

The Quick-Reference Guide to
**BIBLICAL
COUNSELING**
Personal and Emotional Issues

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Introduction

Since the early days of the American Association of Christian Counselors (AACC), we have been consistently asked to catalog and provide “quick reference” materials that could be easily accessed for the variety of issues faced by pastors and counselors. This first volume on personal and emotional issues—and the volumes to follow—is our response to that legitimate call. Topics for the quick-reference guides are:

- Personal and emotional issues
- Marriage and family issues
- Issues in human sexuality
- Teenager issues
- Women’s issues
- Singles issues
- Money issues

We are delighted to deliver to you *The Quick-Reference Guide to Biblical Counseling* and trust that God will use it to bring His hope and life to millions of believers throughout America and the world to whom the continually growing membership in the AACC minister.

Everywhere we look in this new millennium, we find people who desperately need God’s touch, who cry out constantly for His gracious care. The mind-boggling advances in every professional and scientific field have stoked, along with a multibillion-dollar advertising blitz, the false expectation that we can “have it all, and have it all now.” This only reinforces the aching “hole in the soul” that so many suffer in the midst of our material abundance, and intensifies the stress that we all live under in our 24/7 socio-cultural landscape. Does an authentic remedy really exist?

Since you are reading the introduction to this book, you have likely been called to counseling ministry, to a work of authentic caregiving. You have been called and are likely trained to some degree to deliver care and consolation to the many broken-down and brokenhearted souls living in your church and community. You will find this book and this entire series most helpful if you have been called to remind others that “the LORD is close to the brokenhearted; he rescues those whose spirits are

crushed” (Ps. 34:18 NLT). He has chosen you as a vessel for delivery of His special grace; you have both the privilege and the responsibility to deliver that care in the most excellent and ethical way possible.

There are a number of critical attributes that you need to exhibit toward others if you are called to intervene in someone’s most needy of times—if you are called to “bear one another’s burdens” in a way that will “fulfill the law of Christ” (Gal. 6:2). The first characteristic is something you have as a result of God’s Spirit working in you and transforming your heart and mind—something that this book cannot give you but can only enhance if you already have it. This is a spirit of authentic kindness—the kindness that draws others to you automatically because they sense that you really do care.

This also reveals a compassionate empathy that can deeply relate to others because you too have walked a path of suffering and pain and yet have not turned bitter or cynical. Instead, you have learned to trust God in everything—especially in those things of life that you would not choose to suffer. You have found God to be faithful to you and yours, and you know Him (which is distinct from *merely knowing about Him*) to be loving and wise and strong and kind. You have truly come to know that “God is our merciful Father and the source of all comfort. He comforts us in all our troubles so that we can comfort others. When they are troubled, we will be able to give them the same comfort God has given us” (2 Cor. 1:3–4 NLT). And if you consistently deliver this comfort and care with integrity, you are a trustworthy servant in whom God delights and blesses in all that you do.

Added to the twin characteristics of authenticity and empathy are the twin requirements of knowledge and skill—something this book can help deliver to you more directly. The knowledge base of biblical and theological studies, combined with the behavioral and social sciences, is advancing far faster than anyone can keep up with in the twenty-first century. Therefore, we have culled from this burgeoning data the most critical and relevant facts and contextual clues that you should know for each of the forty topics that make up the content of this and all the books to follow. Finally, the eight-step outline we follow in every chapter will shape your thinking and mold your process so as to increase your skill as a counselor, in whatever role you do such work.

THE THREE LEGS OF HELPING MINISTRY

We have written these books to apply to every leg of our three-legged stool metaphor. We advance the idea that the helping ministry of the church is made up of *pastors*, who serve in a central case-managing role, as the client nearly always returns to the role of parishioner; of *professional Christian counselors*, often who serve many churches in a given geographic area; and of *lay helpers*, who have been trained and serve in the church in individual or group leadership roles.

