

The Assessment

This assessment is adapted from Hadassah Damien's scale, found [here](#). Take a look at what statements are true for you. This doesn't account for every circumstance, only some common ones. Pick a rate based on where most of your statements fell, or pick an in-between rate if you have some high and some low statements. If your rate changes from when we started working together, for higher or for lower, that is okay.

I trust you to honestly and accurately assess where you fall and what you're able to pay. And I don't believe any judgment or guilt is in order, wherever you fall on the scale.

Rate	Income*	Family assets and roadblocks	Education, career and debt	Day-to-day financial experience
Top	Employed, \$125k+/year OR I live comfortably mostly/all off unearned/gifted income	Family has many assets like investments, trusts, or a profitable business * I could easily ask for and receive money for things I want from a partner or family	Advanced degree with few/ no loans * High earning power in my career (even if not exercising it right now) * Family typically has high earning power/education	I can easily pay for my needs and wants with little thought to having enough money, and am saving money towards future wants and acquiring assets * My income isn't negatively impacted by my race, ethnicity, sexuality, gender, disability, or other aspect of my identity
High	Employed, \$85-125k/year	I choose to work less or for less pay because of family support * Family has many assets like a paid off house and extensive retirement accounts * I could ask for and receive money from family or a partner for life changes like going back to school or changing my career	Career is stable and moving forward * Loans for graduate degree or Bachelor's degree with minimal loans * Most people in my family have higher education	With a bit of planning, I can pay for my needs and most of my wants and save for the future
Middle	Employed, \$60-85k/year	Family has some assets like a house they are paying * In an emergency, like getting really sick or losing a job, my family or a partner would support me financially for a time	Bachelor's degree with loans * Some career prospects	I can cover my needs, and some of my wants, with careful planning
Lower	Employed, \$40-60k/year	Family has few assets * I support others besides myself with my income, like children or elders	Extensive student loans, among first in family to go to college * Few/stalled career prospects	I struggle to meet my needs and find myself living paycheck to paycheck * Paying for my medical needs takes up a large proportion of my income
Bottom	Employed making less than 40k/year * Unemployed or marginally employed * Income from SSI or SSDI	Family has no assets * Adult family members rely on my income for basic survival * Cut-off from family support	No degree * Low/no potential earning power * Survival credit card or payday loan debt	I regularly am unable to meet my basic needs and find myself struggling to pay rent, buy food, etc. * Paying for my medical needs makes it a struggle to afford anything else * My income is negatively impacted by my race, ethnicity, sexuality, gender, disability, or other aspect of my identity

*If you are in a relationship where you share income and expenses, calculate this by taking the average of you and your partner's income. (Ex: You make 30k, your partner makes 70k. $30+70=100/2 = 50k$ average)

The Actual Scale

Rate	Fee
Bottom	*60 and less
Low	80
Middle	130
High	170
Top	215

*At this level, there is a huge difference between, for example, paying 30 and paying 60. Talk to me so we can find a rate that is sustainable for you.

Check for reasonableness

The scale is very general and might miss some factors that influence your ability to pay. If the number you come up with is impossible to pay, or technically possible but would greatly hurt your day to day existence, talk to me so we can find a reasonable and sustainable rate. Having to budget and prioritize in order to pay for therapy is understandable. But if you find yourself having to cut out basic needs or live like a hermit in order to pay for therapy, that isn't okay with me.

Conversely, this scale accounts for highly paid professionals, but breaks when we are talking about great wealth and income. If you could comfortably pay twice the top rate or more without it impacting your day-to-day existence, talk to me about finding a just rate.