LESSON THREE

INSTRUCTIONS

Attendance:

Required minimum Attendance per Lesson is 3 weeks.

- This is what you enter on your Begin and Finish Sign In and other forms.
- Some lessons will take more than 3 weeks.

(This requirement means that you must spend at least 3 hours, minimum 1 hour per week for 3 weeks, studying each lesson. This is the minimum of study time required per lesson. You will be asked in the lesson tests if you have met this requirement.)

Required minimum Attendance for the course is 20 weeks.

This is what you enter on your Begin and Finish Sign In and other forms.

Study Instructions:

- 1. Open the text book on your computer screen.
- 2. Open the workbook on your computer screen.
 - You can study the textbook and the workbook side by side on your screen by shrinking each one so you can view them both at the same time.
 - There are blanks in the workbook which you cannot fill in on the online workbook.

You have two choices:

- a. You can fill in the blanks on a sheet of paper while you study the workbook and textbook.
- b. Or you can print the workbook and fill in the blanks on the printed copy.
- 3. At the end of each section is a test button that you will click to return to the course main page and take the corresponding Lesson test.

The Lesson tests are listed on the course main page.

4. You must read every scripture referenced in the textbook and in the workbook in your KJV. Reading the scriptures quoted in the textbook is not sufficient to meet this requirement.

To meet the requirement you must look up and read, in your KJV, every scripture referenced in the textbook and the workbook.

All lesson tests in this course are closed book unless otherwise indicated.

You must submit a Closed Book Test Contract form in order to receive the Password for each test.

Topics

"It would be labor in vain to endeavor to cleanse the stream of a polluted fountain. Prune the crab tree if you please, it still will not bring forth apples."

C.H. Spurgeon [Concerning the counseling of the unsaved.]



On Salvation

You should seek to help them solve as many of their problems as you can. The Holy Spirit will guide them to solutions to their problems. If they are not saved, then the Holy Spirit cannot be a part of solving their problems.

- 1. Never be afraid to ask them if they are saved.
- 2. If you discover they are unsaved, then their salvation should become your immediate concern. Their biggest need is eternal life, else solving their problems in this life will only be a temporary solution. Also, the Bible is a spiritual book, they will not understand it nor its teachings if they are unsaved.
- 3. Explain the plan of salvation to them.

Then follow up with an encouragement that they be baptized. This gets them started on the right track in their new spiritual life; and confidence that God can now help them in solving their problems.



Helping Those Who Are Bitter

Bitterness is a choice we ma	ke; and it cannot be compartmentalized. It will pervade every
area of a life. It is a flaw in	,, andlife
and is to be avoided by the Ch	istian and we are to help those seeking counsel to not become
bitter; or, if they are already bi	ter, to help them put it away from themselves.
Ref	
TEN EXCUSES FOR BIT	ΓERNESS:
1. When a child feels that his	parents have not spent enough with them.
	sibling is seeminglyover another sibling.
3. It can result when a leader	
4. It can result because of the	absence of a leaders
5. It can result because of	
6. It can result because of	
7. It can result because of	abuse.
8. It can result because of no	something we want.
9. It can result because of	•
10. It can result because of _	by peers.
THE SOLUTION FOR B	TTERNESS:
1. They must admit that bitte	rness is .
	have for their bitterness; no matter how they may have been
truth-fully wronged; no mat	er what someone may have done to them that was wrong; they
must admit that their being	pitter is sin on their part. The other person's sinful behaviour
does not justify their own sir	ful behaviour. They must admit that their own bitterness is sin.
They need to realize that, '	If I am bitter, it is not a grudge, it's not justified anger, my
bitterness is sin."	
Ref.	Ref.

\mathbf{C}	hristian Counseling		
<i>2</i> .	They need to	their sin of bi	tterness.
			ot only acknowledge their sin of bitterness; but
	they need to confess it to	God and ask forgi	veness for it.
	Ref	Ref	<u> </u>
	They also need to con	fess his bitterness to	the one with whom he has been bitter- only if
	the person knows he is b	itter. They must do	so in the right way- mildly, and not by telling
	the person why we are bi	tter. We are there c	onfessing to them the fact of our bitterness, not
	the why's of it.		
<i>3</i> .	The bitter person must		
	Ref		
	We must be dead to	self and allow Chr	ist to live through us. He had every right to be
	bitter; but He was not.	Ref	Ref
	Ref		
<i>4</i> .	Once they have conque		
	Ref	Ref	
	GENERAL OBS	SERVATIONS AI	BOUT
	DEALING WITH I	EMBITTERED PH	ERSONS.
1.	We must learn to hate t		
	Ref	Ref	Ref

