



Minnesota Women in Psychology

Summer
2014

Networking and support for all women in the mental health professions.

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Highlights of Spring 2014



Alletta Jervey, Char Follett, Mary Ann McLeod and Corrine Geiger share their perspectives on the emotional and social impacts of retirement in the last of a four-part series on pre-retirement consciousness on May 21.

MWP members Deb Rich, Cathy Skrip and Susan Whalen volunteer and run in the 2014 Daisy Dash, a Charity Fundraiser for Pregnancy and Postpartum Support MN.



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The MWP Newsletter is published four times a year by Minnesota Women in Psychology for its members. Deadlines are: September 1, December 1, March 1, and June 1. All articles and announcements may be edited to conform to space limitations or to improve clarity, without permission of writers. Contributors are given credit via byline. Email articles and items of interest to turnleafcounseling@gmail.com. Be sure to include "Newsletter" in the subject line.

Advertising Guidelines: Ads must be of interest to women psychologists, and MWP reserves the right to reject or edit advertising. Publication of any advertising does not constitute endorsement; advertising by psychologists must follow APA guidelines. Cost: Ads will be accepted in increments of business card size (2" x 3 1/2"); cost of one business-card-size ad is \$20, two—\$35, three—\$50, four—\$60, etc., up to \$100 for 8-card-size, equivalent of a full-page ad. All advertising must be prepaid. Procedures: Ads must be camera ready and fit the requirement of increments of business card size. Submit by the newsletter deadline to: WmPsychlgy@aol.com or MWP, 5244 114th Ave, Clear Lake, MN 55319.

2014-2015 Executive Committee

Kathy Johnson, M.A., LMFT; chair
Cathy Skrip, M.S., LP; past-chair
Susan Whalen, LICSW; vice-chair
Denise Kautzer, M.A., LPC, CPA; treasurer
Farren Swanson, M.A., LMFT; Newsletter
Hanin Ailabouni, M.S. Ed.
Connie Cohen, M.A.
Rebecca Lund, M.S., LPC
Ruth Markowitz, M.A., LP, CST
Bonnie McMillin, LP
Michelle Purtle, Psy.D., LP
Beth Siegel
Miriam Zachary, M.A., LMFT

Regular Membership in MWP is available to women who hold either a Master's or doctoral degree in one of the fields of mental health or a related field from a regionally accredited institution and eligible for licensure in Minnesota in one of the fields of mental health.

Student Membership in MWP is available to women who are in the process of becoming a licensed mental health professional who have not yet earned a graduate degree. Student members are not voting members of the organization. Student representatives on Executive Committee may participate in consensus votes within Executive Committee but may never participate to break a tie vote.

Annual dues are based on a sliding scale according to the annual income of the member, currently ranging from \$30 to \$80 per year. Membership applications are available by calling the MWP office, 612.296.4060 or email at WmPsychlgy@aol.com or on the website at www.mnwomeninpsychology.org.

Notes From The Chair



In June 2010, I found myself a bit lonely in private practice and having no one to ask questions of. I was wondering if others were struggling with some of the issues I was having and didn't want to reinvent the wheel. So I Googled "private practice mpls" and found that there was a private practice group meeting at Black Bear Café. Karen Wright welcomed me along with the other attendees. It was like coming home. These were my people: women wondering how to run the business side of a therapeutic practice. It felt like a great collaboration. I was getting a benefit and also believed I had something to contribute that would benefit others. Joining MWP was an easy decision. Agreeing after a time, to run the Private Practice Group and run for the Executive Committee, took a bit of convincing.

When I was young my dad passed along a lesson he learned in the Air Force during WWII – never volunteer for anything. Contrary to that however, my Mom volunteered for everything! I learned to be judicious in my choices. And I take the word "volunteer" out of the equation. That word seems to suggest time I do not have to give. I ask rather, "Do I have something to offer to the situation?" and "Is there a benefit to me in giving?" I can give my money to further a cause I believe in, my knowledge to help solve a problem, my creativity to help foster a dream, and any number of things I might have to give, and know that I will gain from the experience in both tangible and intangible ways. And collaborating towards a better outcome seems an efficient use of my time.

