

Chapter 9

FINANCIAL BOUNDARIES: GETTING COMFORTABLE WITH MONEY

Many practitioners in our profession are uneasy about the financial side of our work. Most of us don't come to this work with a business background. We spend much of our time in school learning our trade, not learning how to deal with money and fees. However, making sure the financial part of our relationship with clients is handled with clarity and grace is an important way that we set safe boundaries for our clients and ourselves.

We may think of the business side of the professional relationship as an unpleasant bit of reality that we tack on to the "true" relationship, the hands-on aspect of our work. But charging a fee (or whatever we ask in return for our work) is actually central to the therapeutic relationship. For the professional relationship to feel safe to clients, they need to know what we expect of them and they need to trust that we will be fair. Also, for the relationship to feel right to us, we need to feel that we are receiving adequate compensation.

This chapter discusses personal issues and attitudes practitioners can have about charging fees that may get in the way of creating effective financial transactions. It is primarily concerned with choices based on individual preference rather than on questions of business ethics.

It is also primarily aimed at those who have or want to have a private practice. Of course, those who work for others have concerns about financial compensation as well. If you choose to work for someone else, your main task is to make sure the financial arrangements are fair to you before you start employment. For instance, you would want to know whether you are paid if a client cancels at the last minute, how you will receive your tips, or what else you might be required to do, such as cleaning or laundry. A good book on business practices would be useful.

From Caring One to Cashier: Money Awkwardness

Some of us may feel awkward going from being the one who is compassionate when a client is on the table to being the one who asks for money at the end of the session.

You've just finished a session during which you felt touched by a client's revelation of the pain he feels in his life, and you're feeling compassionate toward him. As he gets ready to pay, he says, "Oh, do you mind if I postdate this check for next week?" or "Gee, I forgot my checkbook. Mind if I pay you next time?" How do you then say, "I prefer that you pay me at the end of each session," without feeling callous? It might seem easier to say, "Oh, sure . . . that's fine," even if it really isn't fine.

Caring about clients and expecting something in return from them are two different aspects of our relationship with our clients, and we may feel uncomfortable making the transition between the two. Medical doctors and somatic practitioners who do volume business resolve the conflict by having another person, an office manager or a receptionist, handle the finances. If you work for someone else, your employer generally has office staff that takes care of the business end. But those who are in private practice are stuck with the dilemma of sliding back and forth between being the caring one and the cashier.

Perhaps we even feel a little guilty about setting fees. A bodyworker said recently, "I'm not in this for the money. This work is like a calling for me." For those with that attitude, there's often an accompanying sentiment that it's somehow crass to care about making money. While there's nothing wrong with wanting to make the world better, there's also nothing wrong with being paid adequately for our work. Part of what being a professional means, after all, is that this is how we pay the rent. Charging appropriate fees tells clients that we respect ourselves and are serious about our work.

