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,

Bravo for making the decision to seek counseling? you've taken a great first step in looking for more information. Finding an affordable counselor in a new city may take some legwork, but it's definitely doable. Here are a few suggestions:

- Check with nearby universities to see if they have graduate programs in psychology or social work. If they do, they may have a clinic affiliated with their school. Some teaching hospitals also have mental health clinics where they see people for a low cost.
- Many cities have training institutes for postgraduates in psychology and social work. These therapists-in-training see individuals and couples, usually at a lower cost. Students are supervised, which helps assure quality care. Consider checking out the American Psychological Association [2], the National Association of Social Workers [3], or the Health Resources and Services Administration [4] for a listing of possible clinics (though not every health clinic in these databases provide behavioral and mental health services).
- Non-profit organizations exist in many cities that either offer low-cost counseling or can
help you find a therapist who sees people on a sliding scale. Mental Health America [5] has tips on locating providers and paying for care. NeedyMeds [6] may also be able to help you find affordable treatment for diagnosis-specific conditions, prescription-discount programs, and referrals.

- You could ask your health care provider for a referral.
- 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).
- Friends who live in the area you’re moving to may have recommendations.
- Many counselors with private practices offer sliding fee services, however you might have to do some calling or online research to find them.
- The National Alliance on Mental Illness (NAMI) [7] has a helpline service that offers information on mental health and gives callers referrals and support, though they don’t provide counseling or therapy over the phone.
- 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 alleviate some of life’s stressors.
- It might be helpful to look into providers who are more knowledgeable about specific topics or identity groups, such as adolescents and young adults [8], self-abuse, substance abuse, eating behaviors, gender and sexuality, couples counseling, veterans, cultural groups, etc.
- 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) [9] for more information on these resources.

It’s key to note that whether you’re paying a small or large amount for counseling, it’s reasonable to expect that the care you receive be high-quality. In order to ensure the best care possible, consider taking time to pick a provider [10] who’s a good fit for you. Once you select a provider, it’s recommended that you meet for an initial assessment—a one-session meeting where you determine how you might feel about working with them. It can be useful to ask about their background, education, training, and philosophy. Additionally, it be sure to pay attention to how the provider makes you feel comfortable and respected. If you feel otherwise, you might want to thank the counselor for their time and move on to the next provider on your list.

Moving to a new city is exciting, but it can also feel overwhelming. For tips on life adjustments like 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 [11] and Emotional Health [12] archives.

Wishing you the best,

Alice!
Category: Emotional Health [13]
Counseling [14]

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Resources

Counseling and Psychological Services (CPS) (Morningside)
Mental Health Service (CUMC)
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