

## **CHARGING FEES FOR BIBLICAL COUNSELING? RELATIONSHIP, RESPONSIBILITY, AND REMUNERATION**

Should a ministry relationship, either in its initiation or continuation, ever be conditioned on the payment of a fee?

Should the fulfillment of a biblical responsibility to care for God's people ever be conditioned on the payment of a fee?

In recent years, many churches and Christians have started to question modern psychotherapy and return to God's Word as sufficient for counseling other believers. Although we rejoice at this development, a related question lurks in the background. Is it biblical to charge fees for biblical counseling? Is this question quickly answered "yes" by a simple reference to scriptures saying the "laborer is worthy of his wages"? (See Leviticus 19:13, Deuteronomy 24:15, Luke 10:7, Matthew 10:10, 1 Timothy 5:18, 1 Corinthians 9:14.)

Knowing this topic may generate heated debate and disagreement, I begin with some personal observations as a former psychologized counselee. My journey through the maze of psychotherapy ran nearly thirty years. I was much like the sick woman who came to touch the garment of Jesus after spending all she had and suffering under the care of doctors who could not heal her (Mark 5:25-34). I poured out thousands of dollars to psychiatrists and psychologists who had no answers. The church sent me away, referring me to "greener" counseling pastures. Just having a "friend" cost dearly. Is this how God intends for His undershepherds to care for His sheep? Jesus told John three times to "feed My lambs" (John 21:15-17). Did He intend for His lambs to be charged for the meal?

My personal observations do not settle the matter. I offer them only to provoke discussion, hoping that readers who counsel will thoughtfully consider the perspective of a weary counselee. Only God and His Word can answer the question with certainty, so we must carefully examine the Scriptures.

### **I. BIBLICAL CONTENT + BIBLICAL CONTEXT**

There are two related, but distinct, issues related to counseling. First, the content of our counsel must always be based on God's Word rather than the theories and vain imaginations of godless men (Freud, Jung, Ellis, Maslow, et al). Second, the context must also be biblical. I use the term "context" to refer to such matters as the following:

1. Is the counselor-counselee relationship a personal one between two brothers/sisters in Christ, or a "professional" one where the counselor maintains a superior position and remains aloof outside the counseling room?

2. Does counseling occur inside the church, either supervised by its ordained leadership or through informal contacts, or in an outside structured biblical counseling center which may or may not have some formal relationship with the church?

3. Do God's people receive counseling ministry free of financial obligation or is it appropriate to charge them?

If counseling is to be thoroughly biblical, these issues must be addressed by Scripture so that both content and context are consistent with God's sufficient Word. The focus of this paper is on the third matter. Is it biblically permissible to charge fees for counseling with biblical content?

## **II. BIBLICAL TIMES**

In biblical times, there were no "counseling centers" and no "professional" counselors. If these had existed, it would be easier to look at how God's people practiced counseling. We have no verse that explicitly says, "You shall [or shall not] charge fees for biblical counseling." However, the New Testament speaks to pastors and elders who ministered to people struggling with the same problems that occur today. We should be able to see how people gave and received counsel in the church, and how financial support fits into the biblical picture.

## **III. MINISTRY, MOTIVES, AND MONEY**

### **1. WHO IS THE "LABORER" WORTHY OF HIS WAGES?**

Scripture teaches that an ordained pastor or elder, called to preach/teach full-time as his life's profession, is entitled to financial support. More generally, those who hire laborers must pay their wages in a timely, honest manner. Several Scriptures teach that the "laborer is worthy of his wages," and/or that "you shall not muzzle the ox."

**Deuteronomy 24:15:** The surrounding context (verses 10-22) speaks of treating others fairly in financial transactions, including loans and pledges (24:10-13), paying the wages of hired servants (24:14-15), and caring for aliens and orphans (24:17-21). God reminds His people that they were once slaves in Egypt (24:18, 22).

**Leviticus 19:13:** Again, the context (19:11-18) is about the fair treatment of others, including the timely payment of wages to hired servants.

These first two texts (Deuteronomy and Leviticus) are directed toward *employers* who hire servants. Such employers are often in a superior bargaining position and employees are at their mercy to receive promised payment. Neither passage is a proof text for a professional "*employee*" (the counselor) to charge fees as a prerequisite for ministry to others.