People serving at all three levels must develop both the character and servant qualities that reflect the grace and truth of Christ Himself. God has also distributed His gifts liberally throughout the church to perform the various ministry tasks that are central to any healthy church operation. For no matter how skilled or intelligent or caring we are, unless we directly rely on the Spirit of God to work in us to do the ministry of God, it will not bear kingdom fruit. He will bring to us the people He wants us to help, and we must

learn to depend on Him to touch others in a supernatural way—so that people exclaim, “God showed up (and miracles happened) in that counseling session today!”

Pastor or Church Staff

If you are a pastor or church staff member, virtually everyone sitting in your pews today has been (or soon will be) touched by addiction, divorce, violence, depression, grief, confusion, loneliness, and a thousand other evidences of living as broken people in a fallen world. This guidebook will help you:

- deliver effective counseling and short-term help to those who will come to you with their issues
- teach others and construct sermons about the leading issues of the day with which people struggle
- provide essential resources and materials for staff and lay leaders in your church to advance their helping and teaching ministries

Professional Clinician

If you are a professional clinician, licensed or certified in one of the six major clinical disciplines, you are likely already familiar with most of the topics in this book. It will assist you best to:

- review the definitions and assessment questions to use in your initial session with a new client
- understand and incorporate a biblical view of the client’s problem
- shape your treatment plans with the best principles and resources available from the AACC
- deliver information to your clients that best helps them get unstuck and move forward more resolutely with the right thinking and focused action of this treatment process

Lay Leader or Minister

If you are a lay leader or minister, this book will help you plan and deliver the best care you can from beginning to end. We recommend that you read through the entire book, highlighting the material most useful to you in either individual or group formats. This guide will best help you to:

- understand and accurately assess the person’s problem
- guide discussions and deliver helpful suggestions without assuming too much control or yielding too little influence
- remember key principles in the process of moving from problem to resolution more effectively
- remember the limits of lay ministry and make constructive referral to others who have more training

USING THE QUICK-REFERENCE GUIDE TO BIBLICAL COUNSELING

You will notice that we have divided each topic into an outlined format that follows the logic of the counseling process. The goal and purpose of each of the eight parts is as follows:

- 1. Portraits.** Each topic begins with three or four vignettes that tell common stories about people struggling with the issue at hand. We have tried to deliver stories that you will most often encounter with the people you serve.
- 2. Definitions and Key Thoughts.** This section begins with a clear definition of the issue in nontechnical language. Then we add a variety of ideas and data points to help you gain a fuller understanding of the issue and how it lives in and harms the people who struggle with it.
- 3. Assessment.** This usually begins by suggesting a framework by which to approach assessment and is followed by a series of specific questions to ask to gain a more complete understanding of the client's problem. There may be a section of "rule-out questions" that will help you determine whether referral to a physician or other professional is needed.
- 4. Wise Counsel.** This section usually presents one or more key ideas that should serve as an overarching guide to your intervention—wise counsel will help you frame your interventions in a better way. These key insights may be cast in either clinical or pastoral form but they are useful to all three types of helpers we have noted above and will give you an edge in understanding and working with the person(s) in front of you.
- 5. Action Steps.** This section—along with wise counsel—will guide you in what to do in your counseling interventions. It allows you to construct a logical map that can guide you and your client from problem identification to resolution in a few measured steps—always client action steps (with specific instructions to counselors noted in italics). For without a good action plan, it is too easy to leave clients confused and drifting rather than moving in a determined fashion toward some concrete change goals.
- 6. Biblical Insights.** Here we provide relevant Bible passages and commentary to assist you in your counseling work from beginning to end. Embedding the entire process in a biblical framework and calling on the Lord's power to do many things we cannot do solely in our own strength are essential to doing authentic Christian counseling. You may choose to give your clients these verses as homework for study or memorization or as a guide to spiritual direction, or you may want to use them as guides for the intervention process.
- 7. Prayer Starter.** While not appropriate with every client, many Christians want—and even expect—prayer to be an integral part of your helping intervention. You should ask each client for his or her consent to prayer interventions, and every client can and should be prayed for, even if he or she does not join you and you must pray silently, or in pre- or post-session reflection. Prayer is usually the most common spiritual intervention used in Christian counseling, and we prompt a few lines of good prayer that can serve, in whole or part, as

effective introductions to taking counseling vertically and inviting God directly into the relationship.

