

Look before you leap

By Laurie Meyers



Transitioning into private practice can be rewarding, but counselors interested in making that jump should first consider the challenges they'll invariably face and the skills necessary for success

For many counselor clinicians, opening a private practice is the epitome of "living the dream."

After all, you get to be your own boss, set your own hours and control how much you get paid. On the surface, it sounds wonderful.

But moving into private practice requires extensive planning as well as a set of new and, in some cases, unfamiliar skills that aren't related to counseling. *Counseling Today* connected with several American Counseling Association members who are private practitioners to learn more about what it takes to succeed in private practice.

Risky business

One of the most important things — arguably *the* most important — to understand about going into private practice is that it's a business, say experienced private practitioners.

"In addition to clinical skills, you need to have some background or get some training in being an entrepreneur, because it is a small business," says Harrison Davis, a clinician who owned his own private practice for several years before joining a group practice. "I had to learn how to advertise, how to keep good accounting, how to submit claims."

Counselors may not realize the many different hats they'll need to wear in private practice, adds Ryan Thomas Neace, a private practitioner in St. Louis. Even counselors who are part of a small group practice rather than a solo practice will share in managing the business and figuring out such mundane tasks as who schedules the appointments, who writes the checks and even who cleans the bathrooms, he notes.

Davis agrees, pointing out that operating a private practice involves many day-to-day details that are easy to overlook until you are suddenly responsible for them.

For example: "One of my first clients ... asked for a receipt for their copayment, and I didn't have any way to do it. I had to

put a note on some yellow paper. It's funny now, but I can't imagine going to a doctor's office and no one being there to give you a receipt," recounts Davis, who worked as a counselor in a college mental health clinic prior to entering private practice.

Counselors going into private practice also need to learn how to promote themselves. Having an online presence is especially important, says Neace, who currently blogs about counseling, spirituality and mental health for ACA's website and the Huffington Post. "At first, I had much more time than money," he says. "So on my first website, I spent a lot of time and figured out how to do things myself."

It's important for private practitioners to learn how to use their online presence effectively, adds Neace, whose practice emphasizes holistic healing that includes biological, psychological, social and spiritual aspects. "[Counselors] want to just have a website, but you have to realize, people aren't looking for 'Ryan Neace counseling'; they're looking for 'depression counseling St. Louis.'"

While Neace taught himself how to market online, private practitioners who aren't as comfortable with their online skills might want to consider taking courses or hiring someone to help.

Rob Reinhardt, a practitioner and consultant in the Raleigh, North Carolina, area, transitioned into counseling from the information technology world. He applies the technical and business knowledge he gained in his previous career to his work as a counselor practitioner in private practice, where he accepts patients of all ages for individual, couple, relationship and family therapy. He also acts as a consultant to help fellow counselors with online marketing, technology and a variety of other practice essentials.

Reinhardt believes in empowering the counselors he works with, so he teaches them how to approach private practice essentials. For example, he says, "I coach people on how

to reach out. When you're reaching out to other professionals like doctors or lawyers, don't do a marketing pitch." Instead, he advises, counselors should focus on the collaborative nature of the relationship. "[Ask them] 'What can I do for you? What kind of people are you seeing that you feel you might need to send for counseling? What are areas of mental health you haven't been able to keep up with and need to know more about?'"

Although it might not be their second nature, Davis urges counselors going into private practice to promote themselves everywhere they can. "I've seen clinicians who are introverts, so they aren't eager to go talk to people about their business," he says. "I'm not uncomfortable with it. I will give my card to my barber, to my neighbor and say, 'You may not need this, but if you know anyone who needs to talk ...'"

But it's not just marketing that private practitioners need to get comfortable with. They also need to possess or develop strict self-discipline, Reinhardt says.

"People think, 'Hey, it would be great to go out on my own.' But unless you can work really hard and do scheduling ... You've also got to be good about returning calls from clients, keeping records, keeping on top of paperwork. You really have to form some good habits," he says. "Even if you have software to produce things, if you don't have a habit of pushing this button at this time, you're not going to succeed."