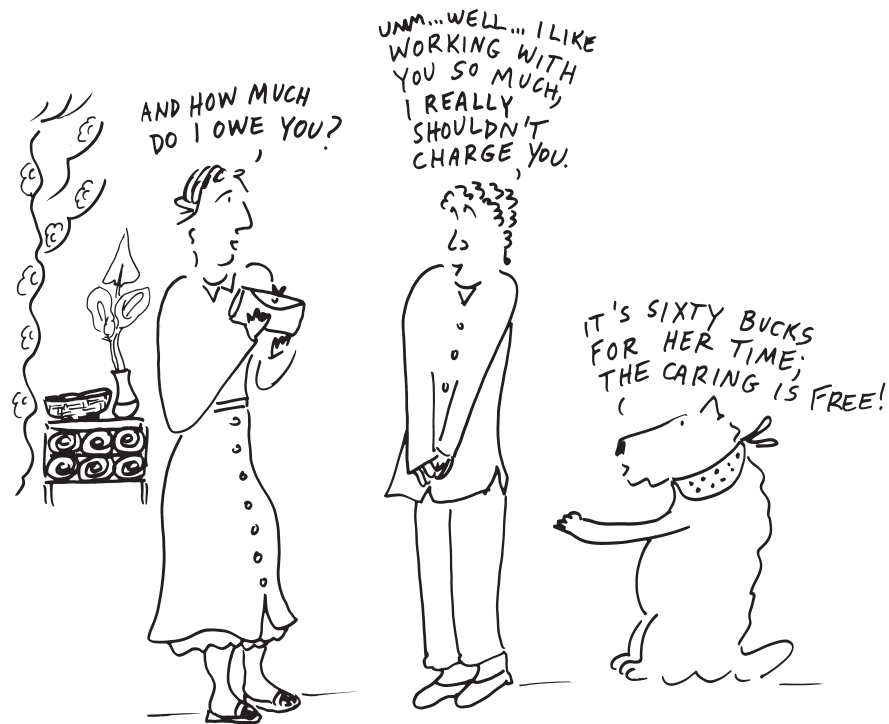
For practitioners who are uncomfortable because they feel as if they're charging people for nurturing them or caring about them, a colleague has this advice: "Tell them that clients are paying for their time. The caring is free."

On the other hand, if you have entered this profession because you think it's an easy way to make a living and don't realize the need for a caring attitude, you will find the work challenging in a different way.

Money as Part of the Healing Process

For those who are shy about charging, you have to keep in mind that your fees or compensation is actually an important part of the healing process for clients. Our fees clarify clients' obligations to us and ours to them. Giving a service without making it clear what we expect in return can make both parties uneasy.

It is an intrinsic aspect of clients' healing not only for them to give something in return but also to create a balance by giving something that is valuable to them. In *Persuasion and Healing*, the authors studied many kinds of



health-care providers—witch doctors, traditional Western medical doctors, and alternative health practitioners. They concluded that in an effective therapeutic experience, patients or clients must give something valuable in exchange; they must make a sacrifice (Frank JD, Frank JB. *Persuasion and Healing*. Baltimore: Johns Hopkins University Press, 1993). In cultures other than our own, the offering might be a nice fat chicken. In ours, it might be someone volunteering their time so that a new student can practice on them or a colleague trading a session. However, usually what is given is money.

The idea of the healing value of a sacrifice doesn't justify greed or overcharging, but the concept can help us feel more comfortable with collecting appropriate fees. The element of sacrifice may give clients a deeper sense of the treatment's value and help them benefit from it. Sometimes clients who are given a special deal don't seem to get as much out of the work as those who pay full price.

*Money's clean;
it's precise; it's
simple.*

Although trades can occasionally work out well, money is usually the best way to be compensated. The great thing about money is that it's specific. Sixty dollars isn't the same as \$59.75. Money's clean; it's precise; it's simple.

The clarity of fees is part of a safe professional environment. It is useful to both practitioner and client. Asking for and receiving money (or whatever the terms of exchange) speaks deeply to both client and practitioner about

the value of the work. For practitioners, money is a tangible sign of the client's appreciation. For clients, it is a tangible sign of how much they will invest in their own well-being.

Money: An Emotional Issue

As we all know, money can be an emotionally loaded issue. Most people have strong beliefs, opinions, and habits around money. Very few people are indifferent to the subject. The fact that both practitioner and client may have strong feelings and attitudes about money makes it both more important and more challenging to keep consistent boundaries in this area.

Regardless of their actual material wealth, some clients may be concerned about whether they are getting their money's worth. They may be sensitive to being slighted on time or effort. They may think our fees are too high. Perhaps not being aware of the expenses of running a small business or the physical and emotional exertion that our work involves, they may think a professional who makes \$80 an hour is lavishly paid. Or they may take our fee setting personally, thinking that we don't like them if we raise our fees and we do like them if we give them a discount. (We have to be careful that the latter isn't true and that discounts are based on objective criteria.)

