



# Family Therapy Letter

Monthly reports for professionals helping families.

Vol.4 , No. 8

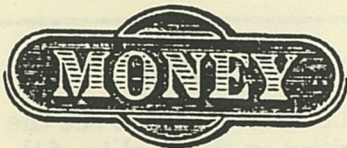
August 1992

## What You Weren't Taught in Therapy 101

### How to Talk with Clients about Money

Family therapists are taught little, if anything, about approaching and ultimately dealing with clients' money problems. As a result, most are uncomfortable with the subject. Yet some estimates say money is a factor in as many as 90 percent of all divorces. Financial problems contribute to domestic violence, alcohol and drug abuse and other stress related health problems.

Now there is a training program that helps therapists become proficient and comfortable addressing the clients' financial issues. "We make



counselors effective by teaching them how to get money issues out in the open and find a workable resolution," says

Anthony A. Coia, who in 1981 founded Moneywatch Ltd., a private "Financial Fitness Consulting Service," in Cranston, R.I.

Coia says 70 percent of his clients come from healthcare industry referrals. Currently, he is teaching a six-week training course for family therapists at Butler Hospital in Providence, R.I.

James W. Alves, coordinator of the outpatient program at Butler Hospital, says that "ignorance of financial matters limits therapists' ability to accurately assess the impact of financial dysfunction on the overall functioning of families and individuals."

"It is difficult to address," Alves says. "Families often perceive themselves as having money problems. They say 'we have too many bills and not enough income' or 'we fight over spending.' The therapist is powerless to propose practical alternatives. Without training, solutions the therapist might suggest usually fall short of the clients real needs."

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Coia's training exposes therapists to techniques and ideas that can lead to more effective ways of assisting families in resolving their money problems. After the Moneywatch training, therapists are better able to assess financial dysfunctions and to discuss specific, workable options families may employ to resolve their financial concerns. The therapist's ability and confidence in addressing these matters provides considerable reassurance to clients.

Bringing the financial counselor and family therapist together represents an opportunity for what Coia and Alves refer to as "cross training," the borrowing and blending of resources from two distinct fields that have traditionally worked exclusive of one another. Coia can now better  
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How to Talk About Money  
*Continued from Page 1*

recognize clients who can benefit from Alves' expertise and vice versa.

The financial counselor and the family therapist become an effective team assisting the family with life problems. Families are asked to sign releases so appropriate information can be shared. Frequently Coia discovers that inordinate amounts of a family's or an individual's money are being spent on impulse buying, alcohol, gambling or other dysfunctional types of stress relief. He sees couples on the verge of divorce from frustration with their inability to resolve their money problems. With the client's permission, he can pick up the phone and involve a family therapist in the search for solution.

On the other hand, while Alves may be able to assist families at looking into the reasons why their financial problems occur in the first place, he defers to Coia to assist the family with the specific dollars and cents issues.

Therapists attending the course say Coia's approach shares many of the same principles as

sound family therapy practice. It assumes collaborative working relationships and establishes goals and commitment to make the changes necessary to achieve those goals. Additionally, Coia's method quickly cuts through the denial and resistance that often accompany families presenting with financial problems. When a family's lifestyle is laid out in black and white they often find that they do not have major financial problems at all. Rather, they are experiencing other significant, underlying dysfunction(s) - with money issues being the presenting symptom.

Alves reflects on the limited availability of training on financial matters. "Little is taught in graduate school and rarely is the topic addressed adequately in family therapy conferences," he says. "As we learn about a field in which we previously lacked training we are able to make an immediate, positive difference for our clients."

Source: James W. Alves, MSW, CISW, is coordinator of the outpatient program at Butler Hospital in Providence, RI, and clinical teaching associate in the Department of Psychiatry and Human Behavior at Brown University. Anthony A. Coia is the founder of Moneywatch Ltd. For more information about local and national training programs for therapists, contact Moneywatch, Ltd., 372 Pontiac Ave., Cranston, RI 02910. Phone or fax, 401/941-2020.

