

BUILD A LIFE TOGETHER

*How to Create an Annual Retreat That Clarifies Vision for Your Marriage
and the Life You're Building*

BY TIFFANY AND TJ DELUCCIA

In memory of Tony Morgan, who encouraged us to share this practice beyond the circle of our friends and family. His love for his wife and commitment to his marriage inspired everyone who knew him.

And special thanks to Lance Witt and Chris Surratt, whose wisdom and notes made this better!

BUILD A LIFE TOGETHER

© 2025 by Tiffany and TJ Deluccia. All rights reserved.

Scripture taken from the New King James Version®. Copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved.

BUILD A LIFE TOGETHER

<i>Introduction</i>	<i>4</i>
<i>Basics of a Marriage Vision Retreat</i>	<i>7</i>
<i>Retreat Example</i>	<i>11</i>
<i>Success After the Retreat</i>	<i>14</i>
<i>Guide for Building a Marriage Vision Retreat</i>	<i>16</i>
<i>Wrap-Up & Resources</i>	<i>20</i>

Introduction

Around our first anniversary, my husband and I spent some time together sharing our goals for the coming year. It was similar to New Year's Resolutions. We talked about where we were in our jobs, and our finances, about some trips we wanted to take and some hobbies we wanted to rekindle. We wrote it down and just kept living. But by the end of the year, we found we made progress on the things we'd discussed—more than I'd ever made on New Year's Resolutions as a single person.

A few years later we attended a marriage event at church and first heard the concept of scheduling an annual "vision retreat" for your marriage:

Take some time to get away alone. Plan to do something fun together—something you both enjoy. Spend time in reflection and prayer.

Talk about *everything*.

TJ and I have been doing some version of this every year since we were newlyweds in the early 2010s. For us, the "talk about *everything*" part of this yearly experience has come to include some broad categories that we try to think on a bit in advance and then open up for discussion when we're together:

- ☐ family/individual values
- ☐ finances
- ☐ jobs/careers
- ☐ health (*physical, spiritual, mental and emotional*)
- ☐ personal dreams, hobbies and goals
- ☐ relationships (*which includes your own intimacy, as well as parenting*)
- ☐ home
- ☐ vacations/holidays

As we discuss and come to agreement on different points—for instance, generosity goals or people we want to intentionally invest in, specific fitness goals or challenges we anticipate in any area of life—we write the significant things down. We paint the picture of the vision for the year in front of us.

Couples who hear that we do this almost always ask about it later. We hesitated for a long time to share: We didn't think we should be doling out advice so early in our marriage. And to be honest, we still aren't qualified to coach anyone else in the particulars of *their* marriage. We've only been married to each other: What we know is pretty limited to the unique attributes of Tiffany and TJ.

But after all these years of creating this particular experience for ourselves, we feel we can at the very least provide some guidance on how to hold a marriage retreat that is energizing, intimate, fun and clarifying—how to shape an annual experience you look forward to and that draws you closer together.

— *Tiffany*

Intentionally Building a Life Together

There's a unique power in the proximity of marriage—in the common vision of two people committed to each other for life. A marriage vision retreat is not about becoming Type-A people trying to control every aspect of your time, and vision for marriage isn't limited to the visionary. You are a team and you should game-plan as a team.

We have found over the years that few people seem to build a life together with intentionality. When you see a couple who has, it stands out.

Proverbs 24:3-4 tells us,

"By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures."

The longer we're married the more we see the rare and beautiful treasures that emerge from working as a team to build a life we both desire and believe God has called us to—things like peace and joy, the fruit of the Spirit, working in us and through us, knitting us together.

I think the reason this retreat has become so important to us is because of the "marker" it sets in time—the perspective we get all at once, every year. Sure, we talk about these nine areas of conversation in day-to-day life, in little drips, in bursts when they are urgent. But set a date on the calendar to step back from the whirlwind of daily life and ask each other, *"How are we doing?"* and you'll find this alignment begins to emerge that underpins the whirlwind in the future and anchors you to what you have agreed you are building.