Some of us may have old, unexamined ideas that get in the way of making good decisions about policies concerning money and fees. We might have deep feelings about whether money is "good" or "bad," whether we are competent with it, or even whether we deserve to be financially successful. We might have unrealistic ideas about how hard or how easy it is to make a living. Also, as manual therapists, we work in a profession that usually doesn't make us rich. In a culture that measures personal worth by one's bank account, we have to learn to value our work nonetheless.

Talking to Clients About Money

Because money is an emotional subject for many people, we can quickly offend or even lose a client if we are clumsy in setting limits or unclear about our expectations around fee paying.

Here is a summary of the basic guidelines for setting limits for any practitioner who has to explain financial expectations to clients. These were first discussed in Chapter 6:

- Be clear about expectations in advance.
- Be careful about your tone.
- Speak in terms of your general policy.
- Practice what you will say in various situations.

The importance of these guidelines is worth repeating. First, the clearer you are about what you expect from the beginning, the easier your job will be. Second, when you talk with clients about money policies, your attitude and tone make a world of difference. You want to sound straightforward, businesslike, and confident—neither apologetic nor punitive. Third, when you have to set a limit, if you speak in terms of general policies rather than about a client's specific behavior or circumstances, the client will be less defensive. Instead of saying, "You should have let me know you couldn't come. You have to pay me for the appointment you missed," you can say, perhaps with a sympathetic tone, "As you know, I charge full fee when someone misses an appointment."

The ability to set limits well doesn't come naturally. Just as you use friends and colleagues to practice massage strokes, you can also use them to try out what you will say in different situations. Even though it's a make-believe situation, friends and family can give you valuable feedback about how your words sound and your attitude comes across.

Basic Fee Policies

There are a number of common situations or practices that most practitioners in private practice have to deal with around fee setting. As with other aspects of your relationship with clients, it's a good idea to establish fair boundaries and stick with them unless you have a carefully thought-out reason to make an exception.

You also need to be familiar with the appropriate laws in your city or state to be sure you are in compliance with regulations governing various aspects of running a business, such as refund policies, raising fees, marketing, and so forth.

Of course, if you work in a spa or as the employee of a doctor or chiropractor, you have to abide by their basic fee policies. As discussed earlier, it's a good idea to find out whether the employer's policies are agreeable to you before you take a job.

Setting Fees

If you're starting a practice, you can determine the appropriate fee to charge by researching what other practitioners in your community are charging, especially those who offer your kind of bodywork or massage and have your level of experience.

Your rates affect what both clients and colleagues will think about you. If you charge more than the norm, some clients may be put off, while others may think you must be offering something special for the extra charge. If you charge less than the going rate, some clients may be attracted to the bargain but may not value the work as much.

Moreover, if you charge a good deal more or less than what others are charging (say, a difference of \$20), you run the risk of alienating your colleagues. Sometimes even a \$10 difference in fees can set a practitioner apart. Colleagues may feel you are arrogant if you charge more than they do without having more training or experience. Or they may resent your undercutting them if you charge less than the going rate. On the other hand, it's more acceptable to offer discounted rates in order to boost business if you are a recent graduate, a practitioner new to an area, or even an experienced practitioner whose practice is in a slump. The amount you charge also affects how you feel about your work. Make sure that your fees are fair to you and that they take into account all of your expenses—for instance, your office rent; the time and cost of either laundering your own sheets or having them cleaned; and the costs of massage oil, phone service, or a website. Charge enough so that you won't begin to resent your clients. Also, make sure you don't feel as if you are overcharging. If you're not comfortable with your fees, clients will sense it and feel uncomfortable also.