2. They need to know that they may become _____ the person they are bitter against.

3. When you deal with a bitter person you must work to _____ that life.



Forgiveness

Ref	Ref	Ref	
Ref	Ref	Ref	
		Ref	
1. Teach that forgiveness Ref			
2. Explainforgi Ref	veness is.		
3. Explain we sho Ref	uld forgive.		
4. Explain how	we should forg	ive.	
Ref R			
5. Explain we a	• •		
In a simple phrase: "			
		<i>ebts.</i> Ref	<u> </u>
B. We must forgive pe			
C. We must forgive th	e one who ag	ainst us.	
6. Teach them they must Ref		iveness and why.	
		c, using the example that _o write the words <i>Complete</i>	
that person account- just	st like Jesus did.		
8. Teach them that we sh	ould confess to God	l and repent of a lack of fo	rgiveness
concerning	matters.		



The One Who Is Contemplating Suicide

	IV C.I				
Ref.			_		
		Ref.			
		Ref.			
	Ref		_		
	Ref		<u> </u>		

PRACTICAL POINTS CONCERNING SUICIDE COUNSELING

l. Ij	f they come for counselii	ng and casually	y mention	suicide, take them ve	ery
	f it is a teenager, by all n Never promise to keep s				
3. H	lelp the one contemplati	ng suicide to re	ealize and	know that they are _	·
4. H	Ielp them to know and re	ealize that	loves th	nem.	
5. T	They need to know that th	e Bible teache	s	suicide.	
	ou need to give them Ref	·			
7. H	le obviously faces proble	ms that he beli	ieves are to	o big to be	•
	Explain to them that they e rest of their life becaus	• •	_	•	•
9. A	dvise them to stay on the	eir regular		_ of activities.	
	Teach them that God Ref		him for h	is wrongdoing.	
	Teach him that the temp Ref		iit suicide	can be	<u>.</u> .
	Teach him that if he is u Ref	nsaved, he wil	l go to Hei	ll when he dies.	
<i>13</i> .	Teach him that if he is s He will forfeit all the as God had planned.	rewards he mig	tht have ea		
	Teach them, if they are s their		_	• •	ll because of
<i>15.</i>	You may need to meet w	ith them on a _		basis concerning	g their needs.



Finances

	Ref
	This chapter contains both Biblical and extremely practical day to day guidelines concerning nances. Certainly, no one person will practice them all, but everyone should practice many them.
1.	You earn your money by spending your Time is life.
	The way you spend your money is the way you spend your To waste your money is to waste your life. To be foolish with your money- is to be foolish with your life. To be stingy with your money is to be stingy with your life. To be wise with your money is to be wise with your life.
	If you steal you have taken something that was purchased with time from a persons life. You have also stolen the time from their life that they will give to earn the money to replace the stolen article. Therefore, to steal is to steal someone's life. To take away a life is, in essence, to kill.
<i>4</i> .	Most financial problems are not money problems but problems. They need to learn to obey God, as well as themselves and their budget.
	Your most important debt to pay is your Ref
	Everyone needs to learn proper A. Your first priority is your tithe of your not your net salary. B. Second is your C. Third is your D. Fourth is your
<i>7</i> .	Pay your bills or even Grace periods are for genuine emergencies. And remember, many times there is a high late fee. If you are going to be late, your creditor.

9. G	od teaches a	system for handling finances.	
	The tithe, which is the tenth, which	ch is God's; then, the other 90% to be distribu	ıted
an	nong our debts, necessities, and, la	stly, luxuries.	
<i>10. 2</i>	4 is the best way to	control your money flow.	
	Take your annual income and divi	ide by 52 in order to arrive at approximate an	nounts
for	the budget.		
A.	Tithe	10%	
B.	Food		
<i>C</i> .	Housing	25%	
D.	Utilities	10%	
E.	Insurance and savings	5%	
F.	Automobile	15%	
G.	Miscellaneous: wife, missions, o	thers, taxes 20%	
<i>11.</i> ∠	A budget does no good unless it is		
	Never allow expenditures to		
	A person should only borrow with		
<i>14. 1</i>	Possessing money or wealth is	sinful.	
	Ref This refere	ence shows that only the LOVE of money is t	he root
	of all evil.		
	If you have been financially ble	essed by God- carefully study the following:	
A.	A rich person usually does	_ know who his friends are.	
B.	Having money in the bank often	means a person can lose his	on God.
<i>C</i> .	A rich person can easily allow m	oney to become their	
D.	A rich person take	e any of his money to Heaven with him.	
	Therefore, he should invest wis	sely in God's work to earn rewards.	
<i>15.</i> Z	A person's expenses will	to his income.	
	This does not have to be so, but in	n most cases it is. You must develop enough	
	aracter to control your outgo. The	<u> </u>	
	Satisfaction cannot be found in _		
_	should diligently tea	<u> </u>	
A.	Train them to be successful in the	eir personal finances, whether or not you are	in yours.
_			
	Wise parents will not		
	Wise parents will teach a child to		
	Wise parents will teach a child to		
	Wise parents will teach a child to		
	Wise parents will teach a child no		
G.		o be and	
	Ref		