Basics of a Marriage Vision Retreat

ENVIRONMENT

One key thing we've learned is that the environment for conversation is crucial. This isn't a business meeting. It shouldn't feel confrontational or rigid.

Where do you most naturally open up to each other?

We have some of our best conversations in the car on the way to our destination, so we've learned to pick getaways that include a few hours of drive time. If you talk best in motion, rather than sitting face-to-face, that's 100% ok. Take a walk.

We've also found that casual outdoor environments fit us well. Breweries and outdoor restaurants where we can linger, a resort pool, a lake house fire pit, or even a cruise deck (the "vision cruise" year was a particular pre-kids favorite) have been some of our most memorable.

There's no right or wrong environment: Every married couple is unique.

LENGTH

Plan to give yourself at least two days. You don't want to rush conversations, or burn out by trying to cram too much into a tight window. You need to have time built in for fun with no conversations planned. Our best retreats have included at least two nights away. This gets more challenging if you have young kids, so at a minimum we'd recommend two full days.

ROLES

Be who you are. Put your own spin on it. Chances are one of you is more wired for big picture/blue sky conversations and one of you is more task-oriented. Or one of you can talk endlessly and the other is a more natural listener.

Whoever is more organized, take the lead on building the agenda, taking notes, and booking the trip. If one of you is more creative or inventive, take the lead on dreaming up the fun, ensuring there's some spontaneity, and kicking off the big-picture thinking.

Don't beat each other up for whichever parts of this feel challenging to the individual. And DO make sure that you both contribute to each conversation. One person should not dominate when it comes to ideas or decisions. Come to agreements or leave things open for future discussion.

WHAT TO BRING

You'll likely need a computer (you will want easy access to financial data, calendars, etc.) and a note-taking solution. We use a physical notebook during conversations (a dollar-store journal we bought when we were young and broke!), but we use a web-based software called [Notion](#) to drop conversation items and details for the retreat ahead of time, and to map out next steps afterwards.

A FEW THOUGHTS ON THE MONEY CONVERSATION

We'd be negligent if we didn't acknowledge that money is a top reason couples fight. If you're not in a good place financially, or if you've fought about money a lot in the past, you need to frame up what kind of finance conversation you want to have at this retreat.

This is not a budget review. It's not a shaming meeting. It's not about what's been done up until now:

It's about coming to a shared vision of what you want your finances to look like.

What do you want to be able to do with your money? How do you want to focus your finances to meet your long-term goals?

If you're coming to this retreat in a negative financial state, or if you're experiencing severe lack, framing up where you want to go will be an important

first step. Then you're going to have some work to do to identify what steps need to be taken to move in that direction. But don't spend the bulk of this time down in the weeds or even drilling down on how you got to this place.

Dream together. Imagine a better future state. What could be? Your first order of business is to hope again together. And then you'll need to start working on the plan forward, which we'd recommend includes an outside resource of some kind—a guide—like a certified financial planner, or a course like Dave Ramsey's *Financial Peace University* or Ramit Sethi's *I Will Teach You to Be Rich*.

If you're coming to this retreat in a healthy financial state, you need to allow yourselves to dream, too. It's easy to get into a pattern of what's working financially and assume the status quo must continue on forever.

Have you met any new threshold of financial freedom that allows for some more creative thought about how you spend your money? Or how you spend your time? Or how you could begin to give at a different level? Or invest? Is there a project you want to take on—now or in a set period of time in the future?

The finance conversation is an important one. Try not to save it for last, and come to it ready to be honest and forward-thinking.

A FEW THOUGHTS ON FAMILY VALUES

Everybody has values, whether they've ever defined them or not. We all have underlying assumptions about what matters in the world and unspoken frameworks we use for making decisions.

We have found it very helpful to identify 4-5 values we share and name them, as it gives us a shared understanding of that framework for decision-making.

Here is an example: One of our family values is, *"We value experiences over things."* That gives us a really clear lens for decisions about how we spend our money and how we spend our time.