Davis agrees that operating a private practice requires a significant amount of discipline and effort. After nearly seven years as a solo private practitioner, he decided to join a group practice because so much of his time was being spent on paperwork. "My private practice was going well," he says, "but the paperwork became overwhelming — keeping up with appointments, filling out insurance claims, printing out receipts, using PayPal to accept credit cards ..."

No longer the boss, Davis says he gladly relinquished that role in exchange for someone else doing the administrative tasks associated with having a counseling practice. He says he is enjoying the chance to devote more time to clients and to true counseling rather than to running a business.

Despite his experience, Davis still thinks being a solo practitioner is an

attainable and rewarding goal for many counselors. He cautions, however, that all counselors with an interest in transitioning into private practice need to have an accurate picture of what they are entering into. Then they need to be honest with themselves when determining how well suited they are to take on that role.

"You need to assess your own risk level," Davis says. "You need to know how much of an entrepreneur you are. I think it has to be in your blood. You have to really want to own your own business. Ask yourself, how comfortable are you with not having a regular paycheck? How comfortable are you about promoting yourself and advocating for yourself? If you are comfortable with that, you will increase your chances of being successful."

Taking the plunge

The stories that follow are reflections and advice from ACA members who have made the leap into private practice, either as solo practitioners or as part of a small group practice.



Beth Ann Dague

Licensed professional counselor
Wheeling, West Virginia

Name of practice: Ohio Valley
Guidance Services

Year established: 2001

Practice overview: Dague is one of three partners who own the practice, and they also have two contract associates. Dague sees both children and adults. Her specialties include attention-deficit disorder, anxiety, depression, trauma, neonatal loss and abuse, but she treats most diagnoses.

My first counseling position was as an outpatient therapist in a mental health center that had just opened its doors. I also worked with the chronically mentally ill there before going to work at a treatment center for children, [where I did] both counseling and administration. I started supervising there. I then went to a private clinic and worked in the mental health department treating both children and adults. I knew I was ready [to go into private practice], as I had worked with a variety of diagnoses and felt ready to function more independently.

Private practice grows if you do good work. That is your best marketing tool. Learning about running the business is important. I have learned that as I went along. Hopefully this can be addressed in graduate schools. It certainly would be helpful. My ignorance probably caused me to lose some money.

Private practice is very rewarding. I wanted to work my own hours because of my children. My partners and I consult and do trainings and speaking engagements. It has been fun doing so many different things. However, increasing my income meant working sometimes six days a week and then two evenings. I know some practitioners who work every night. An advantage is having your own schedule, but a huge disadvantage is that there are no benefits such as insurance, liability insurance, CEUs, 401(k)s or any retirement funds. Any retirement fund you have will not be matched as it would in some other organizations. You also have to be disciplined to save for taxes.

I would never have guessed that I would have to see such a large number of clients to keep up with my expenses. I was caught off guard by the workload. [If you decide to join a group practice], it's important to go into practice with like-minded people who can help with expenses. You do not want to go into business with unskilled or unethical counselors. It's important that you like your partners. You are going to be making a lot of decisions and spending a lot of time with them.

People should start working on a solid referral base and be clinically sound before starting [a private practice]. I would not advise a beginning counselor to become a private practitioner.

My best advice is that you should really have a passion for individual counseling and be willing to form relationships with your referral sources. I have loved doing this.

Frank Fine

Licensed mental health counselor
Orlando, Florida

Name of practice: Orlando Counseling
Center for Children, Families and Adults

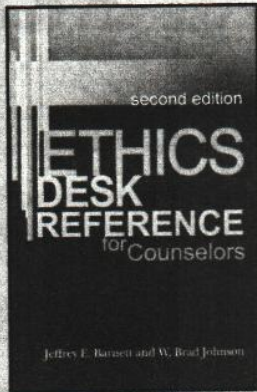
Years in private practice: 14

Practice overview: A group practice for clients of all ages that Fine owns with his wife, who is a psychiatric

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University of New Orleans

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nurse. They have four other employees. Fine specializes in trauma but counsels myriad issues with families, couples and individuals.

