

PRACTITIONER PROFILE

An Interview with

Debra Kaplan

Debra L. Kaplan, MA, MBA, LPC, CSAT-S is a licensed clinical therapist, financial therapist, author, and speaker. Debra specializes in attachment, sexual addiction/compulsivity, money, work, and relationship dynamics. Debra is a core faculty member for the International Institute for Trauma and Addiction Professionals, a Certified Sex Addiction Therapist-Supervisor, and a Certified EMDR therapist. She is an FTA board member and FTA Finance Committee Chair.

After a successful career on Wall Street, Debra merged her passions for finance and psychology to pursue a career as a licensed clinical therapist. Her experience and expertise in the financial and psychological realms distinguish her unique approach in financial therapy to help clients create financial and emotional well-being.

She is the author of, "For Love and Money: Exploring Sexual & Financial Betrayal in Relationships" and the creator and founder of the ground-breaking workshops and intensives, "For Love and Money®". Her book, "Battle of the Titans: Mastering the Forces of Sex, Money, and Power in Relationships" provides couples tools to successfully create sexual and financial balance in their relationships.

Debra is co-author of "Coupleship Inc: From Financial Conflict to Financial Intimacy" providing couples a unique perspective to understand their financial conflicts through the lens of IFS/parts work, and tools to successfully resolve conflict and create financial intimacy. Debra speaks to global audiences and is a featured guest on podcasts and financial media outlets.



Q. Define what you do professionally.

A. There is a high degree of overlap between my professional pursuits. My professional focus is to help the client(s) create well-being and live healthier, happier lives. As a clinical professional, I help individuals and couples to successfully resolve their emotional and/or psychological stressors. As a financial therapist and consultant, I help client(s) understand and resolve their money and work stressors. However, the emphasis is on the emotional and financial drivers that influence a client's money beliefs and behaviors. As an author, faculty member, and speaker, I bring together my professional and creative expertise to educate and enrich people's lives.

Q. What activities encompass your professional responsibilities?

A. This question is similar to the previous question. There is a high degree of overlap between roles, so I alternate time as needed. Running a private practice and consulting business requires overlapping skillsets and business acumen, yet different entrepreneurial skills.

I facilitate multi-day trainings, several times a year, as a core faculty member for the International Institute for Trauma and Addiction Professionals. In addition, I facilitate couples' intensives and trainings. Last, but certainly not least, I am very passionate about writing and lecturing on topics such as the complex interplay of relationship dynamics involving sex, money, and power.

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

A. I have worked in the financial world for over 40 years, and I have been a licensed clinical professional for over 24 years.

Q. What led you to your professional calling?

A. The 1991 Geneva Peace Conference.

On January 9, 1991, U.S. Secretary of State James Baker met with Tariq Aziz, Saddam Hussein's Iraqi Foreign Minister to find a peaceful resolution to the Iraqi occupation of Kuwait.

In those days I was a Commodity Option trader. In the weeks before the Geneva conference, global oil markets were volatile. As the meetings began the commodity markets, but certainly the oil markets held steady expecting a diplomatic resolution. It was the afternoon in New York when the peace negotiations broke down. As the news flashed across the ticker the crude oil markets lurched and traders erupted into a frenzy. Some traders held favorable positions while other traders were caught short. I stood on the edge of the trading pit captivated by primeval human emotion playing out before me. It was at that moment that I knew I wanted to focus on the psychology of human emotion and money.

Q. How are you paid?

A. I am a fee-for-service provider.

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

A. I integrate several therapeutic modalities in my clinical work; Attachment Theory, Eye Movement Desensitization and Reprocessing (EMDR), Experiential therapy, Psychobiological Approach to Couples Therapy (PACT), and Psychodynamic therapy.

Many clients present with unresolved, traumatic childhood experiences that drive conscious and unconscious attachments to sex, love, money, and work. These therapeutic modalities are beneficial for individuals who struggle with self-limiting money beliefs or behaviors due to unresolved family-of-origin trauma, or the trauma of financial infidelity and betrayal.

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

A. The majority of the time I work in private practice with individuals or couples. I always refer to financial professionals when there is a need for a financial planner or advisor.

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

A. The field of financial therapy came into existence in the early aughts and continues to grow. The focus has been to increase awareness for practitioners and the public, and access for those in need of financial therapy services. However, it is very important to pursue evidence-based research and outcome studies to validate the effectiveness of financial therapy, as well as maintain standards of practice.

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

A. The FTA offers many benefits to therapeutic and financial professionals. The FTA offers workshops, webinars, and interviews to promote awareness about financial therapy. The association sets guidelines for practitioner excellence, promotes a certification standard, and continues to advocate for safe and ethical practice.

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

A. Website: www.debrakaplancounseling.com
YouTube channel: [Coupleship Inc.](#)
LinkedIn: [Debra Kaplan](#)
Facebook: [Debra Kaplan Counseling](#)

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

A. Financial therapy is an interdisciplinary practice informed by both therapeutic and financial competencies. Therefore, it is particularly important that financial therapists adhere to their home discipline and guidelines established by the FTA.

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

A. Every practitioner must decide for themselves if their home discipline is financial or therapeutic, and, vice versa. All licensed professionals have professional licensure regulations or certifications to follow.

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

A. Financial therapists must state clearly and delineate for clients whether their services are clinical or financial. There may be circumstances in which the services require a referral on behalf of a client. A financial therapist must be mindful to avoid ethical boundaries or a dual relationship by providing both services. The FTA community is diverse and an ideal place to seek an outside referral.