If you have never had a conversation about your values as a couple, we encourage you to spend some time on that at your first retreat, before you talk about anything else. Try to keep them realistic, rather than aspirational. It's not about the things you *wish* you valued; you are trying to capture the things you agree on that are influencing how you build your life.

Those family values may shift a bit over time, or grow more nuanced, and that can actually be a good thing if it means you're getting more honest or finding deeper alignment.

Retreat Example

The best retreats are personalized to your relationship, but we recognize it could be helpful to hear an example with some detail. So, here we are providing a run-down of what one of our retreats looked like.

Planning the Retreat

- We pencil in the next year's retreat date each year while we're *on* our retreat. We factor it into our vacation planning.
- Before we had kids, we liked to schedule our retreat for the week between Christmas and the New Year, but that time of year doesn't work as well now. There are far too many commitments for us during the holidays. What we prefer now is to schedule our retreat in the fall: After the back-to-school season has settled into routine and before the holidays begin. Early October is our favorite time, and we usually make a long weekend of it.
- At least 3-4 months ahead of time, we confirm childcare and decide on a location. We like drivable destinations, since we enjoy talking in the car.
- Some years we have made it a "budget" retreat, a staycation at a hotel in our hometown or at a friend's lake house. Other years we have splurged on a nice hotel in a resort town with spa treatments and fine dining. The key elements don't change, and it's special regardless. We take into account what we can afford, and what we need to feel replenished in that season.

MOUNTAIN GETAWAY

Retreat Day 1

- *2-hour drive:* Casual conversation and music. Nothing formal. Started discussing big topics we wanted to get into further over the weekend, at the 10,000 ft level. Tiffany kept our notebook out in the car and started a “parking board” list. If conversation naturally started touching on topics we planned to discuss at length over the weekend, we jotted down things we wanted to remember.
- *Evening:*
 - Checked into a quirky motel in the mountains.
 - Dinner out at a local spot recommended by the motel concierge.
 - After dinner: Reviewed our notes from last year and celebrated wins. Saw a movie.

Retreat Day 2

- *Morning:*
 - Slept in!
 - Found coffee and a cozy spot by a fireplace for the morning’s conversations. Started off talking about Health, Careers, and Personal Dreams, Hobbies and Goals.
 - Drove into town. Milled about and shopped until we were hungry for lunch. Milled about and shopped some more.
- *Afternoon:*
 - Stumbled upon an ice skating rink in the park and went ice skating together for the first time in 19 years.
 - Found a coffee shop for a snack and afternoon conversations about Finance goals and next steps, and then Vacation plans.
- *Evening:*
 - Reservations for a fancy dinner.
 - Easy-going evening.

Retreat Day 3

- *Morning:*
 - Packed up, got coffee, and found another nook in the motel for our conversation about Relationships.
- *Afternoon:*
 - On the drive home, conversations about Home.

Post Retreat

- Created a visual to keep in our closet that topline the most important takeaways for this year.
- Added to-do's to Notion.
- Added key dates to our family calendar.

Success After the Retreat

Keep the conversation going.

If possible, schedule a follow-up conversation (a fun dinner out or in) a week or two after the retreat to land any open topics and share any new thoughts that have come up.

Don't keep everything tucked away in a notebook.

You need to move things towards action. Visibility is key. We noticed after the first few years that we had clarity on priorities, some goals and to-do's, but mid-way through the year we hadn't made progress because they were all still sitting in our notebook.

We've tried different things along the way. We post the big picture, vision-esque things in our room. For the things that require action, we get them on our calendar or in our family to-do list.

Don't nag or shame each other.

We usually get a few questions when this topic comes up around other married people, but this is the one no one asks overtly (though they subtly imply it by *how* they ask their questions).

Don't you annoy each other about sticking to all those goals?

Nope. God gives us grace for the vision. It's not a step by step plan. It won't all go like we dreamed it up. But we encourage each other towards the things we dreamed. If there's one thing we've learned in marriage so far, it's that there's no room for pride.

Who should be able to encourage you more than your spouse? Who knows better when to push you and when to just pray for you? Who has a more direct impact on your financial goals, your routines, your relationships and the paths you take?