Four years after joining MWP, I am still finding enticing collaborations. Some of the Growth Series Events have helped me get more focused about the impending Electronic Medical Records and also get certified in CPR. I've had my eyes opened about Human Trafficking and how women are Miss Represented in the media. I would never have thought I had enough to offer as a mentor but listening to what women were looking for in a mentor, I realized I did have something there. And I get so much out of my relationship with my mentee. Our schedules don't allow us to meet that often but when we do it gives me such joy to be able to ease her concerns about this work that we do.

As I embark on this journey as Chair of MWP for the coming year, I want to encourage each of you to look at this organization as one made up of many collaborations, mutually beneficial to the participants. I would love to hear from you if you have been or are looking for a benefit from MWP that has not yet been recognized. That feedback will help immensely when the Executive Committee meets on June 9th to plan the year ahead.

You are now in collaboration with 250 intelligent, sensitive and strong women. And it is my honor to work alongside you to realize our dreams for MWP.

Sincerely,

Kathy Johnson, MA, LMFT
Kathy@TwinCitiesTherapy.com

Wrapping up the 2013 – 2014 MWP Year

By Laura Tripet Dodge, M.S., LP

The 2014 Annual Meeting and Luncheon was held on a cool Friday afternoon in early May. It was well attended, with a full agenda and much to celebrate due to the very active efforts of our leadership over this past year! We enjoyed the opportunity to share lunch and network, aided by focusing questions from our keynote speaker Teresa Thomas, Director of Minnesota Women In Networking (WIN).

The Annual Meeting is a required event in our organization as part of our non-profit status. It is a time in our annual cycle where we report on the business of the organization, mark our accomplishments, acknowledge our leadership and many volunteers, and introduce our newly elected Executive Committee for the coming year. This year, we were thrilled to gift the first round of two scholarships from the new Dorothy Loeffler Scholarship Fund, given to a graduate student member and an early career professional in the process of licensure to assist with their costs. We also initiated the honoring of recent retirees who have been members, current or in the recent past. It is truly wonderful to see MWP growing more and more fully into our mission of resourcing and supporting women professionals in the mental health fields in meaningful ways across the career spectrum.



The engaging program presented by our keynote speaker capped off the 2013 – 2014 year's theme of "Connections" with an experiential discussion and focus on networking. Teresa Thomas, a "professional connector" and Director of WIN presented on "Tapping into the Power of WIN – WIN Connections". She provided us with great material, demonstration and instruction on how to network effectively.

Networking tips include:

- Have a plan
- Know the key point to share in your introduction
- Make it a win-win and "be your best you"
- Entering and exiting conversations
- Follow up

More networking tips and resources can be found on Teresa's Facebook site:
[Facebook.com/teresathomaspresenter](https://www.facebook.com/teresathomaspresenter)

Many thanks to the Annual Meeting Committee: Jill Marks, Fran Zimmerman, Karrol Butler, Bonnie McMillin, Nancy Rupenthal, and Laura Tripet Dodge, Chair

Brown Bag “Munch and Learn”

“Family Law and the Intersection of the Courts and Mental Health” By Christina Robert, Ph.D., LAMFT

I am new to MWP but not to the world of counseling psychology. I have a Master’s Degree in Counseling and Psychological Services from St. Mary’s and a PhD from the University of Minnesota in MFT and in Family Social Science. In the past fifteen years I have worked at a variety of different settings around the metro area. The places I have worked (mostly for free) include Fairview Riverside Inpatient Unit for Children; La Oportunidad; West Side Health Partners Family Clinic (Primary Care); Fraser Child and Family Center, and the Institute of Child Development at a center called the Irving B. Training Center for Infant and Toddler Development, just to name a few.

How did I then become a mediator and Parenting Expeditor and a Parenting Consultant, you might ask? A Parenting what? Who are these people and what do they do?

Well, to answer your question, I became a single parent. I learned through the school of hard knocks what it means to work with a lawyer, to worry about fighting with another person over how much time you get to spend with your baby, and how the legal system works in cases of paternity and divorce. I learned the hard way how expensive lawyers were. I learned all about legal custody and physical custody. Five years ago these terms were all foreign to me. Now I know more about them than any parent should know.