18. The misuse of credit cards causes many financial	
Credit cards are not the problem, the problem is the misuse of them. Be sure you	
control it and that it does not control you.	
19. The credit philosophy says, "Enjoy now; pay later."	
"," will come sooner than you think. The Bible teaches to first	_ the
item, then enjoy it more later.	
20. Borrowing money with interest is like money.	
This is not always wrong, but it is not always wise.	
21. When you are deeply in debt, a way out be found.	
A. Being debt-free is a goal.	
Of course you can never repay God for His goodness to us; but you can be debt-	free
with people.	
B. To get out of bad-debts you may have to some belongings.	
C. When trying to get out of bad-debt, do not spend any money	
D. When in debt, learn to practice	
NEVER hire someone to do something you can do, or learn to do, yourself.	
E. You may need to obtain a part-time job.	
Work that job only for a time only.	
F. When in debt, go to work. Don't let bad debt depress you into miss	ing
work and multiplying your debt problems.	
G. Know your indebtedness.	
<i>H</i> . Eliminate your	
I. Never carry extra	
J. Never procrastinate about	
K. No one should or checks.	
L. The person in debt should daily and ask for God's help and wisdom.	
Ask for forgiveness if you have sinned financially.	
22. Not debt is the result of poor financial practices.	
Sometimes emergencies arise; God is aware of these. We can learn to trust God	
more as a result of these times.	
23. Beg God for His help and guidance. Ref.	
24. Praise God for His provision. Ref	
25. As a counselor you may need to help the one in financial straits to organize his _	
to fix the problem.	
Have him bring all of his bills to the appointment and help him to organize them	l.
A. Help him set up a B. Figure it using only the inc	ome.
C. Have him report to you weekly as D. Couples should pitch in and help- not ca	st
to whether the budget is followed. blame at one another.	
E. Sometime you find someone with too little character to conform. You may have t	O
actually temporarily assume the task for them. (Be very careful in this.)	

TITHING

2. Is the tithe an offering	ICI			
		<u>. </u>		
An offering can only b	_	u return the tit	he.	
3. Does the tithe apply to	_			
Ref.				
4. What is the purpose of				
A. It helps you to learn			 -	
B. Somehow God use	s it to	His people.		
C. It also supports the				
5. To whom should the				
6. When should a person				
7. Does the tithe apply to				
			Ref	
			Ref	
9. Should you tithe on th				
	_	• •	should tithe FIRST. (The gro	oss.)
10. You must be obedier		-	` 2	
Ref.				
11. Does the tithe affect		than finances	?	
Yes! It affects you	•	•		
•				
Remember that people	e need time to gro	w in grace. L	et the new Christian know o	f his
		_	person and let that person act	
1 2			1	
his desire to do right.				
his desire to do right. Ref.				
his desire to do right. Ref				
Ref.	NTS FROM GOD	'S WORD FO	OR THE	
PRACTICAL POL				
PRACTICAL POIL	ACH ON HOW O	NE CAN LOS	SE MONEY	
RefPRACTICAL POINTED TO TEAT. The person who compared to the perso	ACH ON HOW O	NE CAN LOS	SE MONEY	
PRACTICAL POIL	ACH ON HOW O	NE CAN LOS _ with a wom	SE MONEY an will lose money.	
RefPRACTICAL POINT COUNSELOR TO TEAT. 1. The person who commoder. Ref	ACH ON HOW O	NE CAN LOS _ with a wom	SE MONEY an will lose money.	
PRACTICAL POIL COUNSELOR TO TEA 1. The person who commoder. 2. Spending to much time Ref. 3. A person who gets his	ACH ON HOW O	NE CAN LOS with a wome	SE MONEY an will lose money. se money.	
RefPRACTICAL POINT COUNSELOR TO TEAT. 1. The person who commoder. Ref 2. Spending to much time Ref	ACH ON HOW O	NE CAN LOS with a wome ause you to los means w	SE MONEY an will lose money. se money.	

