out not for our own interests but instead each of you for the interest of others” (Phil 2:4). “Honor the woman” (I Peter 3:7). “Submit to one another in the fear of Christ” (Eph 5:21) and countless violations of what true love really is from I Cor 13: 4-8.

## **1. Angry Outbursts**

Anger is used as a way to punish or get back at the other person. Usually includes yelling, and harshness. Always creates *disrespect*.

## **2. Disrespectful Judgments**

Imposing a system of values on the other person in a way that does not value their opinion. This type of behavior is viewed as condescending. It almost always is seen as rude and arrogant, and degrading.

## **3. Annoying Behavior**

Doing something that irritates the other party consistently. Typically, women are more easily annoyed by men than men are by women.

## **4. Selfish demands**

Threats, lectures, and manipulation which builds resentment and causes great discomfort. Love does not “insist on its own way” (I Cor 13: 5) but this love buster does just that!

## **5. Dishonesty**

Withholding or being deceitful and dishonest with your spouse. This may be the worst love buster because it breaks down trust!!

### **When these go unchecked...**

#### **Romantic love is the victim.**

No matter how hard you try to make deposits into the other person's accounts, if a wall is up due to one or more of these being present, you will be unsuccessful and frustrated at the lack of responsiveness on the part of the other person.

#### **Be on guard.**

A few major withdrawals can undo scores of deposits!! Only when the threat of pain has been overcome do couples lower their defenses and permit deposits of love units.

## **Rule of Honesty**

Reveal to your spouse as much information about yourself as you know: your thoughts, feelings, habits, likes, dislikes, personal history, daily activities, and plans for the future.

# Examples of Love Busters in Scripture:

## Job's wife

"Curse God and die" (Job 2:1-9)! **Angry outburst, disrespectful judgment.**

## Delilah

pressured Samson daily until his soul was vexed (Judges 16:15-16). **Selfish demand**

## Jacob

deceived Isaac (Genesis 27:1-13). **Dishonesty!**

"Rising up in the morning with a loud voice is like vinegar in the eye." (Prov 27:14) **Annoying behavior.**

Once you start looking for "love busters" in the Bible, you will begin seeing them everywhere.

You will see that they created tremendous havoc everywhere they appear. Don't go home with them, but with God's help "crucify them" as a "work of the flesh" and be determined to be rid of them as you strive to become more Christ-like!



## Rating Each Others Love Busters

Below is a sheet designed for you to rate your spouses love busters. Which ones hurt the most and cause you the greatest unpleasantness? **Remember:** As you see your spouses form and listen to their explanation, if you act negatively to your spouses comments, you will prevent growth and stifle communication. Whether you think it is accurate or not, if he or she feels this way, you **must deal with the feeling and not be defensive.** This is critical information to know and understand about how you are perceived by your spouse so encourage them to be totally open and honest with you about their perceptions. **Learning new habits is hard** but these six tips will help!

## Six Tips to Overcoming Love Busters:

- 1. Be committed to overcoming them.** Understand it will take time. (*Takes at least eight weeks to form a new habit*)
- 2. Do one at a time...**the one rated highest by spouse should be first to overcome. Can't try to do too much at once or your will feel overwhelmed.
- 3. Identify why you do what you do,** identify what triggers it and commit to avoid things that lead up to the behavior.
- 4. Develop alternative behaviors** which will be a righteous substitute for the bad habit.
- 5. Ask your mate for a periodic evaluation weekly.** Discuss honestly how you are doing better, and give positive feedback and all so as needed appropriate reminders. In many cases it will be two steps forward, one step backwards. That is okay as long as you are making consistent progress. Don't give up! The new habit at the end will be worth it!
- 6. Pray both privately and together regularly** and ask God for strength to overcome, not give up, and help "your ways to establish" according to His will!



## Rating of HIS "Love Busters"

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Rate the categories of Love Busters that you feel contribute to your marital unhappiness. In the space provided in front of each love buster, write a number from 1-5 that ranks its

relative contribution to your unhappiness.

Write a 1 before the Love Buster that causes you the greatest unhappiness, a 2 before the one causing the next great unhappiness, and so on until you have ranked all five. Add others in the space below if they apply. There is also space at the bottom for others that do not fit in one of these categories.

\_\_\_ **Angry Outbursts**

\_\_\_ **Disrespectful Judgments**

\_\_\_ **Annoying Behaviors**

\_\_\_ **Selfish Demands**

\_\_\_ **Dishonesty**

\_\_\_ **Independent Behavior**

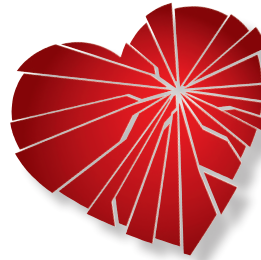
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## Rating of HER "Love Busters"

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The rating of the five basic categories of Love Busters is listed below. There is also space for you to add other categories of Love Busters that you feel contribute to your marital unhappiness.

In the space provided in front of each love buster, write a number from 1-5 that ranks its relative contribution to your unhappiness.

Write a 1 before the Love Buster that causes you the greatest unhappiness, a 2 before the one causing the next great unhappiness, and so on until you have ranked all five. List additional ones in the space below if needed. Share with your spouse and talk openly about them.

