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Anita Dale
Kansas State University

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Book Review

The Shepherd's Guide Through the Valley of Debt and Financial Change

Anita K. Dale, M.S.
Kansas State University

Williams, Flora (2009). *The shepherd's guide through the valley of debt and financial change*. AuthorHouse, 426 pp., \$27.00. ISBN: 978-1-4490-0572-6.

The Shepherd's Guide Through the Valley of Debt and Financial Change is intended to guide lay counselors/therapists and other leaders in churches and religious-based organizations through discussions with individuals about a wide variety of financial topics. The author's religious training, as well as her deep involvement with the counseling sciences, is obvious throughout the book. The need for thoughtful, informed counselors/therapists to listen and guide individuals through financial difficulty, as well as abundance, is clear. The format of the book effectively guides the reader through the trials that may come in various life-cycle stages. The spiritual foundation makes the book particularly helpful to those offering counseling and therapy services using a non-denominational biblical context for such efforts.

The book is very clear regarding the leadership role pastors, lay clergy, and counselors/therapists, who may use the information, must play in the role of "shepherd." *The Shepherd's Guide* also makes clear the responsibility these shepherds have to the individuals who come to them for help. Without a clear ethical code of conduct for practice, there is always the possibility that someone with little formal education in financial matters may lead their clients astray. This book helps those with varying degrees of financial background stay on high ethical grounds when working with clients and may serve as an effective reminder when experienced counselors are coaching clients in areas in which they are less familiar. The first chapter, for example, is specifically written to establish the seriousness of the relationship shepherds will enter into with the individuals who seek their advice.

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Chapters 2 through 5 review foundational financial planning topics, such as budgeting, cash flow management, and goal setting. These chapters also review some common causes of financial distress and dysfunction. In each area, the author encourages financial counselors/therapists (i.e., shepherds) to engage each client in discussion within the context of acting in accordance with religious faith and in harmony with biblical guidance (e.g., do unto others as you would have done unto you). Chapter 6 also briefly reviews several theoretically informed approaches to counseling, including behavioral, person-centered, cognitive, and transactional intervention techniques. Linking the philosophical aspects of financial counseling with the theoretical foundations of therapy makes this particular manuscript unique and noteworthy. Among all of the financial counseling and therapy books in the marketplace today, this one provides the essential tools needed by a layperson to competently implement a Bible-centered financial counseling/therapy model.

Additionally, Chapter 6 addresses the stages of life and identifies unique challenges that may appear in each life-cycle stage. As was the case in previous chapters, the author consistently maintains a biblical context around the information with advice following biblical teachings. Chapter 7 begins a series based on issues leading a client to seek advice, which includes: (a) premarital counseling (Chapter 7); (b) financial management issues, such as insurance and housing costs (Chapter 8); (c) poverty (Chapter 9); (d) financial addictions and dysfunctions (Chapter 10); (e) debt and credit (Chapter 11); and (f) savings (Chapter 12). The last two chapters of the book (13 and 14) focus on the benefits of a well-managed financial life, both from a spiritual and temporal perspective. These chapters also address the shepherd's responsibility not only to his or her "flock," but to his or her own life as well.

The book covers a wide range of financial subjects and is written in a style that makes the information accessible to the knowledgeable, as well as the intended audience of lay clergy and Christian-based counselors/therapists. The wealth of experience Williams has had in the financial counseling field is evident, as is her passion for a counseling context that incorporates religious faith and biblical principles as the guide for all of the discussions and advice provided to clients. The manuscript focuses on areas of challenge and change that can lead to crisis. However, there are several areas in which subjects are reviewed that require a deep understanding, at a minimum, and potentially advanced education in order to be understood fully. For example, mediation is discussed as a process counselors/therapists should know. However, the text does not indicate that mediation is a profession guided by rules and skills that are taught to equip professional mediators in their practice. Some readers may misunderstand the advice and consider mediation to simply be a process that can be successfully practiced by anyone without respect to education or training.

A particularly nice feature of the book is the broad overview of a wide range of subjects that engage clients with counselors/therapists. While the range is impressive, the depth of information on any subject is sometimes limited. Investment basics, for example, are discussed and suggestions are made that help counselors/therapists prepare clients for

discussions with other professionals; yet, it is not clear when such referrals are in order. A crisis could be deepened or created if an advisor does not recognize when they are practicing beyond their training and knowledge. More clarity around the warning signs of potential boundary crossings would be a way to improve the 2nd edition of the book.

Overall, *The Shepherd's Guide*, as a resource for laypersons who are operating from a biblical perspective when providing financial counseling/therapy services to a wide variety of clients on matters related to money, is an excellent resource. The intended audience will appreciate the consistent return to biblical teaching in the areas discussed and the author's expertise. *The Shepherd's Guide* provides an effective introduction to financial counseling with a thoughtful approach, resulting in a practical resource for counselors/therapists in religious settings who want to guide clients through financial challenges.

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