There was never a time that I was not going to be in private practice, even when I was told by my professors that it was difficult to make a living doing this. Understand that counseling is not a practice — it is a small business. Treat it as such. School yourself in everything from marketing and budgeting to planning and development.

No one teaches you what the job is. This area of study [private practice] is really about on-the-job training. No one tells you how to deal with clients once the door closes. No one tells you how to make a business out of this.

I think beginning counselors need a mentor in both business and counseling. It's helpful to learn several initial things, including preparing a pro forma [financial statement], developing budgets, forecasting sales, preparing a marketing plan and learning what an employee assistance program (EAP) is and how to market for inclusion in the EAP network. Counselors should also understand insurance and how to market to insurance. It's also helpful to understand trauma or a variety of specialties. Speaking Spanish is also a useful skill.

Counseling and business skills are equally important to private practice. If you are a good counselor but a lousy entrepreneur, your business will close. Likewise, if you are a good businessperson but a lousy counselor, your business will close.

Work hard. Be creative. Put 100 irons in the fire and look for two to get hot. There will also be at least two bumps in starting a business — count on it. The bumps can be big (IRS problems or general financial problems) or smaller (no clients), but if you make it through these two bumps, you will be successful.

Don't cheat. Don't skimp. Don't do anything that you would be ashamed to tell your kids about.

Lori O'Leary

Licensed professional counselor
Barrington, New Jersey

Name of practice: O'Leary Counseling
LLC

Year established: Her LLC was established in 2009, but O'Leary has been in private practice since 2000

Practice overview: O'Leary owns a group practice and has nine employees. The practice addresses all emotional and addictive issues. Accepts children older than 5, adolescents and adults as clients.

I began working in my father's neuropsychiatric office when I was in college, assisting with group therapy and doing research for a book chapter for him on post-concussion syndrome. After college, I went to school for substance abuse counseling and got a state certification as a substance awareness coordinator. I worked in elementary schools and middle schools doing general counseling for students affected by substance abuse. Later, I took positions in an outpatient substance abuse counseling center for adolescent substance abusers and in a hospital detoxification program while I went to graduate school at night. When I got my master's degree in psychology, the LPC license was adopted in my state, and I went back to school to fulfill the requirements while I took

another position in a residential drug and alcohol rehab program.

My husband convinced me to venture out on my own, and since I had also acquired my certified alcohol and drug abuse counselor (CADAC) credential and I had an M.A., I was able to hang a shingle and start substance abuse counseling while I was working on my LPC hours. That first year I used my father's office when he left for the day, so there was no rent! Once I was making a sufficient amount of bank, I found my own office that was large enough to accommodate the three other therapists that I hoped to find [later on]. I joined the insurance panels and over the last 15 years have been able to build a group practice with eight other therapists and buy an office building, so I no longer have to rent.

I felt I was ready for private practice once I was legally able to do it. I had already worked as a counselor for 10 years, and I was confident in my abilities.

My motivation for private practice was because both my parents had private practices, although my mother was in law. I saw the freedom it gave them and the choices they could make, which was

something I always knew I wanted. Of course, I am a control freak and I did not always like doing things the way employers wanted, so it was a logical direction. I [also] wanted to make more money.

The advantages are that on a Monday morning, I can lie in bed at 9 with a cup of tea and have a conversation with my husband when most other people are working for the man. I *am* the man, and it rocks!

Disadvantages are that on a Thursday evening at 9:30 after seeing 10 clients in a row, I am stuck trying to figure out what mistakes are going on and which insurance companies are not paying and how the practice software has serious flaws. Long days are inevitable, and I am often jealous of my employees who can go home and leave this place without worries. I do get occasional calls from clients with issues that need immediate attention, but that doesn't really bother me. It is hard to have to constantly move forward and think of new ways to grow the practice. I never have enough time for anything at work. I do work very hard, but I also give myself the chance to play hard or sleep all day if that's what I need.

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I had no college courses in business or business management and I feel that was a deficit, even though I was familiar with accounting and running a practice. I would have done better with more business education. I think I was just born with a lot of energy and tenacity, which was helpful, and I had confidence in myself and my ability to sell my practice. I also worked in intangible sales for a few years, which I think was extremely helpful.