**Luke 10:1-16:** Jesus Christ commissioned seventy (70) disciples to preach the gospel, instructing them not to take anything along because the people who received them would extend hospitality.

**Matthew 10:5-15:** Similarly, Jesus Christ commissioned His disciples to go to the lost sheep of Israel. They were not to take along their own provisions, but rather to trust God. Their material needs would be provided by those who received them.

These two texts (Luke and Matthew) are analogous to ordained men who labor full-time in their ministry and receive compensation from the churches that call them. The hospitality they were to receive was extended voluntarily by those who received them. There was no set hourly fee for preaching the gospel. They did not condition individual ministry on the payment of a fee. On the contrary, these disciples were told: "freely you received, freely give" (10:8). Today, believers voluntarily give to their churches as they are willing and able. They are not "charged" a set rate for the preaching and teaching of God's Word.

It is true that both Luke and Matthew contain strong warnings to those who failed to receive the disciples. Believers today have a responsibility to financially support God's kingdom in the work of their churches, leaders, and missionaries. It is biblical to preach and teach about that obligation. However, that does not justify setting an hourly fee as a condition to the ministry of God's Word, publicly or

privately. The shepherd and the sheep both have responsibilities. Neither can make the obedience of the other a prerequisite to fulfilling his own responsibility.

**1 Timothy 5:18:** The books of 1 Timothy, 2 Timothy, and Titus all provide instruction concerning the qualifications and duties of ordained men (pastors, elders, deacons). As verse 17 indicates, the "laborer" in verse 18 is a ruling elder who preaches and teaches. While an ordained minister is entitled to support from the body of Christ, nothing in the context supports the idea that an individual believer should be required to pay a set fee in order to hear the preaching and teaching of God's Word, publicly or privately.

**1 Corinthians 9:9, 14:** Here the apostle Paul reiterates the right of a full-time ordained man to compensation. This comes in the context of a lengthy discourse wherein Paul voluntarily waives that right. As in 1 Timothy, there is no support for conditioning individual ministry on payment.

## **2. GOD'S INSTRUCTIONS TO HIS LEADERS**

There are numerous passages that instruct and warn those who are called to prophesy, preach, teach, and shepherd God's flock:

**Isaiah 1:23:** This is a warning to rulers who love bribes, chase after rewards, and pervert justice.

**Jeremiah 6:13-15:** Prophets and priests are rebuked for dealing falsely and superficially healing the brokenness of God's people. Everyone is said to be "greedy for gain."

**Ezekiel 33:30-33:** In this passage, it is the hearers (counselees) who pretend to listen but are "greedy for gain." However, leaders are still called to preach, teach, and minister to them.

**Ezekiel 34:1-10:** Ezekiel is called to issue a scathing prophecy against the shepherds who feed themselves at the expense of God's sheep, allowing them to be scattered and devoured by others instead of fulfilling their responsibility to guard and care for them.

**Micah 3:5-12:** Micah is called to prophesy against Israel's leaders, prophets, and priests who were leading God's people astray. He takes them to task in verse 11 because they

pronounce judgments for a *bribe*, give instruction for a *price*, and prophesy for *money*. These leaders essentially "prostituted" their office for the love of money.

The Old Testament prophets were much like counselors, bringing God's Word to His people. Their "counselees" were not always willing listeners, but the prophets were nevertheless called by God and obligated to continue preaching His Word in spite of the response. Some of these "counselees" were themselves leaders who placed their own interests ahead of the people they were called to serve. It is difficult to imagine Isaiah, Jeremiah, Ezekiel, or any of God's prophets requiring the payment of a fee prior to giving counsel.

**Acts 20:17-35:** Paul's farewell to the Ephesian elders instructs us about the personal nature of the counselor/counselee relationship. His description contrasts sharply with the modern "professional" one-up/one-down arrangement confined to an office setting. Paul went from house to house (20:20), night and day for three years, with tears (20:31). The phrase "house to house" implies that Paul ministered privately the truths that he preached publicly on other occasions, helping God's people apply the Word to their lives. Today we might call this activity "counseling."