Given how common divorce is, the field of family law and the intersection of family law with mental health services should not be as foreign to therapists as it is. Having gone through the process all myself, I am a firm believer that single parents need very specialized services with people who really understand the legal system and that appropriate referrals are so important. Therapists should be informed as much as they can about how things generally work and should know enough to know when to refer. Just this last week I had a call from a woman who thought I was the kind of person she needed to see when what she really needed was a therapist for her child. There are so many variables and sometimes it depends on what is happening legally for her as well as what is happening emotionally to her child.

In the brown bag that I am offering I would like to engage in a dialogue about what is happening on the ground level of individual and marital therapy. How often do you run into cases where couples are divorcing and children are involved? Do you feel you can help them in the best way possible? What would you like to know from me and how can I help you better serve them?

I am happy to serve as a resource in the community and to educate in this pretty specialized field of human services. Hopefully you will join me and your colleagues for an educational and dialogued filled brown bag “munch and learn.” Please RSVP so I can get a sense of how many people will be joining us.

Date/Time: June 6, 3:30 – 5:30

Host: Christina Robert, PhD, LAMFT, Mediation, PC, PTE, Parenting Evals, Custody Evals, Therapy, www.robertfamilyservices.com; robertfamilyservices@gmail.com

Location: Roseville Professional Building, 2233 Hamline Ave. N, Roseville, 612.251.5796. We will be meeting in the basement of the Roseville Professional Building. Go down the elevators in the main lobby and take a right out of the elevators. To the left will be a set of glass double doors and a swimming pool. The conference room is near the pool.

Description: I will be presenting on and leading a discussion about:

- An overview of terms related to family law (parenting consultant, order, post-decree, parenting time)
- An overview of when an attorney is necessary
- What one can expect in the divorce process
- How you can be helpful as the therapist of someone going through a divorce
- When to refer for more specialized help
- Understanding other services: mediation, SENE, FENE, etc.

Feel free to bring treats to share and we’ll make this a social “munch and learn”!! I will provide drinks.

“Super Commuter Couples: Staying Together When A Job Keeps You Apart”

(Equanimity Press, Minneapolis, 2013)



An interview with MWP member, Megan Bearce, LMFT, in our Winter 2014 newsletter promised a follow-up review of her book, so here it is. This is a reader-friendly book with great applicability to our clients as well as to our colleagues and us. While written specifically for super commuters, the book also provides practical tips and insights that could be useful in any relationship. In reading the book, I realized that I had actually been part of a super commuter marriage myself, when my husband took a job in the Twin Cities, and I stayed behind with a toddler and an infant to sell our house in LaCrosse, Wisconsin. It felt good to discover language to describe this experience in my own life!

Megan defines a super commuter as “a new category of employee who lives in one city and commutes a great distance to his or her job in another city, via any mode of transportation. Due to the sometimes vast distances involved, it is often more economical and work-efficient to not return home on a daily basis, but rather on weekends only.” According to the Rudin Center for Transportation Policy and Management at New York University, Minnesota’s Hennepin County had 40,000 super commuters in 2009, equaling 5.2% of the County’s workforce.

In preparing to write this book, the author interviewed two dozen people from Costa Rica, South Africa, and across the United States. Their diverse stories of super commuting are woven through the book and add realistic perspective. In the Epilogue, Megan poses the same questions to her husband as she had to these interviewees and shares his reflections. While he and Megan agree that the financial security of working for a successful company was the greatest reason for him to commute, he also notes that coming home every weekend would always remind him of the importance of his family to him. Many of the interviewees apparently found the lack of daily support from their partner as one of the most difficult aspects of super commuting.

Many of you are surely familiar with Dr. Pauline Boss, Ph.D., and her book, “Loss, Trauma, and Resilience” (W.W. Norton, New York, 2006), which identifies six guidelines for cultivating resiliency while living with ambiguous loss. These guidelines are Reconstructing Identity, Tempering Mastery, Finding Meaning, Normalizing Ambivalence, Revising Attachment, and Discovering Hope. Megan opines that super commuting creates ambiguous loss within a relationship and adeptly weaves the concepts from Dr. Boss’s book into her own writing.