Raising Fees

How often and by how much practitioners raise their fees can vary. Many raise their fees by \$5 or \$10 about once a year. Some raise rates when their overhead, such as office rent, becomes higher. To be fair, you need to give adequate notice—a month or two, at least (3 months is standard procedure in Canada)—to let clients get used to the idea of the higher rate and be able to budget accordingly. You can post a notice by your door, so that clients will be sure to see it, or mail a notice to your regular clients. You can also tell them (before they are on the table): “I want to let you know that starting in November, my fee will be \$65 instead of \$60.”

There's a good deal of variation in how you can carry out fee hikes. Some practitioners begin charging the higher fee immediately for new clients but wait a month or two before applying the rate for existing clients. Some never raise rates for existing clients; their clients never pay more than what they paid for their first appointment.

There's no set way to raise fees. Whatever you decide, your policy needs to be one that you can live with, that you feel is fair to you and to your clients, and that you implement consistently. There's no need to feel apologetic about raising your fees. As a colleague said, “We don't need to send clients a sympathy card when we raise our fees.”

Special Deals

What about giving discounts or using sliding scales? Most of the practitioners I have talked with find it works best to stick with one fee, with rare exceptions.

As discussed in earlier chapters, making special arrangements for a client in any area of your work generally brings up a red flag. Because money issues are often so emotionally loaded for both client and practitioner, going outside your usual boundaries in fee setting is often a big mistake. It can also be a sign of deeper problems with your professional relationship with a client; you may be allowing the client to manipulate you.

Giving discounts and charging on a sliding scale that depends on the client's income are the most common examples of special deals. A colleague reports:

A prospective client called and said she was under a lot of stress, and she knew it would help her to receive regular massages. She had heard good things about my work but said that massage was “outside her budget” and asked if I would give her a significant discount. Since she was working full time, I told her that I only offered discounts to students and others in special circumstances. When she began pleading with me about how much she needed the work, I almost gave in to her, but then realized that I was inappropriately beginning to take on responsibility for her stress level. I told her that I couldn't make an exception for her, and I gave her the names of some practitioners who might be willing to give her a discount. Although she was not happy about being refused, I felt that she had not given me a good reason to change my policies—and she had given me good reason to be wary of being manipulated.

You're under no obligation to discount your fees. In many ways, charging everyone the same fee creates the safest, clearest boundaries for both you and your clients. If you do want to consider discounting your fees or making special arrangements from time to time, consider the following points:

KNOW YOUR MOTIVATION

You want to take care that, for one, you're not trying to rescue the client. A “rescue” attitude means you treat the client as if they were in some way inadequate and, therefore, not able to be held to normal business arrangements. Sometimes you may make a special deal because you don't want to say no to a client, you want to be “nice,” or you think you need the money, even if it's a lower fee. All of these motivations are different from making an adult-to-adult business arrangement with someone who has a legitimate reason to need a discount, such as an elderly person on a small fixed income. Equally important, when you depart from your normal framework, you encourage clients to do so as well. A colleague reports:

Even though I don't usually do this, I made a special payment arrangement for a client who said he was down on his luck. He was to receive a 10-session series at the rate of two per month but was to pay me for only one each month. After we finished the 10, he would continue to pay me a monthly fee until all sessions were paid off. Unfortunately, once we started working, I found that he was an inconsiderate client. For instance, he was often late to sessions, even after I urged him to be on time. Once he missed a session without giving adequate cancellation notice. When we were finished with our work, I had a hard time collecting what he owed me. Lesson learned. I had started out badly with this client by making a special fee arrangement without good cause. By not respecting my own professional boundaries, I had encouraged him to not respect them either.

You can avoid confusion if you have clear guidelines concerning the circumstances under which you will make a special arrangement.

OFFER DISCOUNTS TO GROUPS OF PEOPLE, NOT INDIVIDUALS

Those who do offer discounts often restrict them to certain groups of people, rather than deciding merit on an individual basis. Some school clinics and private practitioners, for example, offer discounts or pro bono work to students, elderly people on a small fixed income, people with life-threatening illnesses, or spiritual or religious teachers. A special fee can work well if it's motivated by your heart or your convictions and not by guilt.