### What Therapists Can Learn In This Six-Hour Course

First Hour: Introduction to family finances. A forty minute color slide presentation on the humankind of peoples' finances followed by 20 minutes of class participation exploring the financial effect social and cultural pressures have on contemporary family life.



Second Hour: "What therapists have to - and don't have to - know to help clients who have financial problems." Case histories are used to highlight the dynamics of finances in the deterioration of marriages, families, households and personal lives.

Third Hour: "Simple devices therapists can use to help clients organize and monitor their lifestyles to feel and be more successful." Case studies are used to demonstrate alternatives to problems that used to be "resolution resistant."

Fourth Hour: "Helping clients get involved in and in touch with their lives." This workshop shows how to help clients *prelive* the lifestyles

they envision for themselves and to see the effect of their decisions on the quality of their lives *before they commit to those decisions.*

Fifth Hour: "Getting people off the financial bubble." Therapists are best suited to help people see that their finances aren't the problem; how to use finances to cut through denial of dysfunctional lifestyles and as an inducement to lifestyle change.

Sixth Hour: "Helping clients who feel they can't afford counseling, personal, financial, or otherwise." This hour focuses on how to show clients how much money they spend for short-term stress relief and distractions - money that can be redirected for personal and financial counseling and a higher quality of life. In this workshop, therapists participate in exercises designed to help clients address financial issues.

Appropriate handouts are distributed at each session. Certificates are awarded upon completion of the course.



### A Case Study

Bill, age 42, and Maggie, age 40 (not their real names), and their two teenage children were seen by James W. Alves during the period in which he took Coia's course. They presented with several significant problems, including perceived financial distress.

**MONEY**

They reported tremendous anxiety when dealing with money issues, frequent and abusive arguing and a tendency to blame each other. Initially, tasks such as "go home and work out a budget" or "spend some time talking with one another about money matters" did not fully resolve the problem. Bill announced that the only way out was to quit his job, cash in on the pension he had built up over fifteen years, pay off all the debts and start over with another job.

With the benefit of Coia's training, Alves was able to assess this "solution" as drastic and avoidable. He referred Bill and Maggie to Moneywatch for consultation. "As it turned out," Coia recalls, "they didn't really have a financial problem, they had a money management problem. When we got things down in black and white I was able to show them that they were not financially bad off, that their perception of their finances and economic ability was the biggest obstacle they had to overcome." Coia relayed this to Alves, who then was able to focus therapy sessions on more central issues within the marriage, such as lack of trust and intimacy.

THE EDUCATION WORK GROUP  
LUNCHTIME SEMINAR

**THE HUMANSIDE OF MONEY**

**A seminar for identifying and addressing the affects of personal  
finances on the recovery from mental health problems**

**Wednesday, March 22, 2006**

**12:00 noon – 1:00 p.m.**

**Terrace Conference Room**

**Butler Hospital**

Presented by

Anthony A. Coia

Financial Strategist of

Moneywatch Ltd.

**CME AND CEU ACCREDITED**

Objectives:

How therapists and clinicians can:

- Identify financial stress and its sources
- Comfortably broach the subject of finances
- Discuss lifestyle/finance connections
- Use financial progress to modify behavior
- Address finances without giving financial advice
- Motivate clients to be financially proactive
- Determine an appropriate financial service
- Get financial solutions without cost for clients

Seminar will include:

- Personal case history
- 1:00 – 2:00 p.m. Presenters available to individual therapists and clinicians to address specific client issues

*Butler Hospital is accredited by the Rhode Island Medical Society to sponsor intrastate continuing medical education for physicians. Butler Hospital designates this continuing medical education activity for a maximum of 1 hour(s) in category 1 credit towards the Physician's Recognition Award of the American Medical Association. Each physician should claim only those hours of credit that he/she actually spent in the educational activity.*

*Butler Hospital is approved as a provider of continuing education in nursing by the Rhode Island State Nurses' Association (RISNA) which is accredited as an approver of continuing education in nursing by the American Nurses Credentialing Center's Commission on Accreditation. This continuing education activity carries 1.2 Contact Hour*



3/23/06

Dear Tony,

Thank you for the wonderful talk you provided earlier this week for the Butler staff.