- 8. Recommended Resources.** We list here some of the most well-known Christian resources and the best secular resources for additional reading and study. By no means an exhaustive list, it will tune you to other resources that will in turn reference further works that will allow you to go as deep as you want in the study of an issue.

ADDITIONAL RESOURCES

The AACC is a ministry and professional organization of nearly fifty thousand members in the United States and around the world. We are dedicated to providing and delivering the finest resources available to pastors, professional counselors, and lay helpers in whatever role or setting such services are delivered. With our award-winning magazine, *Christian Counseling Today*, we also deliver a comprehensive range of education, training, ethical direction, consulting, books, and conference events to enhance the ministry of Christian counseling worldwide. Visit www.aacc.net.

The AACC provides additional books, curricula, training, and conferences to equip you fully for the work of helping ministry in whatever form you do it. While some of these are noted in section 8 in every chapter of this book, some additional resources for your growth might also include:

The Bible for Hope: Caring for People God's Way by Tim Clinton and many other leading contributors (Thomas Nelson Publishers, 2006).

Competent Christian Counseling: Foundations and Practice of Compassionate Soul Care by Tim Clinton, George Ohlschlager, and many leading contributors (Water-Brook Press, 2002).

Caring for People God's Way (and *Marriage and Family Counseling* and *Healthy Sexuality*—upcoming books in the same series) by Tim Clinton, Arch Hart, and George Ohlschlager (Thomas Nelson Publishers, 2005).

Light University also provides various church and home-based training courses on:

Caring for People God's Way

Breaking Free

Marriage Works

Healthy Sexuality

Extraordinary Women

Caring for Kids God's Way

Caring for Teens God's Way

Please come online at either aacc.net or at ecounseling.com to consider other resources and services delivered by AACC for the growth and betterment of the church.

Bitterness

PORTRAITS 1

- Becky has not been to church for over a year. The leaders in her last church sided against her when she brought them concerns over inappropriate advances by a worship leader. She has tried but cannot seem to get past the bitterness. She thought her church cared for her.
- David's father was killed by a drunk driver when David was a teenager. Life was difficult for David's family after that. The man was given only a light sentence. David is bitter at the unfairness of life.
- Adam's parents constantly belittled him as he was growing up. Now an adult, he suffers from depression and anxiety and cannot figure out why he can't get over it.
- Laura's husband does not seem interested in meeting any of her emotional needs. He is distant and cold when she tries to talk to him about it. Over time, she has given up hoping that he will ever change and sees no reason to continue in the marriage.
- Claire's boss is demanding and extremely critical. He humiliated Claire in front of her co-workers by judging her work unfairly. Claire can't seem to let it go and fantasizes about plots for revenge.

DEFINITIONS AND KEY THOUGHTS 2

- Bitterness is an attitude of *extended and intense anger and hostility*. It is often accompanied by resentment and a desire to get even. It is a result of not forgiving an offender and letting the hurt and anger grow until the pain and resentment sour the person's view of life.
- Bitterness is a sin that *destroys life*. Hebrews 12:14–15 warns that bitterness corrupts by its poison. Romans 12:17–19 commands not to seek revenge, but rather let God avenge the wrong.
- Bitterness can *be conquered only by forgiveness*. Ephesians 4:31–32 says to get rid of bitterness by replacing it with forgiveness.

Revenge has no more quenching effect on emotions than salt water has on thirst.

Walter Weckler

Key Elements of Bitterness

- *Unresolved anger*—Ephesians 4:26 says that we can be angry without sinning. But when anger is unresolved and allowed to ruminate, it turns into bitterness.
- *Inability to grieve*—Relationships that do not live up to expectations and that fail to meet legitimate needs can result in feelings of sadness and loss. When people are unable (or unwilling) to face the reality that their needs are never going to be met by a certain relationship, the result can be bitterness. Taking time to grieve the loss is an important prerequisite to becoming free from bitterness. When people refuse to admit that the relationship will never become what they had hoped, the refusal causes bitterness. “Hope deferred makes the heart sick” (Prov. 13:12).
- *Lack of control*—When other people do not meet a person’s needs, he or she can become obsessed with thoughts like, “*If they would just do this . . .*” Give it up! People may never do what someone else desires or expects, and they can’t be made to. We can control only ourselves; much bitterness could be avoided if people accepted this truth.

