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Finding low-cost counseling ^[1]

Alice,

For a long time, I have managed to persevere through some really messed up situations with family, friends, and life without seeing a counselor. It is not that I hold a negative opinion of counseling; it is that I can't afford it. I've hung tough; I'm a little proud of that. I've survived.

I am a recent college graduate relocating to a new city. I would like to seek counseling when there to work through a lot of these issues, but I frankly do not see how I would be able to afford it. Would you have any recommendation as to where I (or anyone in general who might have this problem) could locate free or low-cost counseling?

Also, while I understand many jobs include counseling as part of a health plan, this may or may not be an option for me (and others), so I would appreciate any alternatives to what you might suggest. Thank you for providing such a service to the Internet at large. You're really a godsend.

Signed,
A Bit Tired of Going It Alone

Answer

Dear A Bit Tired of Going It Alone,

It's great that you're taking steps to get the support you need. You're likely not alone in the search for low-cost counseling, so thank you for the question. Whether you're looking for in-person or virtual counseling, whether you have insurance or you don't, there are a number of directions you could go to find a mental health professional.

The process of looking for a mental health professional can seem overwhelming in itself, let alone finding one that's affordable. A good place to start might be to ask your health care provider for a referral. That way, you have a place to start and you know they're someone your provider trusts. If you're moving to a new city, you can ask if they know someone there. If they don't, you might talk to friends or family members you know in the new location to see if they have any recommendations. You could also consult resources such as the [National Alliance on Mental Illness](#) ^[2], which offers a helpline service for callers to get referrals and support, though

they don't provide counseling or therapy over the phone. Another strategy to help narrow down your selection could be to look for mental health professionals who specialize in particular topics or identity groups that are relevant to you, such as adolescents and young adults, self-abuse, substance abuse, eating behaviors, gender and sexuality, couples counseling, veterans, cultural groups, etc.

While those strategies may be helpful for finding a mental health professional, you might seek out different resources for finding low-cost counseling options:

- Check out therapist-in-training programs. Whether through a local university's graduate program or a city's training institute, there may be centers that allow those pursuing a counseling degree to offer supervised therapy at a low cost. Consider checking out the [American Psychological Association](#) [3], the [National Association of Social Workers](#) [4], or the [Health Resources and Services Administration](#) [5] for a listing of possible clinics (though not every health clinic in these databases provides behavioral and mental health services).
- Take a look at some non-profit organizations such as [Mental Health America](#) [6] and [NeedyMeds](#) [7] for tips on locating providers, paying for care, or help finding affordable treatment for diagnosis-specific conditions, prescription-discount programs, and referrals.
- Search for counselors who offer sliding fee services. Though it might require some additional research, some counselors with private practices offer sliding fee services, meaning they may charge based on your ability to pay.
- If coverage is available through your health insurance plan, you can find providers in the insurance company's directory (online or by calling and asking). Generally speaking, in-network (part of your insurance plan) providers usually cost less than out-of-network (not part of your insurance plan) providers.
- While not a complete substitute for professional counseling, self-exploration through self-help books, listening to podcasts, watching videos, and attending support groups could help support your mental health.
- With increased access to technology, there are also a number of apps through which you can either seek out counseling or engage in guided stress management activities.
- For crisis situations such as suicidal thoughts, there are free, confidential hotlines that are open 24 hours a day, all year round. Check out [Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#) [8] for more information on these resources.

No matter how you go about finding a counselor, it's wise to take some time to pick a provider. It's okay to meet for an initial assessment to determine whether they're a good fit for your needs. You might find it helpful to talk with them about their background, education, training, and philosophy. It's also good to pay attention to whether the provider makes you feel comfortable and respected. If you feel otherwise, feel free to thank them for their time and move on to the next provider on your list.

It seems as though you've gone through a number of life changes that may have contributed to your desire to seek more support. Moving to a new city is exciting, but it can also feel overwhelming. For tips on life adjustments such as changes in roommates, schedules and responsibilities, time management, budgeting, making and keeping in touch with friends, and new social support systems, check out some of the Q&As in the [Go Ask Alice! Relationships](#) [9] and [Emotional Health](#) [10] archives.

Wishing you the best,

Alice!

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