



## Description of Services

**What is Financial Therapy?** Financial therapy involves the integration of cognitive, emotional, behavioral, relational, and economic aspects that influence financial well-being, and ultimately, quality of life. Financial therapy professionals understand the interpersonal and intrapersonal aspects of money and utilize this knowledge to help clients achieve their financial goals. (For more information, please visit [www.financialtherapyassociation.org](http://www.financialtherapyassociation.org))

**Methodology:** Silverbell Solutions, LLC uses a solution-focused financial approach and methodology to help clients with a variety of financial concerns. We do not offer or provide investment advice or management, sell any type of financial product or recommend any specific product or service. Instead, we focus on habits and behavior change and help clients recognize and reflect on various ideology, thought patterns, and behaviors surrounding money.

**Clientele:** Silverbell Solutions, LLC does not have a minimum or maximum asset or income requirement to become a client. The only requirement is that payment is due at time of service. The current rates are \$200 for a 60-minute session. Additional time is billed in 30 minute increments at \$50 per increment. Missed sessions or cancellations not made at least 24 hours in advance are billed at the full rate.

**Goals and Outcomes:** Counseling is most useful in helping individuals help themselves or improve their relationships by changing feelings, thoughts, and/or behaviors. You determine the amount and nature of change you wish to make. The goals are set by the client and discussed with the financial therapist. Goals should be re-evaluated during the process to assess progress or to modify goals. Outcomes are impacted by a variety of factors including but not limited to openness/honesty, hard work, consistency, follow-through, physical health, expectations, etc. Silverbell Solutions, LLC and your financial therapist cannot promise or guarantee change.

**Benefits and Risks:** The process of change takes time. It is important to have realistic expectations and to discuss them. At times, situations get worse before they get better, or they may get better and then get worse, or they may plateau. This is normal. It is also normal to experience some feelings of anxiety, depression, guilt, frustration, loneliness, etc. prior to or after a session. An additional risk may be encountering your financial therapist in a public place. Please advise your financial therapist on how you would like them to respond if this happens.

**Length of Therapy:** The length of therapy will vary on an individual basis due to goals, needs, and changing circumstances. This should be discussed throughout the counseling process.

**Expectations and Other Areas of Discussion:** Client is expected to be honest and open. Client is expected to communicate concerns, goals, expectations, etc. Client is expected to make an active effort to work on change and action items both during and between visits. The first few sessions may involve an evaluation of your needs. Client is expected to pay at the time of service.



**Cancellation Policy:** Financial therapist must receive 48 hours advance notice to change, reschedule or cancel a session. If advanced notice is not given, practitioner will charge 50% of the session cost for changes or cancellations given more than 24 but less than 48 hours in advance. If less than 24 hours advance notice is given, practitioner will charge 100% of the session rate for the missed, changed, or cancelled session. No future sessions will be booked until payment for changed, missed or cancelled sessions is made. All changes or cancellations must be made in writing.

**Termination of financial therapy may be based on but not limited to the following reasons:** fraud/deceit, non-payment of services rendered, breach of contract, the need for referral to another provider for additional or different services/resources, wrong fit between client and financial therapist, etc. Counseling can be terminated by either the financial therapist or the client. However, it is recommended that a conversation regarding termination happen between both parties. Should you desire to seek another financial therapist or advisor, your financial therapist can provide you with alternatives. Please let the financial therapist know if you do not intend to return to counseling and the reasons for not returning. It is expected that you will talk to your financial therapist if you are unhappy with therapy as your needs may be better met after communicating misunderstandings, unmet expectations, disconnect between personalities, etc. A portion of therapeutic success is impacted by the relationship between client and financial therapist.

Please inform the financial therapist of any changes in address, phone, or other details. If you need to contact your financial therapist between sessions for scheduling or general questions, please do so through email. Your financial therapist may not be immediately available but will make every effort to return your emails within 24 hours unless it is a weekend, holiday or vacation.

**Payment for Services:** Payment is expected at the time of service and can be made by check, cash, or credit card. Returned check fee is \$35.00. Cash only will be accepted after the second returned check. The clinical fee for a 60 minute session is \$200.00. Additional time is charged in half hour increments at \$50 each. The first session is \$250 and will be 90 minutes, unless agreed upon in advance, due to extra paperwork and time required for the initial intake session. Ultimately, the client is responsible for payment if services are rendered even if someone else initially agreed to pay and now refuses to do so. Silverbell Solutions, LLC does not accept or bill insurance. Fees may be assessed for phone calls over 15 minutes in length. Any client that has a balance overdue or an outstanding balance may not be scheduled for additional appointments until the balance is paid or therapy may be terminated and the client may be referred to community resources. Client is expected to pay the full fee at the time of service. If client is billed because payment was not made in full at the conclusion of the session, the unpaid amount in addition to the late fee of \$25 must be paid within 7 days (5 business) of the bill date.

**Confidentiality:** The information you share in counseling can be very personal. Confidentiality is essential. A written Authorization for Release of Confidential Information is required to talk to or exchange information with another party. However, the financial therapist will report any



suspicion or knowledge of any neglect or abuse of a child/elderly person or of any intent to harm self or others regardless of whether an Authorization for Release of Confidential Information is signed. Information may also be discussed in connection with external and/or internal supervision/staffing and evaluation, billing or office management issues.

**Billing:** Silverbell Solutions, LLC is able to do all billing and other administrative tasks in house. Please contact your financial therapist with any questions about your bill. It is expected that you will inform us if you would like to have your bills and other documents sent to a particular address (including email address) other than your own.

\*The above can be modified at any time and go into effect without prior notice\*

I understand the above information and agree to abide by its terms during our professional relationship. If there is anything in this form that I do not understand, it is my responsibility to seek clarification prior to signing.

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Client Signature (if being seen as a couple): \_\_\_\_\_

Date: \_\_\_\_\_

Thank You.

Updated as of January 2017