Key Characteristics of Bitterness

resentment
 obsessive thoughts of revenge
 sarcasm
 critical or unkind comments
 self-righteousness
 conflicts with others
 hostility
 aggressiveness in relationships
 controlling behavior

3 ASSESSMENT INTERVIEW

At first, just listen to the client’s story. *Show empathy by listening closely* with appropriate feedback and restating emotions to make sure you understand what the person is saying. Bitterness may not be the presenting problem a client brings to counseling, but *it is often the real problem* underneath. Gently lead the client through the following questions to help him or her come to this realization.

If any of the questions hit a nerve, bring back a memory, or upset the client, *stop the questions and deal with that issue*. Let the person talk about it further; show compassion for the pain he or she is feeling. The goal is to help, and this is the purpose of the questions. It is not necessary to have the client answer all the questions.

Rule Outs

1. On a scale of 1 to 10 with 10 being contentment and joy and 1 being total despair, where are you today?
2. Do you use alcohol or drugs to escape your hurt and bitterness?
3. Do you feel you might hurt yourself or others? (*If you suspect that depression or substance abuse is present, you should deal with that along with the bitterness. Research shows that both issues need to be dealt with for full recovery. Refer to the sections on Addictions and Depression. If you think the person is suicidal, make out a safety contract in which he or she promises not to hurt self without first calling you. If your client calls you, take him or her to the hospital to be placed in a safe environment and get professional help. See the section on Suicide.*)

Whatever
you do, do it
heartily, as to
the Lord and not
to men.

Colossians 3:23

General Questions

1. What brought you to counseling today?
2. What things have you already tried to deal with this problem?
3. What do you hope will happen as an outcome of counseling?
4. Let's start by getting some background information that will help me get to know you better. Tell me about the family you grew up in, about your mother, father, sisters, brothers, and anyone else who lived in your home or was an important part of your life. (*Attitudes toward life are molded in the family of origin, so it's important to see who and what shaped your client into the person he or she is today. This will help you understand your client and his or her reactions, and help the client understand self.*)
Tell me about your adult life, your job, your marriage, your children, your church. (*Ask these questions one at a time, but the general idea is to get the person talking about his or her life and how this problem has affected it.*)
5. It sounds as though you have been hurt a lot in your life. Do you feel bitter about that? (*The client may not admit to bitterness. Other feelings like anger, frustration, or disappointment may arise. You may have to help them see how these feelings can or have turned to bitterness.*)
6. When did you first notice feelings of bitterness?
7. What events led to those feelings?
8. How has this bitterness affected your quality of life?
9. Can you remember anyone else in your life being bitter?
10. How did it affect that person?
11. What effect did that person's bitterness have on you?
12. What feelings did you have when this person or event first caused offense or made you bitter?
13. Tell me why you were angry and what hurt your feelings. (*Often people feel anger when first offended because they are hurt, but underneath the hurt are expectations and underneath the expectations are needs.*)
14. What expectations did you have from the person who hurt you?

If we could
read the secret
history of our
enemies, we
should find in
each person's
life sorrow
and suffering
enough to
disarm all
hostility.

*Henry Wadsworth
Longfellow*

15. What need did you have that the person failed to meet?
16. Do you think that person will ever meet your need? Why or why not?
17. Can you accept that?
18. Can you forgive the person for that? (*If forgiveness is a tough sticking point, refer to the section on Forgiveness and work through it in a separate session.*)
19. What would forgiveness look like?
20. Where else could you get your need met?

4 WISE COUNSEL

Share some information about what bitterness is. If the client does not realize that the root of his or her problem is bitterness, it will help the person see what is going on in his or her life. Share the results of bitterness and the destruction it causes.