\_\_\_ **Angry Outbursts**

\_\_\_ **Disrespectful Judgments**

\_\_\_ **Annoying Behaviors**

\_\_\_ **Selfish Demands**

\_\_\_ **Dishonesty**

\_\_\_ **Independent Behavior**

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# The Ten Most Important Emotional Needs

How can you deposit love units into each other's Love Banks the fastest? You **must meet each other's most important emotional needs**. You and your spouse fell in love with each other because you made each other very happy, and you made each other happy because you met some of each other's important emotional needs. **The only way you and your spouse will stay in love is to keep meeting those needs**. Even when the feeling of love begins to fade, or when it's gone entirely, it's not necessarily gone for good. **It can be recovered whenever you both go back to making large Love Bank deposits**.

To be sure you know what each other's most important emotional needs are use the sheet below and rate them according to their importance for you and your spouse. Then, **learn to meet the needs that are rated the highest in a way that is fulfilling to your spouse, and enjoyable for you, too**.

It's likely that you and your spouse do not prioritize your needs in the same order of importance. **A highly important need for you may not be as important to your spouse**. So you may find yourself trying to meet needs that seem unimportant to you. But your spouse depends on you to meet those needs, and it's the most effective and efficient way for you make large deposits in the love bank!



## Rating of Her Emotional Needs

Ten basic emotional needs are listed below. There is space for you to add other emotional needs that you feel are essential to your happiness. To help you identify your most important emotional needs, you will rate each one in order of importance to you.

In the space provided in front of each need, write a number from 1 to 10 that ranks the need's importance to your happiness. Write a 1 before the most important need, a 2 before the next most important, and so on until you have ranked all ten. **Then your mate will need to focus on your top five immediately and work at becoming an expert at meeting them.**

If you have trouble ranking these needs, imagine that you were to have *only one* need met in your marriage. Which would you pick, knowing that all the others would go unmet? That need should be 1. If only two needs would be met, what would your second selection be? Which five needs, when met, would be the most important to you?

Please be aware that if your mate is good at meeting one or more of your needs, you may take that need(s) for granted and instead focus on areas of weakness. Be careful not to allow this to skew your ranking of what is most important to you. Also factor in how you would feel if some of your partner's strengths suddenly became a weakness.

- \_\_\_ Affection
- \_\_\_ Honesty and Openness
- \_\_\_ Attractiveness of Spouse
- \_\_\_ Financial Support
- \_\_\_ Domestic Support
- \_\_\_ Family Commitment
- \_\_\_ Admiration
- \_\_\_ Sexual Fulfillment
- \_\_\_ Conversation
- \_\_\_ Recreational Companionship

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- \_\_\_ **Family Commitment**
- \_\_\_ **Admiration**
- \_\_\_ **Sexual Fulfillment**
- \_\_\_ **Conversation**
- \_\_\_ **Recreational Companionship**

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## Remember:

As you meet your spouse's needs, your spouse will be more compelled to meet yours. As you meet your spouse's needs, you will find that the action of doing so makes you love him/her even more!



# Recommended References by Brent Hunter

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For further details go to the excellent website:

**[www.marriagebuilders.com](http://www.marriagebuilders.com).**

You will also find hundreds of audio files and scores of lessons on marriage and family that I have done while at Kirkland church of Christ at **[www.kirklandchurchofChrist.com](http://www.kirklandchurchofChrist.com)**

**I highly recommend any of Willard Harley's books.**

Especially recommended are: ***His Needs, Her Needs, Love Busters, and Fall in Love, Stay in Love, and I Promise.***

**NOTE:** Be aware that Willard Harley does not quote the Bible though he uses many Biblical principles. His material is very practical and works! However, be careful. He does not believe that the man is the head of the house or in Biblical submission. This is subtle but it comes out in some of his principles and applications. Also, he does not discuss meeting spiritual needs. A huge omission! Like any book, read his carefully and of course reject anything that does not square 100% with scripture.



**My favorite book for men is:** ***"If only he knew."*** by Gary Smalley. It is a classic that explains to a man how he can best love his life from her view point like Christ loves the church.

**My favorite book for women is:** ***"Creative Counterpart"*** by Linda Dillow.

I also highly recommend: ***"Love and Respect" (The Love she most desires, the Respect he desperately needs)*** by Dr. Emerson Eggerichs. This book is published by Focus on the Family and is very practical and biblically based.

***"Love life for every married couple"*** by Dr. Ed. Wheat is an easy read and has great Biblically based material in it that is good for both the husband and the wife.

**Dr. John Gray's famous book:** ***"Men are from Mars, Women are from Venus"*** has some very good insights. I especially like the chapters on "How to communicate difficult feelings" and "How to write a love letter!" Really helpful practical material.

Three books on the sexual relationship that are very good and tastefully done are ***"The Act of Marriage"*** by Tim LaHaye, ***"The Act of Marriage after 40"*** updated by Tim LaHaye, and ***"Intended for Pleasure"*** by Dr. Ed Wheat.

***"Seven Habits of Highly Effective Families"*** by Dr. Steven Covey is very practical and character building!

Most of these books can be found cheaply at Amazon.com and are available in paperback and in used condition. No need to spend a small fortune anymore to acquire excellent resources and helps in this vital area!