Megan addresses the potential for feelings of ambiguous loss by both partners in a super commuting relationship. She notes that much of the earlier literature on super commuting focused more strictly on logistics for the commuter, so one of the strengths of her book is that she offers perspectives from both sides of the relationship. She writes candidly about her own experience of “the struggles for those of us left behind to do the ‘boring’ work. It really is hard.”

Part of the difficulty in super commuting is the uncertainty of where it will lead. For some it may become a permanent lifestyle, while others may super commute on a time-limited basis. “The reality is that when you set out in a super commuting relationship you have no way of knowing what good or bad will come of it, or how you and your family will grow and change as a result of it. The ability to be flexible is an asset that can impact everything and everyone, from the commuter’s living situation to the kids’ schedules.”

This book offers pragmatic suggestions for couples, including an Appendix of specific questions and exercises to guide couples through the super commuting experience. Megan wraps up the book by offering three simple mottos to help manage stress and foster resilience, as follows:

- Just because you can, doesn’t mean you have to.
- You can always change your mind, and
- The *should* shouldn’t make you feel bad.

I would rate this as a must-read book for any couple seriously considering or involved in super commuting and as a helpful resource for any couple involved in transitions or significant, non-litigious changes in their relationship. For instance, increasing numbers of couples are needing to make adjustments to care for aging parents, who may live significant distances from their home. There is always comfort in knowing that we are not so alone on our journey. I know I would have loved curling up with this book after I’d gotten my little ones to sleep by myself back in LaCrosse.

Scholarships Awarded at Annual Meeting

By Bonnie McMillin, LP

Two \$500 scholarships were awarded on May 2, 2014 at the MWP Annual Meeting. Originally, the call was for one scholarship to go to a student working towards an advanced degree in a mental health field and one scholarship to go to a graduate of an advanced degree in a mental health field who is still working on the supervision process. We unfortunately did not receive any student applicants; hence we awarded two scholarships to graduates who are still in the supervision process.

We were very pleased to award the scholarships to Faye Foote and Linda LaBarre.



Faye graduated from St Mary's University in 2013 in Counseling and Psychological Services and is presently working as a therapist at the Associated Clinic of Psychology. She is involved in the community with Early Childhood Family Education, the Read with Me Program with the MN Literacy Council, and with the Bush Children's Center. Professionally, she is a member of American Counseling Association, MN Counseling Association, the MPA, and MWP.



Linda graduated from the Adler Institute in Clinical Psychology in 2012. She is presently employed at Soul Work Counseling. She is involved with community organizations by serving as the Treasurer for the Dayton's Bluff Community Counsel, a board member and community liaison for the Lower Phalen Creek Project, as an instructor for the YMCA and YMCA summer programs, and on a Pastoral Care Team. Professionally, she is the Alumni Association President for the Adler Graduate Program, counselor in the Walk in Clinic at Family Tree, and a member of the MWP and the American Association of Marriage and Family Therapy.

Congratulations to both of you!

A Call for Committee Members

By Susan Whalen, LICSW

MWP Membership Committee is currently looking for volunteers to serve on our (way fun) committee. We meet every other month and discuss how we might grow our organization, as well as enhance it. Laura Tripet Dodge, one of our members, also coordinates MWP's many volunteer opportunities. Our main project right now is planning this year's Wine and Chocolate event. We'd love to hear your ideas and hope you'll consider joining us! whalen.susan@comcast.net

Contributors to this issue

Kathy Johnson, M.A., LMFT

Laura Tripet Dodge, M.S., LP

Susan Whalen, LICSW

Cathy Skrip, M.S., LP

Christina Robert, Ph.D., LAMFT

Bonnie McMillin, LP

Annie Schwain, M.A., LADC,
LAMFT

Tamara E Holmes—guest writer

What All Clinicians Need to Know . . .

About the 2015 Minnesota Mandate for Electronic Health Records (EHRs)

By Annie Schwain, M.A., LADC, LAMFT

Special thanks to Trisha Stark, Pam Luinenburg, and Peg Truax for their assistance in writing this article.