Empathize with your client. Help him or her acknowledge legitimate needs that were not met (usually by a parent or spouse). Validate the loneliness and sadness of not having needs met. *Rephrase what your client is saying* so he or she knows you're hearing the real meaning and that you care about the pain.

Explain the importance of following the action steps to get rid of bitterness. Bitterness is a poison that will destroy the person's relationship with others and hurt his or her relationship with God. When people are bitter, they cannot experience a full and healthy relationship with God. Forgiveness is the only way to get rid of bitterness and restore relationships with God and others.

5 ACTION STEPS

1. Accept

- Make a list of the persons who have hurt you.
- Next to each name, write what you needed from that person.
- Next to that, write how it made you feel when that person did not meet your need.
- In the last column write whether you think the person will ever be able to meet your need. Be honest.
- Accept your loss and grieve it.

2. Forgive

- Ask God to help you forgive. Forgiveness is letting go of anger and your quest for revenge. Realize that you are powerless to forgive through your own strength, but God does not ask you to do something without giving you His strength and power to do it. (*Refer to the chapter on Forgiveness.*)

- Ask God to help you feel compassion for your offender. Psalm 78:38 says that God is full of compassion.

3. Break the Chain

- Bitterness often runs through families. When a parent does not meet a child's needs, that child can become bitter and is then unable to meet his or her own child's needs. The chain can continue through several generations.
- Ask God to help you break the chain with your generation. (*You may need to help your client say this prayer.*)
- (*If the client has a bitter parent, help him or her see the parent as emotionally wounded.*) Just as you would not expect a person in a wheelchair to run a marathon, don't expect someone who is emotionally troubled to meet your needs—that person cannot. Ask God to help you have empathy for him or her.

4. Look Elsewhere

- Find somewhere else to get your needs met. If you are an emotional orphan, God will provide people to meet your needs.
- Be proactive and look for those God has provided to meet your needs.
- Join a women's or men's group or look for a prayer partner.
- If your mother did not meet your need for love and acceptance, find an older woman in the church who would be willing to mentor you. She can give you the love and acceptance your mother never could. Finding a man to mentor you as a father may also meet your need.
- If your husband or wife will not meet your need for friendship and intimacy, look around and see if there is a friend (of the same sex) or family member who is willing to be your friend and kindred spirit. Give of yourself to that person and meet each other's needs.

I imagine one of the reasons people cling to their hates so stubbornly is because they sense, once hate is gone, they will be forced to deal with the pain.

James Baldwin

BIBLICAL INSIGHTS 6

Then Saul was very angry, and the saying displeased him; and he said, "They have ascribed to David ten thousands, and to me they have ascribed only thousands. Now what more can he have but the kingdom?" So Saul eyed David from that day forward.

1 Samuel 18:8–9

King Saul wasted his last years in hatred and anger. Fears, jealousies, murderous thoughts, and violent rage consumed him without relief. His soul was hardened and unresponsive to any message from God. He collected a legacy of evil and bitterness that finally turned into self-destruction.

People who are bitter, angry, divisive, and dark in thought and deed need to be treated with mercy and respect, but they also must be lovingly called to

God wants you to forgive so you can be free from the destructive power of bitterness.

When my father and my mother forsake me, then the LORD will take care of me.
Psalm 27:10

repentance. The church can speak truth to them while taking care not to join them on their bitter journey.

Can anyone teach God knowledge, since He judges those on high? One dies in his full strength, being wholly at ease and secure; his pails are full of milk, and the marrow of his bones is moist. Another man dies in the bitterness of his soul, never having eaten with pleasure.

Job 21:22–25

Job did not understand why he was suffering so terribly. His words here reveal the depth of his pain and the bitterness rising in his heart, but Job maintained his trust in God.

How we respond to struggles defines our attitude toward God. We can become bitter or we can press on in faith. God is faithful and will see us through any crisis.

But I say to you who hear: Love your enemies, do good to those who hate you, bless those who curse you, and pray for those who spitefully use you.

Luke 6:27–28

Loving one’s enemies does not mean having affectionate feelings for them. Instead, it requires a decision to act in love toward them no matter how we feel.