My husband quit his job as a network administrator and now manages my group practice. Since my husband has a background in information technology (IT), I am really lucky. I honestly don't know what I would have done without him working here. There are so many computer issues that come up from running a business that without an IT background, I would have been lost.

If I had to do it all over again, I would have gotten more business education. When a counselor is thinking about going into a private practice, I would say work for someone else or some other facility for starters. Get to know the business. Take business classes, learn how to write a business plan and do research. See who else does similar things and come up with your own niche. Talk to

anyone in the business who will talk. Get as much info as you can before you start and educate yourself on the state you are working in and the parameters of your license. Talk with insurance networks to see if they are open in your area and what the requirements are.

I was not prepared for the insurance companies and their tactics. I think everyone should go through training on joining and participating with insurance. I have learned so much over the years, I could easily give a seminar on what to do and what not to do. What I was really caught off guard by was the games that insurance companies played. I will say it is better now in the electronic billing era, but I lost tens of thousands of dollars just by simple mistakes that I did not realize I made. The whole timely filing is a big deal too. I would sometimes not realize mistakes for a couple months and then get denied for appeals because I waited too long. Then they could legitimately not pay, and I had no recourse.

I cannot emphasize enough the importance of research. Talk with other private practitioners in your area; talk with anyone who will talk. Take a business course. Get an accountant and an IT person who works cheaply because you will need that more than you know.

Mostly, make sure you have a cheering section behind you because if I didn't have my husband, this would never have happened for me.

Beth Sikora

**Licensed professional counselor
and national certified counselor
Scottsdale, Arizona**

Name of practice: The Wholeness Institute

Year established: 1996

Practice overview: Solo practice with focus primarily on mood and anxiety disorders, trauma, mild traumatic brain injury and midlife issues. Client base is mainly adults.

Most of my prior experience was actually in the business world. My prior career was in insurance, and in my positions I managed an agency, was responsible for marketing and underwriting a territory, and also developed and maintained relationships with agencies. In this position, I learned a lot about how businesses were run, how to write business and marketing plans, how to manage my time and meet the demands of competing forces, all while trying to maintain a financial profit for the territory for which I was responsible. All of this was invaluable experience in understanding what the business demands were and how to interact with attorneys, accountants and business owners of many different types of businesses; how to read and analyze financial statements; how to market a business; and how to present a professional image. This allowed me to also look at a counseling practice as a business, as well as a professional service that I was providing and needed to be ethical in and meet customer needs.

In addition, I did contract counseling work for a couple of counseling agencies in town and learned more about the professional setup of offices, ethical guidelines in practice, how to interact with medical insurance companies regarding claims, and other business practices. These experiences also allowed me to learn more about other agencies in town and what services were available, and to begin networking in the area in which I live.

I didn't want to work full time or for a [counseling] agency in which I had no control over the type of client I saw and was required to see anyone, whether I was qualified to do so or not. I also come from a family of entrepreneurs, so [having my own business] was not a foreign concept and was something I felt comfortable with. I had a fairly good idea of how many extra hours it would take on a weekly basis.

The hardest thing for me is the inconsistency in income at times. If you're working for someone, you get a salary whether it's a good month or not, but in private practice you have to balance the budget. You may find you are short during the holidays because when you go on vacation, there is no income. So you're being hit twice — once with no income and the second time with additional vacation expenses. Also, in difficult economic times your practice is hit harder. Still, as one therapist told me when I spoke with her about the feasibility of private practice, "I've never starved, but there have been times that I eat more peanut butter." You have to be flexible, able to live with ambiguity and uncertainty, and you have to be very strongly self-motivated.

I believe private practice is about learning how to balance both business and counseling. If I'm making financial decisions or establishing fees, I still need to know about the ethics of practice and the American Counseling Association and National Board for Certified Counselors codes related to bartering, for example. If my records are subpoenaed, I must know the ethical responsibilities I have, but I must also be somewhat comfortable in dealing with attorneys, asking questions and getting help where I need it.