When you make such an exception, you need to keep checking in with yourself to make sure your heart is still in it and your bank balance isn't suffering.

BE WARY OF SLIDING SCALES

Using a sliding scale to determine fees means that you offer a range of fees based on the client's income. For instance, someone who has a low salary would pay your lowest rate of \$40 per hour and a wealthier person would pay your standard rate of \$90 an hour, with gradations in between. Sliding scales are basically discounts, so you need to employ the same caution about using them. Using a sliding scale to determine fees based on a client's statement about his ability to pay automatically creates a dual relationship. In a sense, you become the client's banker, involving yourself in his finances in ways that aren't supposed to be part of your role. For instance, you may find yourself concerned about whether the client is spending his money wisely in other areas of his life or whether you should renegotiate his fee if his income rises. The complications created by going outside the boundaries of the therapeutic

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relationship in this way can interfere with the relationship and with your ability to put your best effort into your work. Imagine these scenarios:

A client has convinced you that, as a student, she can't afford your full fee. You have agreed to accept \$50 per session instead of your usual \$80 fee. After you've seen her for a couple of months, she tells you she can't make the next week's regular appointment because she's going on vacation to Hawaii. How do you feel?

A client who is paying you less than full fee complains after several sessions that she's not getting enough from the work, that she doesn't feel as good as she wants to. Would you be able to handle this complaint with the same objectivity as you would if she were a full-fee client, or might you secretly feel that she's being ungrateful?

ASK YOURSELF SOME POINTED QUESTIONS

Even if you offer to do pro bono or discounted work for what seems like purely altruistic reasons, you want to look at the difficulties that may be hidden in such relationships. Here are some good questions to ask yourself any time you consider reducing fees:

- Do I have a standard policy for fee reduction, and am I veering from that policy?
- Am I reluctant to say no to this client?
- How do I decide how much of a discount to give?
- What are the possibilities that the special financial arrangement will affect the therapeutic relationship?
- Am I expecting special gratitude and appreciation in return for this special fee?

MONITOR THE NUMBER OF DISCOUNTED-FEE ARRANGEMENTS YOU HAVE AT ONE TIME

Determine how many discounted or pro bono (no fee) clients you can realistically afford to see in your practice at one time. You don't want to work all week and end up with little cash to show for it.

It's difficult to make blanket statements about when it's appropriate to give a discount. Some practitioners can handle giving discounts and making special arrangements more easily than others. In deciding what policies you are comfortable with, you have to be honest with yourself about your own limit-setting abilities and your own biases about money. The bottom line is

to consider honestly whether the arrangement could be detrimental to you, your client, or the professional relationship.

Common Financial Dilemmas

A number of common situations that arise in the work life of a somatic practitioner in private practice can create difficulties. Although solutions to the problems may vary from practitioner to practitioner, it's best for each practitioner to establish his or her own policy for each of these situations and then stay with that policy.

Missed Appointments

You've booked a new client at 3 p.m. You're not at the movies, you're not taking a nap, you're not attending a class. And most important, you're not able to schedule another client for that time slot. You're all prepared: you've warmed up the room, put clean sheets on the table. Maybe you were counting on the money and you've already mentally spent the fee. And then . . . no client. No phone messages to explain . . . nothing. The missed appointment is that dreadful thud in the professional life of a manual therapist.

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Along with the dreadful thud goes the pesky question of whether to ask the client to pay for the missed session. If the client had a genuine emergency, you wouldn't charge. But what constitutes an authentic emergency? Illness rarely comes on suddenly. Business people usually know that meetings can run long. Sometimes no-show clients can't anticipate problems, but often they can.