We need to pray and ask Christ to take our hurt and bitterness and replace those feelings with His love.

Repent therefore of this your wickedness, and pray God if perhaps the thought of your heart may be forgiven you. For I see that you are poisoned by bitterness and bound by iniquity.

Acts 8:22–23

Bitterness is like a poison, eating away at a person’s soft heart, turning it into stone—hard and unyielding.

People poisoned by bitterness, whatever the cause, can be touched by God’s grace, and so we pray for them.

Pursue peace with all people, and holiness, without which no one will see the Lord: looking carefully lest anyone fall short of the grace of God; lest any root of bitterness springing up cause trouble, and by this many become defiled.

Hebrews 12:14–15

Believers need to look out for each other—helping those who are feeling weak and guiding those who are heading in the wrong direction. This will guard against “any root of bitterness” that might spring up within the fellowship.

Bitterness that is allowed to take root in our lives will spring up into actions and words that cannot be taken back. Believers can avoid the root of bitterness by dealing with their feelings immediately.

When hurt or doubt is allowed to remain in one's life, it provides hospitable soil for the root of bitterness. With God's help, we can keep that root from having a place to grow, and if bitterness has already taken root, weed it out.

PRAYER STARTER 7

Lord, I thank you that _____ has come in today to talk about this painful situation. I thank You, Lord, that while people often disappoint us, You never do. You have promised to meet all of our needs . . .

RECOMMENDED RESOURCES 8

Clinton, Tim. *The Bible for Hope: Caring for People God's Way*. Thomas Nelson, 2007.

See theme article and corresponding Scriptures on bitterness.

Cloud, Henry. *Changes That Heal: How to Understand the Past to Ensure a Healthier Future*. Zondervan, 1997.

Hybels, Bill, and Mark Mittelberg. *Becoming a Contagious Christian*. Zondervan, 1996.

Thomas, Angela. *Tender Mercy for a Mother's Soul: Inspiration to Renew Your Spirit*. Focus on the Family, 2006.

Websites

American Association of Christian Counselors (www.aacc.net)

Ecounseling (www.ecounseling.com)

Money Crisis

PORTRAITS 1

- Carl and Laura’s credit card debts have run out of control. Carl can’t get Laura to stop spending, so they are constantly overwhelmed with bills they cannot pay. Carl wants a counselor to talk some sense into Laura.
- Bill just lost his job due to the downsizing of the company. He is trying to find work, but the job market is tough. He’s struggling with believing God’s care for him is sufficient in the midst of this crisis.
- Sherry’s husband of twenty years ran off with another woman. After all the negotiating between the lawyers, Sherry is left with virtually nothing. She hasn’t worked for years—how will she make ends meet?

DEFINITIONS AND KEY THOUGHTS 2

- Money has to be *mastered* or it will master us.
- *Jesus talked more about money* than about any other single topic. Why? “Where your treasure is, there your heart will be also” (Matt. 6:21).
- A person who comes for counsel about money will need advice about handling the difficult financial situation, but he or she also needs something deeper—an understanding that, amid the difficulty, *God still cares and will meet his or her needs*.
- It may be important to help the counselee make some *lifestyle changes* that can help with the crisis. If the crisis is the result of personal irresponsibility, the counselee needs to make changes that will keep this crisis from happening again.

ASSESSMENT INTERVIEW 3

Practical Questions

1. What do you consider to be the cause of the financial crisis you’re in today?
(*If spouses, do they agree on the source of the problem?*)
2. What do you think needs to happen for you to get out of this crisis?
3. How has this crisis affected you and your family?
4. How are you currently coping with the situation?

Therefore humble yourselves under the mighty hand of God, that He may exalt you in due time, casting all your care upon Him, for He cares for you.

1 Peter 5:6–7

The borrower is servant to the lender.

Proverbs 22:7

5. Who usually handles the bills in your home?
6. Describe the process for handling your monthly financial commitments.
7. What is the shortfall between what you have and what you need to meet your commitments?
8. In what areas can you pare back and save some money?
9. Do you think you can commit to “tightening your belt” for a while?
10. What lifestyle changes do you need to make to keep this money crisis or problem from happening again?
11. Will you commit to these changes?