Many health providers are terrible business people in terms of finances in particular. All of us likely struggle with the business aspects as sole practitioners. But I either need to learn or I need to hire or contract with an ethical person who understands the nuances of mental health work so that I run a profitable business that also provides ethical service and is sustainable over the long run.

I would encourage anyone who goes into practice to first interview several individual practice providers and ask them what their nightmares are as well as what

their sunshine days are like. Unless you talk with another entrepreneur in this field, you cannot understand what it will be like to be the owner, manager, therapist, bookkeeper, ethics specialist and janitor. Get the strongest understanding you can of these areas, and then get the education or mentoring you need to strengthen yourself in the business issues before you take this on — on top of the existing professional demands of being a therapist. And get some funding to support you for a couple of years.

Don't try to go it alone. Have a consultant to discuss ethical issues with. Keep in contact with other professionals regularly. You'll need a supportive family. And have your own therapist and coach that you go to when needed. It's very stressful at times, but it's also very enjoyable and fulfilling. And [remember to] always take care of your own self-care first.

Stacie Davis

Licensed professional counselor
Chesapeake, Virginia

Name of practice: Coastal Counseling Center

Years in private practice: 2

Practice overview: Part of a group practice with 15 practitioners, Davis specializes in trauma and dissociative disorders but also works with anxiety, depression, attachment issues, adjustment issues and grief and loss.

I worked for 12 years in community mental health, primarily with children and adolescents. During that time, I trained extensively in trauma-focused treatment, got my certified trauma specialist credentials and became certified in EMDR (eye movement desensitization and reprocessing).

I joined a group practice as an independent contractor. I knew I was ready to make the transition when I felt I had a really solid foundation as a clinician and when I got to a place where I wanted more independence. I also wanted to be able to focus more on clinical work and less on the red tape that often comes with agency work.

I wanted to have more control over my schedule and the opportunity to work with all ages, and I also really wanted to

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be able to specialize in treating trauma and dissociative disorders. The advantages are increased independence, the ability to create a balance in your caseload (and your life) that works for you, the ability to specialize, and less paperwork [than] is involved in agency work. I have the freedom to do things like cut back my hours at work if I take a class and then increase them again once the class is over.

The disadvantages are that it can be more isolating with less peer consultation and support, so it's important to pursue consultation and peer supervision groups to maintain that support. Also, there are typically no benefits such as sick leave, insurance, etc., in private practice so it's important to account for those extra expenses.

I think having gotten a lot of good consultation and supervision helps you to develop the clinical skills and confidence needed to go into private practice. It's also helpful to have really good organizational skills.

To me, private practice is more about being a good counselor than a good businessperson. Particularly if you specialize in treating certain issues, the word gets out and you'll stay busy.

I would recommend saving up as much [money] as possible. It takes a few months to build up to a full-time caseload, so you'll want to have a financial cushion to support you until you're more established. I also started working a few hours per week in private practice while I was still full time at my agency. That allowed me to start to establish a caseload, gradually get onto insurance panels and establish additional savings before making the big leap to full time. That big leap was then much less scary because the private practice world was already familiar from my part-time work.

I would strongly suggest trying it out part time with a group practice. That's really a risk-free way to see if it's suited to you while maintaining your full-time job. If it's not

for you, you haven't lost anything by trying it out. And if it is for you, you've already begun to get established, which means it'll take less time to get to a full caseload once you transition to full time. I have never regretted making the move.

Jennifer Locklear
Licensed professional counselor
Lewisville, North Carolina

Name of practice: Lewisville Family Counseling

Year established: 2012

Practice overview: A solo practice addressing mental health issues and substance abuse in children ages 6 and up and adults through the geriatric population. Locklear also counsels families and couples.

Before venturing into private practice, I had worked at mental health agencies for about nine years. I worked a lot with kids and families in community-based programs and with the severely and persistently mentally ill adult population on an Assertive Community Treatment Team. I had a lot of opportunities to work with kids, teens and adults, and with both the mental health and substance use population.