In 2007, the Minnesota legislature mandated that as of January 1, 2015, all health care providers will be required to use an interoperable Electronic Health Record. This means that all providers, licensed and unlicensed, fee-for-service and insurance providers, from private practices to large organizations must meet this mandate. (Reference: <http://www.health.state.mn.us/e-health/hitimp/2015mandateguidance.pdf>)

Providers who deliver any service that is eligible for payment by Medical Assistance, whether the actual payment is Medical Assistance, another insurance, out of pocket, or free, must have an interoperable electronic health record. The Office of the National Coordinator (ONC) must certify an EHR product used by a provider if there is a certified EHR available for their setting. If one is not available, a provider must have a qualified EHR. A qualified EHR is one that contains all of the required parts in a certified EHR that are applicable to the provider's setting. For example, mental health providers would not usually record immunization information, but would need to exchange information about procedures, diagnoses, progress towards therapeutic goals, and treatment plans.

I already keep my files electronically, do I meet the mandate?

It is not sufficient to just keep files in an electronic format. Your health record needs to have the capacity to provide clinical decision support (suggest best practices for a particular diagnosis). It must also be able to capture and query information from Clinical Quality Measures (CQMs) that allows you to track variables related to your client's diagnosis (i.e. severity of depressive or anxiety symptoms), and exchange information with and integrate information from other electronic sources. Many electronic medical record programs (EMRs) do NOT meet these requirements. For more information on the difference between an EMR and an EHR, see <http://www.healthit.gov/buzz-blog/electronic-health-and-medical-records/emr-vs-ehr-difference/>.

What happens if I don't comply with the mandate?

Currently there are no penalties from the state of Minnesota for non-compliance, though there likely will be in the future. Individual associations or licensing boards may have penalties for not following state laws regarding record keeping. However, the biggest penalty is effectively being isolated from the healthcare system and having your practice be irrelevant.

There is recognition that currently there are only a few products for small behavioral health providers, though the landscape is rapidly shifting. Clinicians must demonstrate progress in the acquisition and implementation of electronic health records by January 15, 2015. Progress might include using a decision-making toolkit, defining practice needs, outlining hardware, software, training, and vendor needs, and creating a timeline to meet goals.

How do I find out which EHRs are certified and meet the mandate?

A comprehensive list of currently certified EHRs is available at <http://oncchpl.force.com/ehrcert>. Beyond certification or qualification, it is important to ensure that the product you choose is a good fit for your practice, as not all EHRs are designed with the needs of behavioral health practitioners in mind. Also, what works well for an organization or agency may not be the most effective, or affordable, product for a single practitioner or small private practice.

How do I figure out which EHR is right for me?

With so many clinicians working in different settings, with different populations, and with differing requirements in terms of workflow and record keeping, there is no single best solution for behavioral health. Each provider selecting an EHR will need to evaluate their own resources in terms of time, money, skills, and needs (training, unique forms, customized workflows) to determine which program is the best fit for their practice.

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HealthIT.gov has a number of tools, worksheets, and resource suggestions to help those working to implement an EHR. More information to assess your practice readiness, plan your approach, and select an EHR can be found at <http://www.healthit.gov/providers-professionals/ehr-implementation-steps/step-1-assess-your-practice-readiness>.

There is also a free behavioral health toolkit available from Stratis Health, an independent nonprofit organization, to help providers assess their needs and evaluate EHR choices. More information on their toolkits for specific settings can be found at <http://www.stratishealth.org/news/20130915.html>. While individual providers may find this information helpful, it is largely geared towards bigger agencies. Free trainings have been offered live and by webinar to help clinicians understand how to use this toolkit.

There are ongoing changes in regards to the products that are available and the features that they offer. Clinicians may find it helpful to slow down and see what other options may become available in the coming months, as additional vendors work through the certification process. You may also find it helpful to speak with colleagues about their experiences, both positive and challenging, in working with specific EHRs.

Who can help me in selecting and implementing an EHR?

Using the toolkits and resources provided by Stratis Health and HealthIT.gov will help you to become an informed consumer. It may also be helpful to talk with colleagues who have already implemented an EHR to find out what has worked well for them and what challenges they have encountered in their process. Before signing on with a particular EHR vendor, it may be helpful to speak to their references or current clients to have a better understanding of what it would be like to work with a particular provider.