It was very informative and useful to our clinicians, and having clients you have helped through their financial difficulties speak so positively was wonderful.

I'm enclosing the evaluation forms which reflect the attendees' same sentiments. Thanks again,  
Lisa





# *The Berkshires*

**NAADAC's Northeast  
Regional Conference  
on Addiction Treatment**  
*May 13-15, 1993*

**Jiminy Peak Resort and Conference Center  
Hancock, Massachusetts**

**Conference Chair: T. Mark Gallagher, NCAC II**

**Sponsored by the National Association  
of Alcoholism and Drug  
Abuse Counselors**

*in cooperation with*  
**Connecticut Federation of Alcoholism and Drug Abuse Counselors  
Maine Association of Alcoholism and Drug Abuse Counselors  
Massachusetts Association of Alcoholism Counselors  
Mid-Hudson Alcoholism Counselors Association  
New Hampshire Alcohol and Drug Abuse Counselors Association  
New York Federation of Alcoholism and Chemical Dependency Counselors  
Rhode Island Association of Alcoholism Counselors  
Vermont Alcohol and Drug Abuse Counselors Association**

**You deserve this educational getaway in the Berkshires!**

**Enjoy the serenity and beauty of this mountain resort as well as intensive workshops, exhibits, and networking events with your colleagues from the region.**

**Don't miss this special opportunity to exchange ideas, resources and good times!**

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KEYNOTE SPEAKER

**"Alcoholism and Drug Abuse Counselors: Past, Present and Future"**

Larry G. Osmonson,  
NCAC II, CAP, CTRT  
President, NAADAC

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## FULL-DAY WORKSHOPS

### **I. Surviving Managed Care**

**Joel Rosenhaus, CEO, and Karen Pearce, Director of Marketing & Managed Care, Brookside Hospital, Nashua, NH**  
*Learn how to diversify your business, create less restrictive alternative delivery systems, and communicate better with gatekeepers to survive the managed care environment. Some aspects of managed care work and some don't. Learn about expected changes and the impact on patient, hospital, and provider relations.*

*Also, in today's competitive environment, traditional areas of marketing, such as advertising and referral development, are being replaced by sales, network development and outcome studies. Learn how to modify your marketing program with strategic planning, new product start-up, and public relations strategies.*

### **II. Treating Nicotine Dependence**

**Geoffrey P. Cain, M.D., Addiction Medicine Specialist, Brookside Hospital, Nashua, NH**

*Why do people continue to smoke despite the obvious risk? What are proven methods to motivate them to quit? Learn the answers to these fundamental questions at this workshop by a leading expert in the field. You will also leave with information on the health effects of tobacco products, the neurobiology of craving, and the pros and cons of having your client's quit and the implications of smoke-free programs.*

### **III. AIDS and African Americans**

**Donald Storms, CHIVC, NIDATOT, CADAC, Program Coordinator, Bureau of Anonymous Counseling and Testing, NYC Department of Health, Brooklyn, NY**

*This workshop is designed to enhance participant's awareness of the challenges facing chemical dependency treatment programs and staff in providing services to African American clients with AIDS-related problems. You will increase your knowledge and understanding of the prevalence of AIDS among ethnic minorities and the need for prevention strategies to decrease the spread of HIV/TB in African American communities.*

### **IV. The Human Side of Time, Money and Energy**

**Anthony Coia, CPA, Moneywatch, Ltd., Cranston, RI**

*This workshop will address three resources everyone has... **Time, Money and Energy**... and their utilization by counselors to simply, graphically and indisputably show clients the rewards of living functional lifestyles—and the consequences of living dysfunctional lifestyles. The color slide presentation, lighthearted exercises and substantial training aids are as eye-opening as they are mind-opening.*