Ref	
6. The person will lose money. Ref	
7. A person who angers his family will lose money. Ref	
8. If you get money by means you will lose it.	
Wealth gotten by any means other than work will not be enj	
however, wealth gotten by hard work will increase and become	
9. A person who cannot be and spends too much time Ref	
10. The person who cares not for the poor and does not help m experience financial loss. Ref.	
11. If you overly enjoy the of life you will lose m	oney. Ref.
12. Drinking beverages will cause you to lose Ref	money.
13. A person who takes from the will lose money.	Ref
14. A person who is a will eventually lose money	. Ref
15. A person who charges an unjust rate of will Ref	lose money.
16. Associating with people who are self or are to lose money. Ref	vain will cause a person
17. Trying hastily to become will cause a person to los Ref	se money.
18. A person or a "Mr " will lose Ref.	money.
19. If you take financial advantage of your you v	will lose money.
20. A person who lives a life of will lose money.	Ref.
21. If you waste your God-given you will lose mor	
PRACTICAL POINTS ON HOW TO SAVE MONEY	
These points were compiled by Bro. Owens' wife.	
Ref Ref Ref Ref How many money-saving hints are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the following the same states are under each of the same	owing headings in the text:
GROCERY SHOPPING? CLEANING SUPPLIES	
CLOTHING? MISCELLANEOUS WAYS TO SAV	E MONEY?



Helping a Person to Overcome Bad Habits

	Six steps for ge	tting out of bondage	e- breaking a bad habit:
Step 1.	They must	that they have a	bad habit.
Step 2.	They must use	and practice the law	of
			Ref
	Ref	Ref	
Step 3.	They must prac	ctice the law of	separation.
	Ref	Ref	
Step 4.	They must prac	ctice the law of	
	Ref		
Step 5.		ctice the law of	
	Ref.		
Step 6.	They need to gi	ive God praise for Hi	
ziop si	indy meeting	ye compiniso jei 11.	<u></u>
Give	me 2 example il	llustrations from the	extbook of bondage that can be broken.
Во	ondage: The hab	it of	How many steps to overcome it?
			How many steps to overcome it?



Employment Opportunities and Job Changes

	Ref
1.	be quick to make on-the-spot decisions concerning their employment. Ref
2.	Cash and fringe benefits are the only basis for a decision in this matter.
	The person's health can also be an issue. (And don't let their pride get in the way here.)
3.	If it's a woman seeking job counseling, her needs to be in agreement in
	this matter. Ref
	If the job will frequently take a husband away from home, counseling them to take the job will happen very
5.	Ask them if they have researched the of the prospective place of
	employment. If not, go no further with the counseling until he does so.
6.	Have him talk with current employees there to see about annual or eventual shutdowns.
<i>7</i> .	Council him to give aweek notice at his current job if he decides to leave.
8.	They should consider if there is a place for at the new job.
	Counsel them that accepting a new job to increase themselves is good; but to do so to run from personal relationships at his current job is not
10	. If they are currently struggling both financially and with their degree of personal character, they should work for someone who uses a
11	. If the new job opportunity comes shortly after a couples wedding date, you should counsel him to be careful about making a change at
	Ref
12	. It is dangerous to go into business with other Christians
13	. Hourly wage should not always be the onlyfactor.
	Sometimes a higher wage costs you money in lost benefits- check it out first.
	time should be considered. Both from work to home as well as church
	and work should he considered

15. They should attempt to obtain a job where they	y do not have to work on
mornings and evenings. (I would counsel them NEVER take a job that gets you out of Church on Sunday mornings.) They should also attempt to get a job that does not keep them out of church on Wednesday evenings.	THREE TO THRIVE Sunday morning, Sunday night, and Wednesday night Dr. Lee Roberson -
They need to be faithful to Church. Ref.	
 16. They should never take a job where they have gambling, etc. Ref	to sell alcohol, pornography, I name for taking advantage of the
18. If it is a sales job make sure they would Ref	the product themselves.
19. You should watch for a attitude in the Ref	e one you are counseling.
20. The privilege to serve God in a full-time capace when counseling about a person's future.A man who is called to preach will never be truly	



Helping Others Learn How to Make Decisions

s this activity		Ref.
ba a mante an in Alaic		
		Ref
		_?
ity cause someone to	?	Ref
ild be someone ELSE; or	r, that someo	ne could be ME.
,? Ref		_
	-	
, l	Ref Ref rity cause someone to ald be someone ELSE; on ? Ref ? ref rity have the appearanc	rtivity grieve the Ref? rity cause someone to? ald be someone ELSE; or, that someo y? Ref rivity have the appearance of uch? Ref

If someone comes to you and asks if something is right or wrong, it is probably wrong because they have doubts about it. Remember however, it is not ALWAYS wrong, they may simply be a young or immature Christian and need some guidance in a certain area. Teach them HOW to make the right decisions.