What do I need to think about when selecting my EHR?

While each provider will have unique questions to explore, some common things to consider are:

- How much will an EHR cost me over the course of a year? Are there additional charges for a biller, scheduler, supervisee/supervisor, or others who need access to my records?
- How am I able to access my records after I close my practice or stop using the program?
- How will client data be imported to / exported from the EHR when setting up or discontinuing service?
- Is the EHR Health Level 7 (HL-7) compliant? (A necessary component to meet certification guidelines and ensure interoperability. If the vendor can't confirm that they have it, assume that they don't.)
- What kind of support do they offer for implementation / training and what is the cost?
- What forms / templates do they have available and what is the cost to use them? Are you able to customize forms and templates, and if so, what is the cost for that?
- What safeguards are in place in regards to security and privacy? Can users be given limited access (such as a biller) to protect confidentiality?
- Where is the data stored? Is it a cloud-based system or will I have my own software and servers to maintain?
- What is this vendor's track record? How long have they been a provider of health information software?
- While this list of questions is certainly not comprehensive, it may provide some insight into the types and scope of questions you may want to have addressed before committing to a vendor or product.

How can I connect with others in the behavioral health community around this issue?

There is a Link-in group, EHR Collaborative of Minnesota, which you can join to post questions, find out about upcoming trainings and webinars, and to get links to more information regarding the mandate. You can also contact your point person in your respective professional association, whose information is provided below:

Minnesota Psychological Association – Trisha Stark, trishas@visi.com

Minnesota Counseling Association – Peg Truax, penguins61@msn.com

Minnesota Association for Marriage and Family Therapy – Annie Schwain, annie@vodacounseling.com

National Association of Social Workers. MN Chapter -- Alan Ingram, alan@naswmn.org

Healing Your Inner Financial Child

Denise Kautzer, MA, LPC, CPA was recently interviewed for an article that was written by Tamara Holmes and first appeared on www.creditcards.com. Denise has been a member of MWP for three years and currently serves on the Executive Committee as the Treasurer. Denise practices in the area of financial therapy, which addresses emotional issues and problems experienced by individuals and couples around finances.

“How to stop repeating your parents’ financial mistakes”

By Tamara E. Holmes

If you've been struggling to break certain financial habits, the problem may not be your budget, but rather your childhood.

"Financial flashpoints are early experiences we have around money, and very often they're in our childhood," says Brad Klontz, a financial psychologist and author of "Mind Over Money: Overcoming the Money Disorders That Threaten Our Financial Health." Once we have these experiences, we come up with a way to make sense of them, Klontz says. This becomes our money script -- our beliefs around money and the way it works. However, sometimes those beliefs lead us financially astray.

Take Joan Sotkin, a business and money coach who chronicles her discovery of the link between her childhood and her finances in the book, "Build Your Money Muscles: Nine Simple Exercises for Improving Your Relationship With Money."

Sotkin remembers getting advice from her father about the value of taking out loans. "You have the ideas and the bank has the money," he would say, but he failed to tell her she'd have to pay the money back. That became Sotkin's introduction to living in debt. "My father was a debtor so I learned that pattern," Sotkin recalls.

Another lesson Sotkin learned from childhood was that debt keeps people connected since the debtor is beholden to the creditor. That lesson played out with Sotkin constantly having financial crises so that a family member would have to rescue her. "I'd borrow the money and pay it back over and over again," she recalls.

Lessons from childhood

Children pick up money habits from their parents and other family members by observing them and modeling their behaviors, says Denise Kautzer, a financial therapist in St. Paul, MN (*Member of MWP*). In fact, the National Foundation for Credit Counseling's 2013 Financial Literacy Survey (FLS) found that 33 percent of Americans learned their financial skills at home.

While two people can respond differently to the same childhood experience, some money scripts are common, experts say.

Children who felt deprived because there was no money could grow up determined not to deprive themselves, Kautzer says. That could lead someone to overspend, live paycheck to paycheck or even run up massive credit card debt. A child who grows up in poverty could also go to the other extreme and hoard money, Klontz says. Neither behavior is healthy.

