



SOME THOUGHTS REGARDING GREEN CASE* COUNSELING

*GREEN CASES ARE DEFINED AS THOSE WITH POSITIVE CASH FLOW.

CLIENTS ARE NOT IN FINANCIAL DIFFICULTY BUT ARE SEEKING COUNSEL RELATED TO DISCRETIONARY INCOME

- Chances are much better with green cases than with red that the knowledge a given counselor has is insufficient to totally serve the client. In a green case the counselor will tend to be more of a facilitator and net worker than is common in red case situations. The counselor should be humble and not try to answer questions outside their area of expertise.
 - The counselor should be aware of resources (people, books, etc.) where the client can find information on various financial matters.
 - The counselor needs to be especially aware of biblical wisdom regarding accumulation, giving, lifestyle and a stewardship mindset.
 - Since often a green counselor may have a professional background in finance, the policy regarding not doing business with a client must be clearly understood.
 - The counselor needs to be especially sensitive to convincing the client of the confidentiality of their relationship.
 - In cases where the client wishes to protect financial details, the counselor may only be able address topics with general principles rather than specific applications. In such a case, the client should understand that in order to give the best counsel, one must understand the whole picture.
 - The counselor must be careful to not become a financial prognosticator regarding things like the stock market, interest rates, inflation, etc.
 - The counselor must be aware that legislation and tax laws etc. frequently change. Biblical principles, on the other hand, do not. Stick with the biblical principles and be slow to step confidently in the area of current law unless the counselor is really on top of it... even then, stress your limitations and the need for the client to seek confirmation of what you believe to be the case with professional counsel.
 - It should be made clear that counselors are not giving professional financial planning counsel or attempting to substitute for it.
 - Planning situations often have more than one solution with each having pros and cons. Counselors should take care to point out the pros and cons for all options rather than promoting one or the other.
 - Help clients by teaching principles rather than giving answers... so they can make wise decisions in the absence of the counselor.
-

Thanks to Warren Beach for his help in developing these thoughts.