Spiritual Questions

1. How are you doing spiritually?
2. Are you tithing?
3. How do you feel about your relationship with God at this point?
4. How do you feel about prayer? Do you think you can pray about this situation?
5. In what ways have you seen God answer your prayers?
6. In what ways do you still want Him to answer?
7. Are you refusing any of His answers because of pride? (*For example, has help been offered but refused? Has a job been offered but considered “beneath” the person?*)
8. Is there any sin that may have led you into this situation? Do you wish to repent of that sin?
9. What do you think God wants to teach you through this situation?

4 WISE COUNSEL

Some issues your counselee may be facing:

Perspective: The person may be so completely overwhelmed that he or she cannot function in life and loses perspective on what really matters. You need to help the counselee see that there *is* a way out if he or she takes a breath and begins to think creatively.

Prayer: The person may feel he or she cannot pray because the situation is his or her fault. You need to help the counselee understand that, no matter what the cause of the crisis, God wants him or her to pray about it.

Blame: The person blames the entire problem on someone else and focuses too much on that person. You need to help him or her see that spending all of his or her time thinking about the anger is not helping the financial situation.

Quick Fix: The person is focused on some speedy way to get out of the problem (like winning the lottery or filing for bankruptcy). Help him or her see that financial management is going to be hard work. It will take some belt-tightening and lifestyle changes to solve the problem and assure it doesn't happen again.

ACTION STEPS 5

1. Get Perspective

- *The client needs to get his or her perspective back. Ask him or her to say aloud: “Money will not solve all my problems.”* Sure, money is important, but the more important issue is what God wants to do in your life.
- Credit card companies are not staying awake at night worrying about *you*.
- Go do something free and enjoyable. You have today—enjoy it. Keep on living. Walk the dog, hug your kids, listen to a CD, borrow a movie from the library or a friend.
- Set new priorities. Give back to God and God promises to provide (see Mal. 3:10; Acts 20:35).

2. Pray

- Is it okay to pray about money? Yes, of course. In the middle of a financial crisis, as in any crisis or suffering, God wants you to run to Him.
- In addition to praying about your financial crisis, pray for guidance and wisdom.
- If you caused the financial problem, ask God to forgive you and to help you learn so it will not happen again.
- God is concerned about *all* of life. His goal is to make you more like Him. Your financial crisis can be part of that growth.

3. Deal with the Immediate Problems

- Face the problem and decide what sacrifices or changes may be necessary in the short term, such as:
 - Is there sin? Look it in the face and deal with it.
 - Do you need professional help (such as for a gambling addiction)?
 - Communicate with creditors; set up payment plans.
 - Put the credit cards on ice (literally), so you can't get to them. Cut up as many as possible.
 - What other fires need to be put out?

4. Develop a Plan

- Prepare a budget. Start with your income; figure fixed payments (rent or mortgage, tithes, utilities, car payments, insurances), then regular expenses per month (such as food and gas), then other monthly payments (creditors—start with minimum payment amounts).

The Motley Fool's Credit Center features several mind-blowing statistics:

- Total consumer credit: \$1.7 trillion.
- Credit card debt carried by the average American: \$8,562.
- Total finance charges Americans paid in 2001: \$50 billion.
- Percent of U.S. households deemed credit worthy by the lending industry: 78 percent.
- Number of credit card holders who declared bankruptcy last year: 1.3 million.¹

- List all the creditors you owe, from lowest total to highest total.
- After working your budget, how much money can you put toward the creditors' bills? If only the minimum (such as with credit cards), start there. (If you can't even make minimums, you will consider other options in number 5 below.) List each bill and the monthly amount you will pay beside it.
- Decide how much additional money you can pay toward each creditor's bill. Try to pay off first the bill with the highest interest rate, while paying the minimum on the others. When the first one is paid off, go to the next highest, and so on. Gradually you will be paying larger amounts of money on the larger bills.
- Prepare a worksheet that lists all bills. Organize them according to due dates and which will be paid with which paycheck during the month. Make this reproducible so you can use it each month, checking off payments as you go.