You'll actually get better at meeting your own goals over time as you work together, but it's best to remember that the win here is not achievement: It's clarity about the life you're building together.

Leverage the Space Between

A few years ago we started noticing how that retreat date on the calendar kind of served as an "anchor" for all of these conversations. We talk about them more throughout the year, both in anticipation of the focused conversation on our upcoming schedule, or to follow up and expound on it after it happens. That was unexpected, but has proven incredibly fruitful.

It's also been helpful to broach an important topic ahead of time at other points during the year:

"We do not need to talk about this now, but I'm sensing we need to _____. We can talk about it more at our retreat, but I just wanted you to know it's something that's on my mind."

This allows each person to communicate when something comes up in the day-to-day that really deserves a bigger conversation, even if you don't have the bandwidth to process it then. That date on the calendar helps avoid putting a quick "band-aid" on an issue that needs a thoughtful response.

The Second Year and Beyond

We like to take a few minutes at the outset to look back over the notes and goals from the previous year. Sometimes it's funny (*"Wow, we were feeling ambitious."*) and sometimes it's encouraging because it shows us that we made progress in areas that were significant to us.

If you continue doing a retreat year after year, you'll begin to find ways to make it your own. That's a good thing. The more unique to you and your marriage the experience is, the more natural it will feel.

Guide for Building a Marriage Vision Retreat

PRE-RETREAT CHECKLIST

☐ **Pick a date for your retreat.**

You need at least two full days. If this is the first time you're doing a marriage retreat, pick a date at least 3-4 months away. Give yourselves time to start wrapping your head around the idea, praying for the time, and anticipating the experience.

☐ **Book a fun location.**

Get out of your house. Be creative. Go somewhere you will both enjoy. Keep in mind: Drive time can be a good thing for conversation.

☐ **Plan something fun (or a few fun things!) to do.**

Book a great restaurant. Buy tickets to a game or show. Plan a hike. Whatever fits your interests as a couple.

☐ **Pick a note-taking solution.**

A notebook or notes software. Decide in advance how you want to organize the key takeaways. Set a "parking board" where you can drop things that come up during one conversation that need to be processed as part of a different topic. This will help you keep from chasing rabbits.

☐ **Prepare financial information to review together.**

This will look very different for different couples. Gather whatever you'll need to have a candid conversation about your current financial state and your goals for the next year. The win for this conversation is CLARITY for both people.

CONVERSATION GUIDE

The following are some broad categories for conversation, as well as some sample questions to serve as a reference while you are getting started and a guide to keep your conversation focused and on topic.

family values

- What are our family values?
(*What are 4-5 things that define what we value as a family? Be realistic, not aspirational.*)
- Does it feel like we're living these out right now?
- Are we out of alignment in any area?
- Are our other goals aligning with these values?

finances

- What's the current state of our finances?
- Where are we winning? Where are we not winning?
- What goals do we have for the next year? 3 years? 10 years?
- Does anything need to change for us to reach those goals?
- What are we dreaming about that requires money to pursue?
- Is any area of our finances out of alignment with our values?

jobs/careers

- How satisfied are we feeling at work?
- Do we anticipate any changes that need to be made in the next year?
- What are we dreaming about related to work or careers?
- Does any area of our work feel out of alignment with our values?

health

- Are there any physical health concerns we need to discuss?
- What personal goals do we each have for our physical health over the next year?
- Are there any lifestyle changes we need to make?
- Are there any spiritual, mental or emotional concerns we need to discuss?
- Is there any support (counseling, coaching, guidance, medical next steps) we need to pursue?
- How are we doing with our personal replenishment cycle?
(See—[Pete Richardson: Self Care and the Replenishment Cycle](#))
- How are we engaging with our church family? Are there any next steps we need to discuss?

personal dreams, hobbies and goals

- What are we feeling curious about?
- What hobbies are we most enjoying now? Is there anything new we've been wanting to try? Anything we're feeling drawn towards?
- Are there any personal goals we have for the next year?

relationships

(If you have kids, include parenting conversations here.)

