



Ker Cleary, M.A.
Clearheart Counseling

541.349.0595 1679 Willamette Street Eugene, OR 97401

Financial Agreement

By entering into therapy, we have begun a professional relationship with financial implications. Financial matters are extremely important to all of us. I welcome your questions and comments regarding my financial policies, to reduce any chance of misunderstandings or difficulties.

Fees

My fee is currently \$90 per hour for individual sessions. Group and workshop rates vary. Occasionally, my hourly fees must be raised to cover increased expenses. I will give you sufficient notice prior to any increase.

Payment

Payment in full is expected at each session. Please bring your checkbook or exact change with you, unless you pay by credit card. You may pay by check, cash, debit card or credit card (MasterCard, Visa or Discover). There will be a \$30 charge for every check returned or resubmitted.

Credit cards: I will charge your card (with notice) if you miss a session or cancel with less than 24 hours' notice, as per my cancellation policy. In such circumstance I will attempt to contact you first to see how you wish to pay for the missed session. If I cannot make contact within 24 hours, I will charge your card. ***Note that charges from me will show up on your statement as "Professional Charges", not Ker Cleary.***

Payment plans can be arranged as needed, under certain circumstances and with advance notice. Please don't let financial concerns keep you from getting what you need.

Insurance

I do not take or bill insurance. Some insurance plans will reimburse you for out-of-pocket expenses for therapy without a bill, so check to see if you are covered. In such instances I can provide a receipt for you to submit to your insurance company.

Appointment & Cancellations

If you miss an appointment, or cancel with less than 24 hours' notice, you will be charged the full fee. I will attempt to contact you to see how you plan to pay for the missed session, but if I can't reach you within 24 hours of the scheduled appointment, your credit card will be charged. Exceptions *may* be made for emergencies. If you need to cancel, please call the office (349-0595) at any time, day or night and leave a voicemail.

Phone consults

A phone consultation is a mutually agreed upon appointment by phone, in an emergency or when unusual circumstances preclude our meeting face to face. The fee for a phone consultation is \$22 per 15-minute block. It costs a minimum of \$22 whether you speak for 1 minute or 15 of each block. There is no charge for simple questions or scheduling calls. I will not charge you for a phone call without your consent.

I have read, understand, and agree to the terms laid out above.

Client Signature

Date

Print Name