

Practitioner Profile

An Interview With Susan Bross, AFC®

Susan Bross is a nationally accredited financial counselor who established her private practice in 1992. She currently lives in San Rafael, California. She brings a multi-faceted background and a combination of skills to her work. As a financial counselor, she works with individuals, couples, and entrepreneurs throughout the nation to help clients develop a practical and emotionally healthy relationship with money. When asked, she will tell you that she is passionate about her work because it mirrors her own hard-won path with money. Readers of the Journal will find Ms. Bross's approach to financial therapy inspiring. She teaches simple tools for effortless and sustainable cash flow and money management. She also guides her clients to balanced attitudes and beliefs about money and success.

Keywords: Bross; financial counseling

Q. Define what you do professionally.

A. I have been an Accredited Financial Counselor (AFC®) in private practice since 1992. I have counseled individuals, couples, and entrepreneurs on cash flow issues, communication issues between spouses/partners around money, divorce issues, and income challenges.

Q. What activities encompass your professional responsibilities?

A. I do face-to-face and phone counseling, as well as offering workshops and seminars on divorce, healthy financial behavior, and money attitudes and beliefs.



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

A. I began interning with a financial recovery counselor in 1992, and had my AFC by 1994. I have been working with clients directly since 1992 and have counseled clients in 16 states to-date.

Q. What led you to your professional calling?

A. I finally turned my money life around in my 30's, and because of the enormous difference it made in my life, I found myself helping people around me (whether they asked or not). I was an addictions counselor just prior to starting my financial counseling practice, and the cross-over skills have been invaluable. The issues of "not enough," impulse control, and obsession that are present in addiction recovery are also familiar with cash flow issues. I was tired of the constant fund-raising that non-profit work required and started imagining being able to counsel others about money as a profession. That thought, and the actions following it, opened the doors that brought me to this career—a career that I have loved ever since.

Q. How are you paid?

A. I work on a fee basis. Clients usually pay me at the end of a meeting or mail me payment afterwards. Occasionally, I am paid by a third party (parent or friend).

Q. Do you work alone or do you have a team? Please explain.

A. I work alone, and have usually had a home office to which clients come. I currently rent an office when I'm in the Bay Area. Although I work alone, I have never thought of myself as a sole-practitioner. In a sense, I have a team. Though, the team I am talking about is a team of professionals that I can refer my clients to. These are individuals that I have vetted. Those in my referral network have high integrity, an educational approach that I believe in, and they treat my clients with respect. Currently, I work with trusted insurance agents, estate attorneys, therapists, family law attorneys, mortgage brokers, and other similar professionals.

Q. What theoretical framework guides your work when dealing with clients and/or conducting research (e.g., some practitioners use a solution-focused theoretical framework while others are more eclectic)?

A. My approach is eclectic, involving all of the training and experience that I've gained both in the recovery field and solution-focused counseling. I believe that clients are willing to pay me my fees because I bring value by tailoring my work to their specific needs, by continuing to find the best way to reach them through the learning medium that works best

for them individually. I use whatever it takes to cause the "light bulb" to go on. When they start telling me what I have been telling them, I know my work is done.

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

A. Having a thriving association where there can be a commonality of training and materials, ethical policies, and mentoring is essential in making this dream happen. Having



a consensus of the standards and training needed for a practitioner in this field will help consumers know what to expect. It is my hope that the Financial Therapy Association becomes that association.

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

A. Great benefits can be garnered in sharing tools and approaches that are effective. It took me a while to know how

to help adult ADD clients, for instance. We have an association in the San Francisco Bay Area of six financial counselors. We have monthly phone conferences in which we discuss case studies, ask for input, and/or help each other with client difficulties that counselors may be experiencing. It makes a great difference, since each private practitioner can feel like an island of sanity in a morass of client pain, and we all independently create similar solutions. The same can happen in a broader financial therapy context.

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

A. Information can be found at my website: www.brossmoney.com. I am always available to chat by phone at (415) 479-1290.