In most circumstances, standard practice is to charge a full or partial fee for someone who breaks an appointment without adequate notice or just doesn't show up. (Manual therapists sometimes make exceptions and don't charge the first time a client misses an appointment.) Some practitioners—especially new ones—find it hard to ask a client to pay for a missed appointment. They feel awkward asking payment for “doing nothing.” The point is that you could have booked another client in that slot, and even if no other clients wanted that time period, you lost the time it took to prepare and the 20 minutes or so it took to determine that the client wasn't coming. A missed appointment is time and money lost. Also, if you allow clients to be disrespectful of your time once, chances are they will do it again.

Sometimes practitioners are concerned about making the client angry, so they rationalize that they wouldn't have filled the vacancy anyway. But you have to consider whether you want to work with a client who doesn't respect your time. Also, if you are angry with a client for missing appointments without notice, can you be compassionate when you work with that client?

Sticking to your guns about charging for missed appointments shows that you value your time as a professional. Unfortunately, if the no-show client doesn't call either to explain or to make another appointment and won't return your calls, obviously you can't do anything about it. Such a client probably wouldn't respond to a written bill, either.

To be fair about the adequate-notice policy, you should show clients the same courtesy. Let them know that if you have to cancel an appointment without 24 hours notice, you will give them a free or discounted session. Even with a firm policy that has been communicated to clients, most practitioners have an occasional no-show. Here are some suggestions to make missed appointments less frequent:

SET YOUR POLICY WHEN THE FIRST APPOINTMENT IS MADE

When a client schedules a first appointment, always make sure you let her or him know you will charge for appointments cancelled without 24-hour cancellation notice (or whatever you think is adequate).

PUT IT IN WRITING

During the first appointment, ask clients to sign an agreement accepting the 24-hour cancellation policy (and whatever other policies you have, such as being paid at the time of the session). Even if you are certain you have told clients, they may not remember that you did.

Be sure to include in this agreement the amount of time you will wait—for instance, 20 or 30 minutes—before you decide that the appointment has been missed. Let clients know that it's possible that you might leave the office at that point, so that even if they do finally show up, they may not be able to have even a partial session.

HAVE THE CLIENT CONFIRM

If a client has proved unreliable by missing appointments, ask that client to call you by a certain time the day before the session to confirm the appointment or you will fill that time slot with someone else. (Some bodyworkers ask all clients to confirm the day before.) Or you may prefer to ask permission to call the client with a reminder a day or two in advance.

EXPLORE CREDIT CARD PAYMENTS

If you are able to take credit card payments, you can ensure payment in the way that other businesses, such as hotels, do. When a client makes an appointment, take her or his credit card number and let the client know you will charge for a missed session unless the appointment is cancelled by a certain time. Using the credit card method is particularly useful for those who work a great deal with one-time clients, such as vacationers in resort towns.

Gift Certificates

Some somatic practitioners offer gift certificates as a way to promote business or bring in extra income, especially around the holidays. While they can bring in extra income, gift certificates can also bring some problems.

Many experienced practitioners say that gift certificates are often not worth the trouble. For instance, the giver of the gift may be much more enthusiastic about the benefits of massage than the recipient; the recipient may be reluctant, for whatever reason, to have a massage. As a result, recipients sometimes drag their feet about collecting their massage. Sometimes as much as a year can pass before they make an appointment. Because of this, some practitioners put an expiration date on gift certificates. (In some states, because the service has been paid for, using an expiration date is illegal.) However, most practitioners say they wouldn't turn down such a client regardless of when she or he calls.

Although there are these downsides to gift certificates, they work well for some practitioners. And for some, the process of advertising and selling gift certificates is a good exercise in learning how to promote their businesses.

Refunds

It's often wise to offer a dissatisfied client a full or partial refund even if there has been no negligence or harm on your part. If a client is upset enough to ask for his money back, you're generally better off honoring that request. Aside from wanting to respect the client's wishes, you don't want the bad publicity of an angry ex-client complaining about you to others.