This Scripture is also instructive about responsibility. Paul declares that he is "innocent of the blood of all men" (20:26) because he has faithfully and consistently instructed the Ephesians. He did not shrink from fulfilling his duty to declare the "whole counsel" of God (20:20-21, 27). Moreover, he admonishes his fellow elders to protect God's people from the savage wolves who will come in to draw away disciples (20:29-31). At no time is this solemn responsibility conditioned upon the payment of a fee. It would be frightening to stand before God and offer the counselee's failure to pay a fee as a valid reason for not ministering God's Word. Failure to protect the sheep from wolves, turning them away for lack of funds, would surely render the "counselors" *guilty* of their blood (see 20:26). Money would surely be an improper motive for ministry under these circumstances.

**1 Peter 5:2:** Peter instructs his fellow elders to shepherd God's flock eagerly and *aiskrokerdos* (not for "filthy lucre" or "shameful/sordid gain"). "Shameful gain" does not mean that no one may ever engage in church-related work to earn money (see 1 Timothy 5:17-18), and it is possible to eagerly engage in work for which compensation is received. Peter is warning against

greedy or selfish motives. In the surrounding context, there are three sins to avoid--sloth, desire for shameful gain, and lust for power. Elders must shepherd God's sheep, not to dominate or control them, but as godly examples; not for shameful gain, but eagerly. Humility and sacrificial service are common threads in these admonitions. Like the Old Testament prophets (e.g., Ezekiel 34:1-24, Jeremiah 6:13-15, Micah 3:5-12), Peter condemns the false shepherds who would use the sheep to feed themselves, allowing ravenous wolves to scatter and devour them. Faithful shepherds, like Jesus the Good Shepherd, seek the lost and wandering sheep. What sense would it make for a shepherd to seek a wandering sheep and then charge him for the service--or worse yet, charge him in advance? Back in John 21:16, Jesus instructed Peter about how to show his love for the Lord: "Shepherd My sheep...feed My lambs...feed My sheep." Notice that the sheep belong to God. They are *God's sheep*, not John's, not Peter's, nor anyone else's. God cares for His people through their love and care for one another.

All of these passages highlight the grave dangers of allowing money to become the driving motivation or prior condition for ministry. God's full-time leaders may be reasonably compensated by the corporate body (the church) so that they can support their families, but that does not justify charging individual sheep as a condition to receiving ministry.

### 3. OTHER BIBLICAL EVIDENCE

Many additional passages shed light on the issue of whether it is appropriate to either offer or accept payment for ministry. Many of these Scriptures underscore the dangers in mixing monetary motives with ministry.

**Judges 8:22-27:** Gideon refused to become king, saying that God would rule over the people. However, he requested earrings from the plunder. Gideon made the gold into an ephod. The Israelites prostituted themselves by worshipping it, and it became a snare to Gideon and his family.

**2 Kings 5:** Elisha's servant (Gehazi) wrongfully accepted a gift from Naaman that Elisha had previously refused after counseling Naaman regarding his leprosy. Naaman was an Aramean, not an Israelite. Elisha refused the "fee" (gold, silver, clothing) that Naaman offered after he was healed. Elisha was not wealthy, but perhaps he did not want to be indebted to an Aramean. Why was Elisha so angry with his servant Gehazi? Would accepting a payment place a stumbling block in the path of

a young convert, or an unbeliever considering the gospel that has been presented to him?

**Ezra 4:5:** Here is an example of "hired" counselors. These are not God's servants caring for His people, but rather God's *enemies* hiring counselors to frustrate the work of rebuilding the temple.

**Deuteronomy 23:4-5, Nehemiah 23:2, Jude 11:** As in Ezra, the Ammonites "hired" Balaam to curse Israel and were thereafter excluded from the assembly. The account in Numbers 22-23 highlights Balaam's temptation to accompany the men sent by Balak, king of Moab, and to accept the fees they offered him to curse Israel.