- Is there any concern in *our* relationship that hasn't already come up but that we need to discuss?
- Is there anything related to our physical intimacy we need to discuss?
 - What's the best recent sexual experience we've had, from your perspective?
 - What's something I need to know or be reminded of?
- How are the kids doing (*physically, emotionally, spiritually, developmentally*)? What can we celebrate? Is there anything negative going on we need to discuss?
- Are there bigger decisions related to the kids we need to discuss (*schooling, medical, activities, etc.*)?
- Who has God brought into our lives to bless or invest in right now?

home

- Do we see ourselves moving or preparing to move anytime in the near future?
- Is there anything we need to address related to our physical home over the next year? (Repairs, renovations, outdoor projects, purchases, etc.)

vacations/holidays

- Are there any trips we are dreaming about that we want to make happen?
- Are there any specific vacations or trips we need to get on the calendar?
- Are there any holiday plans (especially as they relate to extended family) that we need to get out in front of?
- Can we go ahead and get our next marriage retreat on the calendar?

HELPFUL HINTS

- Spend some time in prayer or journaling each morning—individually or as a couple, whatever fits you. If one of you needs some alone time each day to be at your best, make sure you create space for it.
- You do not have to take these conversations in a specific order. However, the family values conversation is helpful to process first, if you've never done it before, as it should ideally serve as a lens through which to see every other conversation. And remember—don't save the finance conversation for last.
- You can start in the car on the drive, at dinner, or lounging by the pool. Sometimes starting informally can help get the conversation going.
- You can talk about as many or as few at a time as you want. Go with whatever feels natural.
- Remember: This is not a business meeting. Don't push through or rush past things that feel difficult or uncomfortable just for the sake of completing the list. Stop a conversation and come back to it, if needed. But also, don't feel the need to have a big conversation around every topic. Some will be more important in certain years than in others.
- You do not have to ask all of the questions listed here. One question may be enough to get the conversation going. Trust you'll know when the conversation is done. If one person has hit their talking limit, take a break.
- You do not need to take notes on every part of every conversation. Take notes on ah-ha moments you want to remember, goals or to-do's that you identify, and anything you want to make sure you can reference again later.
- If when planning your first retreat the idea of covering all of these topics feels overwhelming, maybe just pick 2-3 and call that a win.

Wrap-Up & Resources

We'd like to reiterate that building this muscle of annual retreat, focused conversation, and joyful replenishment is about **intentionally building your life together**. And, it will be a unique experience that reflects the uniqueness of who you are as a couple.

We've discovered a few tools and resources over the years that have enriched this experience for us. We will close by sharing a list of them.

From one couple on the journey of marriage to another: ***We're rooting for you.***

RECOMMENDED RESOURCES

- [*The Six Types of Working Genius*](#) by Patrick Lencioni
Understanding each of your geniuses, competencies and frustrations when it comes to *getting stuff done* is illuminating. We can't recommend this tool highly enough. Link to [podcast](#). Link to the [assessment](#).
- [The Enneagram Institute](#)
Opinions on the Enneagram vary and abound. It's a tool to use thoughtfully, taking care not to weaponize. But we've found it sparks good conversation and a deeper understanding of each other's motivations and responses to stress.
- [Replenishment Cycle](#) from Paterson Center's "LifePlan"
Pete Richardson explains the concept in this episode of the Outliers podcast, starting around the minute 47 mark. We worked through this exercise together on one of our retreats a few years ago. It helps you each identify what "recharges your batteries" and how often you need those things to feel replenished.
- [5LoveLanguages.com](#)
A tool that gives you language for how you both give and receive love.
- [Notion](#)
This online tool allows you to build and save to-do lists, tables, documents, grids, files, images and lots more. We've found it helpful for all kinds of things—from planning our retreats, to organizing to-do's, to managing a home renovation.

ABOUT THE AUTHORS

Tiffany and TJ Deluccia have been married since 2011, and they have been a couple since they were 17 years old. They are building a life together in Greenville, SC with their two children.