If a client has an unpleasant experience during a session, whether or not you were totally responsible, then you want to make it up to the client. Regardless of whether you had control over the situation that caused a client's discomfort, you bear some of the responsibility. Also, if you want to stay on good terms with the client, refunding all or part of a fee and offering a discount on a future session are good options. Here are two examples:

A massage therapist charged a client for only half a session when the last 10 minutes of the hour were disrupted by the loud barking of the neighbor's dog.

A practitioner gave a total refund to a client who had had an allergic reaction to his scented massage oil. Although the client had not told the practitioner that she was sensitive to perfumes, the practitioner was still sorry that the client had had a bad experience and didn't want the client to have a negative feeling about his work.

Certainly, if it is your fault that the client feels dissatisfied, you need to offer a full or partial refund:

A woman had received four sessions from a bodyworker. The bodyworker ended the fifth one 20 minutes earlier than the others, and the client felt the quality of the work was below what she'd come to expect. After leaving the bodyworker's office, she realized she felt shortchanged and called him, explaining what she had noticed. He told her that she was right—that he had been on the verge of catching the flu when he worked with her. He didn't apologize or offer a refund or a discount on another session. Not surprisingly, the client never went back to him and never referred anyone else to him.

This example doesn't mean that whenever you feel you've performed less than your best, you should rush to offer a free session. Those who are very self-critical would be constantly offering free sessions. However, it was the practitioner's responsibility to monitor his own energy level and health and cancel the appointment to avoid giving an inadequate session (and in this case, to avoid the possibility of giving the client the flu).

To steer clear of an irate client's making a complaint to your professional association or filing a lawsuit, you may need to make it clear in writing that in giving the refund you are not admitting that you have been in the wrong. Also, along with acknowledging receipt of the refund, you may want the client to agree in writing to take no further action and make no further complaints against you. If you have doubts about how best to make a refund without giving the client fuel for further action, you would be wise to get professional legal counsel.

Gratuities and Gifts

Whether to accept gratuities (tips) and whether to accept gifts are two other common money issues and affect both those in private practice and those who are employed.

GRATUITIES

Whether or not to accept gratuities can be a controversial subject for somatic practitioners. Some practitioners question whether it's professional for massage therapists to accept tips because other professionals do not. Most think that practitioners who work for themselves should charge adequate fees and not accept tips. However, for those who work for lower wages in a spa or salon, tips can be a necessary financial supplement.

When tipping is expected, there are ways to make it less confusing and awkward for clients. Customers who receive a massage in a spa or salon often aren't sure whether to tip. The owners should make it clear to them

that tips are a normal part of the business by posting a sign on the premises or adding a statement on their list of services: “Gratuities are appreciated.” When the practice of tipping is encouraged, it’s best if there’s an envelope for each employee at the check-in desk (and that the clients know that) so that a practitioner won’t necessarily know how much a particular client has given and can concentrate on doing a good job for all clients.

GIFTS

Gifts from clients are a more personal sign of appreciation than tips. Whether to accept gifts needs to be evaluated on a case-by-case basis, taking into consideration the size and value of the gift and what the client’s intention seems to be.



You may not want to accept large gifts from clients.

Inexpensive gifts given on holidays or special occasions as signs of clients’ affection or appreciation are generally fine to accept. You might think twice, however, about accepting frequent gifts, larger gifts, or gifts that you know are an extravagance for the client. Also, if you are uncertain about the intention behind the gift—for instance, if you know a client is interested in dating you and may want to win you over—it would be best to refuse the gift. Clients who give lavish gifts may, at some level, hope for some special treatment in return. Suppose a client gave you an expensive gift and then wanted the work to continue past the end of the hour.

If you want to refuse a gift for whatever reason, you may do so with a smile and a firm, “Thank you for thinking of me. I really can’t accept this.” Whether to give discounts or refunds, offer gift certificates, or take tips are questions that practitioners have to decide for themselves. Whatever your decision, it always needs to be with an eye toward creating clear and comfortable boundaries for yourself and your clients. The question to ask yourself always has to be, “Could this action harm the therapeutic relationship?”