**Acts 8:18-24:** Simon was severely rebuked by the apostle Peter when he tried to use his money to purchase the Holy Spirit. He attempted to "buy" what only God can give. The Holy Spirit is not for sale, but is the free gift of God to His people. There are lessons in this passage for both counselor and counselee. Simon might be compared to a counselee attempting to "buy" what cannot be bought or earned (8:20). He expressed his intent to lay hands on others once he received the Spirit (8:19). Was he planning to collect a fee for giving others the Spirit? Possibly so, since he expected to acquire the Spirit with money. Although we cannot judge the hearts of those who counsel for fees (unlike Jesus and His apostles, 8:22), Peter's powerful rebuke should serve as a warning against the merchandising of God's free gifts.

**Acts 19:23-41:** Idol manufacturers were alarmed by the growth of Christianity, because it threatened their livelihood and prosperity. Similarly, genuine biblical ministry to God's people would put the psychotherapists (secular and "Christian") out of business. But what about the biblical counseling movement, and believers who charge fees for giving counsel? There is a huge need for remedial work in this area. Many believers, including pastors and other leaders, are in dire need of education about the dangers of psychotherapy and the sufficiency of God's Word. With so many churches referring parishioners out to psychotherapists for counseling, some individuals are desperately in need of ministry in order to apply God's Word to their lives, and they may fall through the cracks if their churches cannot be persuaded against psychotherapy. (I was one of these.) The biblical counseling movement is attempting to fill some of these gaps. However, there is danger in building up biblical counseling as a *paid*

*profession*, requiring fees from counselees in order to sustain itself, rather than a personal, voluntary one-another ministry in the body of Christ. Money is a strong motivation. If biblical counseling goals are truly achieved, and churches undertake their rightful responsibilities to shepherd God's flock, the apparent need for separate counseling centers, and trained full-time counselors, should diminish dramatically.

**2 Corinthians 2:17:** Paul contrasts "peddling" God's Word for a profit with speaking it sincerely.

**1 Thessalonians 2:3ff:** This text concerns pure motives for preaching of the gospel, which God had entrusted to Paul as a steward. Paul avoided flattery, greed, and the praise of men as motives for ministry.

**1 Timothy 3:3, 6:10; Luke 16:13-14 (love of money):** One of the qualifications for an elder is that he not be a "lover of money" (1 Timothy 3:3). Ministry is a calling, not a trade or business. Paul cautions against the love of money, which is the root of all sorts of evil (1 Timothy 6:10). The Pharisees sneered at Jesus because He taught that no one could serve two masters, namely God and money (Luke 16:13-14). People in full-time ministry may receive support that is voluntarily given, but that is not equivalent to charging fees as a prerequisite to ministry. The latter may easily lead to improper monetary motives. Recall the analogy to marriage/prostitution. A husband supports his wife, but money must never be paid to purchase sexual intimacy. The church supports its pastor, but God's people should not be charged for ministry that the church and its ordained leadership are obligated to provide (preaching, teaching, discipleship, worship services, Bible studies, individual ministry).

#### **4. WHO IS THE "COUNSELEE"?**

It is important to consider the identity of the person receiving ministry. Some churches offer counseling as an evangelistic outreach, so the counselee may be a skeptical unbeliever. How will he react to being charged a fee to hear the gospel--which must be presented before he has the ability to understand and practice God's Word? Sometimes a believer is trapped in sin and requires the sort of confrontation, or "counseling," mandated by Matthew 18:15-20 (see also Galatians 6:1ff), and he will not necessarily be willing to hear, let alone pay a fee. At other times, believers may seek wise counsel because they truly want to grow in their walk with



Christ and live godly lives in the face of difficult situations. Should the unbeliever be charged to hear the gospel he needs to believe in order to have eternal life? Should the Christian caught in sin be charged a fee for a message he may not even want to hear? Should church elders forsake their biblical obligations to initiate church discipline if the "counselee" is unwilling to pay? Should the godly believer, struggling to know and do God's will, be charged for personal ministry? This latter believer may be the most willing to pay, but if he is taught biblical principles of stewardship and giving, he will contribute to his church according to his ability and additional charges would place an unnecessary financial burden on him.

