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Introduction

Welcome to *Start Naked*. If you're holding this book, you're probably engaged or seriously considering marriage. Congratulations! We are so glad you're here.

We're Mark and Karen Stevens, founders of The Marriage Refuge. Over the years we've sat with hundreds of couples. Many came to us hurting, worn down by miscommunication, conflict, and disappointment. Again and again we saw that so much of the pain could have been talked through long before the wedding. That's why we wrote this book. The heart of The Marriage Refuge is to help couples go from surviving to thriving, and we believe the best time to build a strong, Christ-centered marriage is at the very beginning.

So what does it really mean to *start naked*? Let us be clear about what it does **not** mean. We are not encouraging you to be physically naked with each other or to have sex before you're married. God designed sex as a beautiful gift for a husband and wife within the covenant of marriage, and it is worth waiting for. (We talk about this openly in Lesson 6.)

To start naked means to be naked in heart. It means being transparent and vulnerable with each other, with all the information out on the table, before and as you enter marriage. Your past. Your family. Your finances. Your expectations about roles, children, and careers. Your faith. Your hurts and your hopes. Nothing hidden and nothing held back.

📖 **Scripture:** ***Genesis 2:25 (WEB)*** — *"The man and his wife were both naked, and they were not ashamed."*

In the garden, before sin entered the world, the first husband and wife had nothing to hide from each other or from God. Shame came later, and with it the fig leaves and the hiding (Genesis 3:7–10). Every couple still feels that pull to cover up. But secrets don't stay buried. They tend to show up later, at the worst possible time. When you choose honesty now, you give God's grace room to work, and you build trust on solid ground.

This book is the first step in our Naked series. *Start Naked* is about getting honest before marriage. *Fight Naked* is about staying honest when conflict comes: humble, real, and on the same team. *Thrive Naked* is about growing in intimacy, trust, and joy in the years ahead. Start naked, fight naked, thrive naked. It's the same heart from beginning to end: two people, open before each other and before God.

Here's how to use this workbook together. Each of the six lessons includes Scripture, a short devotional, your own answer space (each of you has a separate book), a weekly challenge, a time to share and discuss, and a closing prayer. Answer on your own first, honestly and without peeking. Then, at the end of each chapter, share your answers with each other and discuss them online, listen more than you talk, and pray. The hard questions are often the most important ones. Go slowly, be kind, and remember that you're on the same team.

We've walked this road ourselves through 50 years of marriage. What we share here isn't theory—it's testimony. Our prayer is that by the last page you'll know each other better, love each other more wisely, and build your marriage on the Rock.

Let's start—together, naked, and unashamed.

Mark & Karen Stevens

www.MarriageRefuge.com

How to Use This Workbook

- **Your own book.** This is his book. Your partner has a separate book of their own. Each of you answers every question on your own first.
- **Short and long answers.** Short questions have a few lines; longer ones have more. If you need more room, use the Notes space at the end of each section.
- **Lesson 1 is the long one.** Plan on about 3 to 4 hours each for Lesson 1, spread over a week or two. Lesson 2 takes about 2 to 3 hours. Lessons 3–6 take about an hour each: about 45 minutes working alone, then about 15 minutes together.
- **Challenges and Bonus projects** are for later in the week. They aren't part of the lesson time.
- **Share at the end of each chapter.** When you've both finished a lesson, share your answers with each other and discuss them online. Then pray the Closing Prayer together.
- **Bring it with you.** If you're meeting with a mentor couple or with us at The Marriage Refuge, bring this book to each session. On any question you can write, “I'd like to talk about this in person.”
- **Prefer to type?** Couples coaching with The Marriage Refuge can also work through these same lessons online. Ask us at www.MarriageRefuge.com.

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LESSON 1 OF 6

Where We Come From



"In your book they were all written, the days that were ordained for me, when as yet there were none of them."

— PSALM 139:16 (WEB)

Welcome to Lesson 1

WHERE WE COME FROM

Congratulations on your engagement! We are so glad you're here. Before you build a home together, it helps to take an honest look at the homes you came from.

Every one of us walks into marriage carrying a suitcase we didn't fully pack ourselves. Inside are our parents' habits, our family's way of fighting (or not fighting), what we learned about money, how love was shown, what faith looked like at the dinner table, and the losses that shaped us. Most of it we never chose. Much of it we don't even notice—until we're married and suddenly hear our mother's words coming out of our own mouth.

> ***The couples who thrive aren't the ones with perfect backgrounds. They're the ones willing to open the suitcase together.***
>
> — MARK & KAREN

That's not bad news. It's simply the truth, and the truth is where healing and growth begin. We've sat with hundreds of couples, and we've lived this ourselves. The couples who thrive aren't the ones with perfect backgrounds. They're the ones who are willing to open the suitcase together, look honestly at what's inside, and ask God what to keep and what to lay down.

Genesis 2:24 says a man will "leave his father and his mother" and "join with his wife." You can't fully leave what you've never looked at. This lesson is your chance to look.

Here's how it works. Each of you will answer these questions **on your own**. Don't compare notes yet. Be honest, be specific, and don't rush. There are no right answers—only your answers. When you've both finished, share your answers with each other at the end of the chapter to share what you wrote.

Some questions may stir up painful memories. That's okay. You can share as much or as little detail as you want, and on any question you can simply write, "I'd like to talk about this with Mark & Karen first." God is not surprised by anything in your story, and neither are we.

Let's begin—honestly, gently, and unashamed.

Mark & Karen Stevens

Before You Begin

- **Time:** Plan on about 3 to 4 hours per person. We recommend two or three sittings rather than one marathon.
- **Answer boxes:** Short questions have a few lines; longer questions have more room. If you need more space, use the Notes box at the end of the section. Write as much as you need.
- **Work alone first:** Each of you writes in your own separate book. Wait to compare until you've both finished.
- **Privacy:** Your answers will be shared with your fiancé(e) and with Mark & Karen. If something is too sensitive to write down, write "Discuss in person" instead.
- **Pray first:** Ask the Lord to bring to mind what matters and to give you courage to be honest.

The People You Come From

Scripture: ***Psalm 16:6 (WEB)*** *— "The lines have fallen to me in pleasant places. Yes, I have a good inheritance."*

Devotional: Your story didn't begin with you. It began with grandparents, parents, siblings, and the places you called home. Some of that inheritance feels like a blessing, and some of it feels like a burden. Either way, it's worth knowing. In this section, you're simply gathering the facts—the who, what, and where of your growing-up years.

Reflection Questions

1 Write your full name, date of birth, and the place you were born.

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2 List every town or city you lived in from birth to age 18, with your approximate ages in each place.

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3 Who lived in your home while you were growing up? Include every adult and child who lived there for a meaningful length of time (parents, stepparents, grandparents, foster siblings, boarders, and so on) and how each is related to you.

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4 List your brothers and sisters by name and age, including half-siblings, stepsiblings, adopted siblings, and any who have died. Where do you fall in the birth order?

HIS

5 For each parent (and stepparent), write their name, age (or age at death), main work or occupation while you were growing up, and where they live now.

HIS

6 Were your parents married to each other when you were born? Are they married to each other now? If there was a divorce, separation, death, or remarriage, how old were you when each happened?

HIS

7 Draw your Family Map. On paper, sketch three generations: your grandparents, your parents with their brothers and sisters, and you with your siblings. Mark marriages, divorces, remarriages, and deaths. Then circle anything that seems to "run in the family"—such as divorce, addiction, strong faith, military service, anger, illness, or running a business. Draw it on paper (or