It is helpful to have both experience and training treating the population you want to treat in private practice. It doesn't hurt to have a business background as well. For example, my undergraduate degree was in business administration.

Unless you have someone skilled who is going to run the business for you, it is equally important to be a good counselor and to be a good businessperson/entrepreneur. The competitive market makes it important to provide quality services, and being a good businessperson is important to being successful with the business end of the practice.

Private practice can be very rewarding. I was motivated by the autonomy of private

practice. Some advantages of being in private practice include having autonomy and flexibility. Some disadvantages of being in private practice are the lack of benefits such as group health insurance and paid time off, and not having the support of other staff roles, including administrative staff.

When I started my private practice, I decided to first try private pay only in order to avoid the hassle associated with insurance companies. That didn't go as well as I had hoped, and I ended up applying to be credentialed with insurance panels. This was a long and arduous process that I was not prepared for. I ended up hiring a credentialing company to help with the process.

Perhaps I wasn't prepared to wear so many hats. Not only am I a counselor, I am also an accountant, secretary, janitor, medical records clerk, errand staff, checkout counter, manager, business owner, marketing professional, brochure writer, logo designer and bill collector.

Do your homework. Write a business plan. Move slowly and start with what you can afford. Consider subletting office space from another counselor a couple days per week until your caseload builds. Consider choosing an electronic health record (EHR) and using it from the beginning so that you do not have to transition your paper records to electronic later. Research EHRs and choose the one that will best fit your needs. If you will be accepting insurance, consider choosing an EHR that includes billing features.

One advantage of being a generalist is that you are not limiting yourself to a specific population. However, it can be difficult and expensive, in terms of both time and money, to try to be good at treating "everything." As a private practitioner begins to develop effectiveness in a specialty, she or he can quickly become known in the community by referral sources such as doctors and other providers.

Deb Wilke
Licensed clinical professional counselor
Bolingbrook, Illinois

Name of practice: Compassionate Counseling

Years in private practice: 16

Practice overview: A solo practice focusing primarily on issues with clients who are lesbian, gay, bisexual or transgender

Continuing education

Counselors can earn seven CEs by listening to the ACA webinar "Profit is not a four-letter word," which features eight entrepreneurial clinicians sharing their strategies for making a living and caring for clients. Earn an additional credit by listening to the ACA podcast "Private practice preparedness," featuring Rob Reinhardt and Anne Marie "Nancy" Wheeler. For a full list of webinars and podcasts, visit the ACA website at counseling.org and click on the menu bar for continuing education.

Previous to opening my practice, I was a case manager/therapist for the Department of Children and Family Services (DCFS) at an agency in Aurora, Illinois. My caseload consisted of young people who were actively suicidal or homicidal. The irony of that job was that the more stressful aspect of my work had to do with dealing with the agency and its hierarchy than the acting out of the youth.

I don't believe anyone can ever truly be ready to handle the unknown. Private practice is such a different animal than working within a group, hospital or agency environment. I would strongly recommend to anyone considering going into private practice that they make sure to have an excellent consultant and a knowledgeable lawyer (of your work in particular) on retainer.

Probably the most beneficial learning experience for those seeking the chair of the counselor is to have spent sufficient time seated in the client chair. I have been amazed by the number of counselors, social workers and therapists of various kinds who have never sat in the client chair. I do not know how anyone can do this job adequately or sufficiently

empathically without knowing what this experience is like for the client and having done one's own work.

You won't succeed in private practice if you aren't skilled in both counseling and business. You may be the world's best counselor, but if people don't know who you are or where you are (the business side), no one will come to you. If you're a terrific marketer and really good at selling yourself but you ultimately fall short of being who you need to be with your clients, no one will come to you.

I would seek out a place to practice where you feel you have adequate control over noise, interference, etc., and that you can see such a place being a long-term spot because the less you move around, the more likely people will find you without difficulty. Having as much control over your space as possible is truly a boon to your peace of mind and [provides] a sense of calm and protection for your clients.

Keep up on research related to the populations you serve. Don't take seminars for the sake of required CEUs only. Try to line up your learning experiences to be helpful in the field.

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