#### **IV. WORLDLY MODEL IF IT LOOKS LIKE A DUCK, QUACKS LIKE A DUCK...**

Psychotherapists charge substantial fees for their services. Counseling fees are their livelihood and they operate outside the authority and oversight of the church. But if the content is biblical, can (or should) biblical counseling be conducted in a manner that in other respects simulates secular "counseling centers"? Can individual believers engage in full-time biblical counseling ministry and be paid a salary for their time? Should centers be operated apart from church supervision, and if so, how should they relate to the churches of their counselees? Should such centers be managed like any other business, charging fees to generate income to pay counselors and other expenses? If a "center" is operated as a department of the church, is it appropriate to require fees so the counseling ministry does not dip into the church's general funds? What if a counselee is a church member and already tithing or giving even more generously to the church? How much should a biblical counseling center, either inside or outside the church, mirror its secular counterpart? In certain broad terms, there are similarities. Both involve conversation. Both involve giving and receiving counsel. Where does or should the similarity end? Is content (biblical v. psychological) the only distinguishing feature? These are all important, interrelated questions, but this paper zeroes in on one issue: whether the recipient of biblical counseling should be required to pay a fee.

It is worthwhile to consider an analogy between fee-based counseling and prostitution. God ordained the institution of marriage, wherein husband and wife become "one flesh" (Genesis 2:23) and are told to "be fruitful and multiply" (Genesis 1:28, 9:7). A husband provides financial support for his wife and family (1 Timothy 5:8). Both prostitution and marriage involve

sexual intercourse, and both involve money, but the contrast could not be more striking. Prostitution is a gross perversion of God's plan for the union of male and female. What exactly is the difference?

Relationship is a key factor, particularly the conditions for initiating and continuing it. Marriage is a lifetime covenantal commitment of love and faithfulness. Prostitution is a temporary arrangement between people who may never see one another again. The prostitute requires money as a condition to sex. Husband and wife come together sexually in the context of a God-ordained *relationship* accompanied by mutual *responsibility* (Ephesians 5:22-33; Hebrews 13:4). "Professional" counseling, like prostitution, requires money as a condition to providing counsel. While the relationship may have more substance than a prostitute and "client," it is often artificial and highly restricted. Biblical counseling may depart from this model as two people in a church form a counseling relationship quite unlike its professional counterpart. But what happens if a required payment is introduced as a pre-condition to ministry? Counselor and counselee are brothers/sisters in Christ. What if the counselee is no longer able or willing to pay a set fee for the ministry of God's Word? What happens to the *relationship*? No ministry relationship in the body of Christ should ever be conditioned on the payment of money by the one receiving ministry. Although full-time ordained leaders are entitled to compensation so they can support themselves and feed their families, such compensation is paid to them by the church and does not involve charging a set hourly fee to individuals who receive ministry, either publicly or privately. Believers have obligations to support their churches financially, according to their means (Malachi 3:8-10; 2 Corinthians 9:7), and church leaders have spiritual obligations to care for God's flock (1 Peter 5:1-5). Both are based on voluntary, joyful service performed out of gratitude to God for His blessings.

## V. LEGAL LIABILITY <sup>1</sup>

In addition to theological concerns, there may be increased exposure to legal liability, depending on state statutes and court decisions. "If it looks like a duck and quacks like a duck," it is probably a duck. The more that pastoral counseling resembles the professional model, including fees, the more

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<sup>1</sup> ALWAYS consult an attorney in your own state who is familiar with your particular situation. This section offers examples to illustrate the fact that charging fees for counseling may be highly relevant to liability if a counselee files a lawsuit.

likely it is that a court will hold the counselor to the same legal standard as licensed psychotherapist. (As Christians, of course, we are held to a much higher standard: God's law.) A couple of examples illustrate the point.

A Minnesota case in 2002 [*Odenthal v. Seventh-Day Adventists* (Minn. 2002) 649 N.W.2d 426] allowed a negligence suit against a pastor to go forward under Minnesota's rather convoluted statutory scheme regulating "unlicensed mental health practitioners":

A "mental health practitioner" is a "person who provides or purports to provide, **for remuneration**, "mental health services" (defined by statute).

