

## **PRACTITIONER PROFILE**

### **An Interview with**

**Nathan Astle, CFT™, M.S.**

*Nate Astle is the founder of the Financial Therapy Clinical Institute, a Marriage and Family Therapist, and a Certified Financial Therapist™. He specializes in helping couples navigate their emotions related to money and financial trauma. He has served as a past board member of the Financial Therapy Association and has been featured in numerous outlets, including the New York Times, Wall Street Journal, CNBC, USA Today, and TD Ameritrade.*

**Q. Define what you do professionally.**

A. My work centers around therapeutic approaches to changing the way we feel, think, and behave around money. While I do wear several hats, including financial therapist, trainer, supervisor, and consultant, what I really enjoy is seeing people heal.

**Q. What activities encompass your professional responsibilities?**

A. I meet with clients on a weekly or biweekly basis and help them process financial wounds, relationship difficulties centered on money conflicts and collaborate with other financial professionals to ensure clients are receiving holistic care.

**Q. How long have you been engaged in your professional activity?**

A. I was lucky to find financial therapy early in my career development. I've been doing this work in academic and professional settings for eight years.

**Q. What led you to your professional calling?**

A. I was in the right place at the right time. I was fortunate enough to attend Kansas State University for my M.S. in couples and family therapy, where I learned about financial therapy from Drs. Sonya Lutter and Kristy Archuleta. While I thought financial therapy could be an interesting specialty area for me, it became personal once I was in my own therapy and processing some of my own wounds. Several “aha” moments with my own therapist helped me understand just how deep this whole money thing is. That is when my career transformed into the calling I now feel it is.



**Q. How are you paid?**

A. I use a sliding fee scale for my clients to make financial therapy as affordable as possible. Clients pay an hourly rate ranging from \$99 to \$450 per hour, depending on their household income. While this is far from a perfect system, it allows me to work with clients from a broad spectrum of financial abilities and privileges.

**Q. What theoretical framework guides your work when dealing with clients?**

A. I often use attachment theory, Emotionally Focused Therapy, and systems theory to inform my case conceptualizations. However, I borrow language and tools from many models I find helpful, as long as it leads to the end goal of treatment. A core target of my work is identifying and deconstructing the shame messages surrounding money that perpetuate unhealthy financial behaviors and experiences.

**Q. Do you work alone, or do you have a team?**

A. I work in collaboration with amazing Accredited Financial Counselor™ (AFC<sup>(R)</sup>), and CERTIFIED FINANCIAL PLANNER™ (CFP<sup>(R)</sup>) professionals, where we provide a treatment-team approach to money healing. In the first part of my career, I was a solo practitioner.

**Q. What needs to happen so that in 10 years from now, we can say that financial therapy is a respected field of study?**

A. We can't let the perfect become the enemy of the good. Our field is maturing, which often comes with its share of growing pains. How we define the field, the training we offer new professionals, and the advocacy work we do with the public will evolve over time. That isn't a bad thing. One major challenge I see is that we get in our own way by becoming territorial in our professional expertise. If the field grows as I hope it will, we need to do our own internal work to address our egos and remember that we are all on the same team, with the same desire to see people heal their relationship with money.

**Q. What benefits can the Financial Therapy Association provide to others doing work that is similar to your professional activities?**

A. FTA really is a professional home. The field is young, and many of us are geographically isolated, which can be a particularly lonely experience. FTA is the place to reconnect with friends and collaborate on ways to be better practitioners. FTA provides a community that many mental health practitioners struggle to find and develop.

**Q. If others are interested in finding out more about you personally and professionally, where can they obtain this information?**

A. I value supporting new financial therapists as they grow and develop. People can always reach out to me on LinkedIn or other social media platforms. My work can also be found at

<https://www.financialtherapyclinicalinstitute.com/> (check out the free resources located in the resource library), the Money Minus Shame podcast, and in various news outlets.

**Q. What ethical considerations do you think financial therapists should consider when working with clients?**

A. The obvious recommendation is to ask yourself whether you have competency in the area of struggle the client presents with. When professionals are desperate to prove themselves or are financially struggling, it can be tempting to try to be everything to everyone. In my experience, just because you *can* do something doesn't mean you *should*. Be intentional about who you desire to work with and why. There is no shortage of people needing financial support and healing, so it is okay to say "no" to a person/case if it means you have room for a more aligned case later.

**Q. How do you think practitioners from your home discipline of mental health should use financial therapy?**

A. Mental health practitioners have certain professional privileges that come from clients already knowing what traditional psychotherapy looks like. The clients are already accustomed to visiting your office, where they expect to be vulnerable, discuss problems and solutions, and experience strong emotions. However, they often lack a safe space to address their financial concerns. Financial therapy is a powerful tool that helps clients experience holistic healing.

**Q. How do you think practitioners from a different home discipline should use financial therapy?**

A. You don't have to be a mental health practitioner to practice empathy, active listening, asking good questions, or validating your client's life experiences. Many financial professionals worry about overstepping, where they are playing "therapist." Instead, you can focus on being present, compassionate, and willing to witness emotions, without needing to be a licensed therapist. Some, if not most, of my most therapeutic experiences happened outside a clinician's office. It was with friends, family, and even strangers. You don't have to be everything to everybody to be something to somebody.