5. Get Help

- Brainstorm ways to get additional money to help retire debts. (*Be sure the counselee understands that any additional money must go toward the debt, not to raise his or her standard of living.*)
 - Sell something of value.
 - Consider consolidating your debt. Take out a home equity loan or refinance an existing mortgage.
 - Take on a new job (spouse goes to work outside the home, or money is earned at home by babysitting, tutoring, and so on).
 - Get a loan from family or friends (careful with this one).
 - Obtain advice from an accountant or financial advisor who can help keep you on track (see also Recommended Resources below).
 - Get help from the church or the government.

6. Set New Priorities and Parameters

- Do *not* run up any new debt. Leave credit cards for true emergencies only.
- Discuss needs versus wants (see Phil. 4:11).
- Decide on a thirty-day moratorium on any purchases over a certain amount of money. You may find you don't want it so much after thirty days.

7. Be Patient

- Your crisis is not a permanent condition. It's a turning point. It will get better.
- Don't be ashamed. Hold your head high, trust God for guidance, follow that guidance, and remember that somehow God is going to work all these things together for your good (Rom. 8:28; see also Matt. 6:25–26).
- Where is God guiding? What is God teaching? Read Matthew 6:19–21.

Wall Street closed out its worst year since the Great Depression, Wednesday, December 31, 2008—wiping out 6.9 trillion dollars in stock market wealth.²

- Don't let the crisis turn you from God. Draw nearer. Study His Word. Pray for wisdom, protection, and provision.

BIBLICAL INSIGHTS 6

The sleep of a laboring man is sweet, whether he eats little or much; but the abundance of the rich will not permit him to sleep.

Ecclesiastes 5:12

Many people desire to be rich, thinking that they will have no more worries. This is a paradox, however. Riches give freedom to do many things, but the chains of worry often ruin any true enjoyment.

God would have us be content with our financial status, for all wealth ultimately belongs to Him.

“You have sown much, and bring in little. . . . And he who earns wages, earns wages to put into a bag with holes.” Thus says the LORD of hosts: “Consider your ways!”

Haggai 1:6–7

People spend money on what they consider most important. Haggai pointed out that the people in Jerusalem were valuing the comforts of their own homes over God.

We need to reevaluate where we spend our resources. Do our activities and spending habits reflect our dedication to God?

“Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.”

Malachi 3:10

God's ways are not our ways. People think that to be secure, they must hoard their money. God says the opposite.

Jesus issued the same challenge: “Give, and it will be given to you: good measure, pressed down, shaken together, and running over” (Luke 6:38). To refuse to give is actually to rob God; to give generously is to know God's abundant blessings.

Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus.

Philippians 4:6–7

In 2008 six years of stock gains disappeared as the economy crumbled and markets crashed around the globe, shaking the confidence of professional and individual investors alike.³

These verses apply to many kinds of worries—and they certainly fit financial pain. If you're in a financial crisis, the first place you need to go is to God, letting "your requests be made known to" him.

For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

1 Timothy 6:10

The Bible doesn't say that money is the root of all evil. Money can do good things for God's kingdom. The root of all evil is the *love* of money.

Those who love money never have enough, and they do any number of stupid, illegal, or risky things to obtain more. They are never satisfied.

How do believers stay away from the love of money? "Godliness with contentment" (1 Tim. 6:6) is the answer. When we are content with what we have, we can give the extra back to Him.

7 PRAYER STARTER

Lord, _____ has come today with a difficult situation. We know, Lord, that nothing is too hard for You. We humbly ask that You help him [her] to be wise as he [she] prepares a budget, seeks new income, and tries to pay off these debts, because we know this honors You. Show him [her] what You would have him [her] do, and we ask for provision and protection . . .

8 RECOMMENDED RESOURCES

Alcorn, Randy. *The Treasure Principle*. Multnomah Books, 2005.

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Organization

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Websites

American Association of Christian Counselors (www.aacc.net)

Crown Financial Ministries (www.crown.org)

Ecounseling (www.ecounseling.com)