The definition generally excludes clergy providing pastoral services to a congregation, BUT expressly includes clergy who are providing "mental health services," defined as: "psychotherapy and the professional assessment, treatment, or counseling of another person for a cognitive, behavioral, emotional, social, or mental condition, symptom, or dysfunction, including intrapersonal or interpersonal dysfunctions."

The definition of "mental health services" excludes "pastoral services provided by members of the clergy to members of a religious congregation in the context of performing and fulfilling the salaried duties and obligations of a member of the clergy by that religious congregation."

Prohibited conduct includes: (1) "willful or careless disregard for the health, welfare, or safety of a client;" (2) revealing confidential communications unless required by law; (3) continuing a professional relationship where "objectivity" is impaired.

The conduct involved in this case was egregious (the pastor became sexually involved with the wife during the course of marital counseling), but note how the presence of remuneration subjects the pastoral counselor to a complex set of state regulations and may obstruct efforts to resolve a counselor-counselee dispute within the church according to biblical principles.

North Carolina regulates the practice of "fee-based" pastoral counseling, which is "to render or offer for a fee or

other compensation professional pastoral counseling services, whether to the general public or to organizations, either public or private; to individuals, singly or in groups; to couples, married or in other relationships; and to families." N.C. Gen. Stat. § 90-382(5). "Fee-based professional pastoral counseling services" is defined as:

"The application of pastoral care and pastoral counseling principles and procedures for a fee or other compensation with the purpose of understanding, anticipating, or influencing the behavior of individuals in order to assist in their attainment of maximum personal growth; optimal work, marital, family, church, school, social, and interpersonal relationships; and healthy personal adaptation. The application of pastoral care and pastoral psychotherapy principles and procedures includes sustaining, healing, shepherding, nurturing, guiding, and reconciling; interviewing, counseling, and using psychotherapy, diagnosing, preventing, and ameliorating difficulties in living; and resolving interpersonal and social conflict. Teaching, writing, the giving of public speeches or lectures, and research concerned with pastoral care and counseling principles are not included in professional pastoral counseling services within the meaning of this Article." N.C. Gen. Stat. § 90-382(6).

There is a limited exemption for ordained ministers performing the ordinary duties of the clergy, but charging fees as a prerequisite for counseling ministry certainly muddies the waters and increases the risk of being held to the same legal standard as a "professional" counselor in the event of litigation. Moreover, a state-regulated pastoral counseling practice would undoubtedly sacrifice some of the protections otherwise available under the First Amendment for exclusively religious activities.

In both of these cases, counseling fees may escalate the potential for legal liability. Even where there are exemptions for ordained clergy, many "biblical counselors" are non-ordained believers who have received training in biblical counseling. Individual states will differ as to their regulatory schemes for licensing and imposing liability. Charging fees is quite likely to have a substantial impact on legal liability.

## **VI. COUNSELING OR DISCIPLESHIP?**

Finally, is "biblical counseling" better viewed as intense discipleship? Much one-another "counseling" in the body of Christ is essential for spiritual growth and sanctification. It is not an optional program, such as enrolling in a college or seminary to earn a graduate degree in theology. Christ commanded His followers to "go and make disciples," teaching them to observe all of His commandments (Matthew 28:18-20). When viewed as the discipleship mandated by our Lord, the propriety of charging fees becomes even more questionable.

## **VII. CONCLUSION "COME TO THE WATERS"**

Isaiah 55:1-2 is a gracious invitation to the weary and worn to come to the "waters," to buy "without money and without cost," rather than to spend wages for that which does not satisfy. The invitation in this chapter is to seek God and His Word. No financial transaction is in view. It is quite the opposite! Our salvation has been bought and paid for by the precious blood of Jesus Christ (1 Peter 1:19) and is offered freely without charge. It is difficult to reconcile this passage with the idea that God's sheep should be charged money as a condition to the ministry of His Word.

The pastor, elder, or counselor is not the "hired hand" or "employee" retained to perform services at the counselee's bidding, but rather a servant of God, responsible to Him for the care of His sheep. An ordained servant in full-time ministry may rightfully receive support that is independent of who or how much he counsels, but his shepherding of God's sheep must not hinge on whether those sheep pay him a fee for services rendered.

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