Rewards for Referrals

Is it a good business practice to reward clients or other professionals for referring clients to you in hopes of stimulating more referrals?

Here are two examples:

Massage therapist Margaret offers a free massage to any client who refers five new clients who make and keep an appointment with her.

Bodyworker Bruce has an arrangement with a chiropractor (for whom Bruce does not work) to give the chiropractor \$10 for each new client the chiropractor refers.

These practices are known as “kickbacks” and are both unprofessional and unethical. Prospective clients need to be able to assume that the person recommending you is doing so because they appreciate your competence and skill, not because they are getting a fee or a service in return. Even though the referrer may appreciate your abilities, the reward can influence their judgment.

As a professional, you should expect that clients and other professionals will find your work valuable and want to tell others about it. Although you want to be courteous and thank them for any referrals, a professional should not be in the position of seeming overly grateful for a referral; actually, it is the referrer who should feel grateful for having a skilled and trustworthy practitioner to whom to refer friends and colleagues.

Becoming More Comfortable with Money

Sometimes we graduate from our manual therapy training expecting that we should be able to easily make a good living with our work. However, it may take a while for this expectation to become a reality, and we can feel isolated in grappling with the situation. It’s rare for people to share the details of their financial struggles with others, so we may not realize that other practitioners are often having the same problems.

It’s not unusual for practitioners to occasionally make mistakes in dealing with clients about money. At some point in their careers, most practitioners have backed down from charging a client for an appointment cancelled at the last minute, for example, or have given a special discount that backfired, or have undercharged or overcharged a client.

There are ways that we can become more secure with financial dealing. We can first examine our own attitudes about money. Having **mentors** who are comfortable in their relationship to money can be a major help with business

Mentor:

A trusted colleague who provides guidance and education. Mentors are usually helpful in advising on both the details of establishing oneself as a professional and the broader general aspects of taking on a professional role or of taking on the role of a particular kind of bodywork or massage practitioner.

issues. Because just about everyone has some issues about money and business, peer group discussions can also be helpful. In a group, others will have clarity about issues that we struggle with. Consultations with a professional counselor can also aid us in getting to the deeper issues that we have about money. (Peer groups and consultations are discussed more fully in Chapter 11.)

Some manual therapists are starting to use coaches—individuals specifically trained to help practitioners create business goals that suit their values. A coach can help us figure out the steps to reach those goals and then, like a personal exercise trainer, hold us accountable for making progress.

Some workshops specialize in improving attitudes about money. To find a good workshop or coach, seek out recommendations from satisfied customers. For practical advice and legal information, it's useful to attend a workshop, such as one at a local community college, about how to run a small business.

The ability to set good money boundaries is a crucial part of our work. Clients need the comfort and safety of a clear financial relationship, and so do we. Keeping clean and clear about money is, like most boundary issues, a skill and an art that we will practice and improve throughout our careers.



QUESTIONS FOR REFLECTION

- 1 Fill in the blank with the first words or phrases that come to mind: In my life, money is _____. (You may have several answers.)
- 2 Think about how or where you may have gotten the feelings or thoughts about money that you wrote in question #1. Did they come from your family? From the culture? Do those answers reflect the attitude you want to have about money? If not, what attitude would you like to have? Fill in the blank to reflect that attitude: I want money to be _____.
- 3 Do you think it's true that clients will value a service according to what they pay for it? For instance, will they value a service they pay for more than a free one? Will they value a more expensive service more than a less expensive one? For instance, if a massage costs \$10 rather than \$60, will that make a difference in how the client perceives the service? Why or why not?
- 4 Draw up a list of money policies that you would be comfortable with as a practitioner. If you are already in practice, are there any changes you would make to your current policies?