The chart on the following page may be helpful; for you and for them.

IS IT OK TO ...?

Put the questioned activity in the left column. It can be anything. (Is it OK to... drink, smoke, go to church, dance, practice astrology, gamble, read my Bible, have an abortion, dress like the world, listen to worldly music, go on a picnic, go soul winning, go to mixed swimming, take drugs... anything...?) Fill out the chart and then you decide how it scores.

								NOTES:
Activity								Decision Date
	\parallel							/ /
								/ /
								/
								/ /
								/ /
								/ /
								/ /
								/ /

Ref.

for

____ or _____

Counseling



The Discouraged

Reasons Why People Get Discouraged:								
 Sometimes they get discouraged and feel Some become discouraged because of 								
3. Some get discouraged when success does Watching others achieve when they themse discouragement. Ref	not come							
4. Some get discouraged when they do not l their lives.	nave a for							
Helps For The Discouraged Ones:								
1. Teach them that with God there is always opportunity for Ref								
2. Tell them not to become	Ref							
3. Tell them that nobody is an success.								
Ref Ref								
4. Help them to find a and Ref.								
(1) your work. (2) your plan. (3) Don't get								
PROBLEM	SOLUTION							
Our opportunity for success is	With God there is opportunity for success.							
We are	We need to get our eyes off of and be glad for another's success.							
We are not successful.	We need to realize growth is necessary and normal.							
We have a lack of,	We need to utilize God's plan & purpose							

everything and organize our discoragement



General Principles I Never Change

These principles work 99 out of 100; therefore, use them 100% of the time.

1.	Never advise
<i>2</i> .	Never advise a ministerial student to go anywhere but a college that is
	under the administration of a Baptist pastor.
<i>3</i> .	Never find only party at fault.
	Never make anyone feel the problem is all their fault.
<i>4</i> .	Never advise two couples to be " couples.
	The exclusiveness of the relationship between the couples can lead to marital unfaith
	fulness. They should have multiple close couples as friends.
5.	Never advise church members to go into together.
	Family-owned businesses, however, are a different matter. Ref
6.	Never doperson counseling.
<i>7</i> .	Never tell a man whom he should
8.	Three in the case of a person attending a secular college:
	A. The prospective student should never live in the
	B. They should never go where there is not a,,
	, fundamental church.
	Just as you do not accept a where there is not such a church, so it is not in
	God's will for you to attend a were there is not such a church.
	C. They should never go far away from
	This makes it easier to keep them involved in church affairs.
9.	Never tell a man going into the pastorate that you know for a fact he
	should pastor.
10	Never advise a preacher to resign without having a place to which he can
11	. Never advise a layman to move because of a opportunity or
	Money can never be the deciding factor in a move. Nor can the will of his boss be the
	deciding factor. If they do decide to move against your advice, love them, and keep the
	lines of communication open so that you can help them if it doesn't work out.
12	2. Never advise anyone to change fundamental colleges until he has
	what he started.

Christian Counseling	
13. Never advise a preacher to accept a call to start a church with a fundamental church.	off of a
14. Never give advice if it is not .	
15. Never advise anyone to until one year before colleg	ge graduation.
Any time before that can be too big a financial strain and may caus	
to forfeit their finishing college.	
16. Never give advice if a decision has been made.	
17. Never advise a couple to adopt any child other than an	<u> </u>
The parents and the child need to grow together. It is not wrong t	o adopt an older
child; it is just best to advise adoption of infants only.	
18. Never advise anyone to drop out of college for a	
Ninety-nine times out of a hundred they won't go back.	
19. Never advise a couple to adopt when they have a or	of their own.
20. Never advise a couple to allow a to live with th	
21. Never perform a marriage for someone who seems	about marrying.
Let some time pass to mature the relationship and settle his/her qu	estions.
22. Never believe	
Only believe someone is guilty when they are guilty	•
23. Never perform marriages for people who are unsaved.	
Marriage is a Christian institution. They need to be saved, baptize	ed, and in Church.
24. Never advise people to follow a when he moves.	
25. Never begin appointments with	
26. Never accept a resignation from a good person.	
Ask a man to take a six-week waiting period; and a married lady t	
waiting period. (Of course her decision should include her godly hu	sband's input.)

This will avoid hasty decisions on the part of the one resigning.

27. Never give marital counseling if only _____ party will come.

marriage counseling when only one spouse will come.

You can counsel the one coming on how to be a good Christian; but you should not give