Children who grow up in a poor family or poor community may fear that they won't have anything in common with their loved ones anymore if they accumulate a lot of money. That could lead someone to subconsciously overspend -- in effect, ridding themselves of money because they think, "If I get money, I'm excluded from my family," Klontz says.

A child who watches the family teeter on the brink of financial disaster only to have another relative swoop in and save the day could take from that experience the lesson that you don't have to worry about money because someone will always bail you out, Kautzer says. As an adult, this person may borrow money excessively or get into financial trouble regularly.

A child who watches one parent hide purchases from another can learn that it's OK to keep secrets from a partner or a spouse about money, Kautzer says.

A child who watches a parent splurge when they're having a bad day can grow up learning that buying something when you're unhappy can cheer you up -- even if it's not in the budget, Kautzer says.

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Changing the behavior

Many people are unaware that childhood experiences are dictating their financial behavior until they experience a financial crisis and look more closely at their money habits, Kautzer says. They may realize, for example, that they're making the same mistake they saw a parent make.

To discover which childhood patterns lurk behind your money habits, Klontz recommends that you ask yourself:

- What are your earliest memories of money?
- What were your most joyful and painful memories surrounding money?
- What lessons did you learn about money from those experiences?
- Have those lessons been helping you or hurting you?

"If they've been hurting you, then you need to go back and see if there's a better way to think about money," Klontz says. For example if you believe that someone will always save you when you're financially reckless, think back to a time when someone did not save you and remind yourself that you must help yourself in order to avoid financial ruin. "That's the process of re-scripting because you've got these money scripts and you need to make them more accurate," Klontz adds.

"That's the process of re-scripting because you've got these money scripts and you need to make them more accurate." -- Brad Klontz, Financial Psychologist

Once you change your thinking, you can take steps to change your habits.

Become financially literate. If you come from a family that made a lot of financial missteps or one that never talked about money, there may be a real need for financial education, Kautzer says. That may mean taking a class or getting credit counseling.

Prioritize your changes. You can't change everything at once. Instead decide what areas you want to tackle first, Kautzer says.

Avoid your triggers. Once you realize that certain things lead to an unwanted financial behavior, remove the trigger, suggests Richard Reeve, education coordinator and counselor for Consumer Credit Counseling Service of Savannah. When one of Reeve's clients realized she spent money whenever she passed a Target store, she started taking a different way home from work every day to remove the temptation. "Doing so helped her to reprogram her mind," Reeve says.

Published: March 26, 2014

Reprinted from:

<http://www.creditcards.com/credit-card-news/healing-inner-financial-child-1264.php>

Calendar of Events

Friday, June 6 3:30-5:30 PM

Brown Bag Gathering
Family Law and the Intersection of the Courts and
Mental Health
Roseville Professional Building, 2233 Hamline
Ave. N, Roseville
FFI: Christina Robert
robertfamilyservices@gmail.com

Monday, June 9 2:30—8:30 PM

Executive Committee Retreat
66 E. 9th St. Party Room of CityWalk
Condominium, St. Paul
FFI: Kathy Johnson
kathy@twincitiestherapy.com

Saturday, June 14 9:00-11:00 AM

Private Practice Group
Byerly's St. Louis Park, 3777 Park Center Blvd,
55416 Phone: 952.929.2100
FFI: call or text Kathy Johnson at 612.518.7300

Saturday, June 21 12:30 PM

Student Group
Amore Coffee, 879 Smith Ave, W St Paul, 55118
FFI: Michelle Purtle
michelle.sexton26@gmail.com

Saturday, June 28 1:30-3:00 PM

MWP Book Group
Black Bear Crossings Café (upstairs), 1360
Lexington Pkwy N, St Paul
FFI: Jane Whiteside
janewhiteside@earthlink.net

Saturday, July 12 9:00-11:00 AM

Private Practice Group
Black Bear Crossings on Como Lake
1360 N. Lexington Parkway, St. Paul, MN 55103
Michael Donald Glass Community Room,
Basement Level
FFI: call or text Kathy Johnson at 612.518.7300

Saturday, July 19 12:30 PM

Student Group
Amore Coffee, 879 Smith Ave, W St Paul, 55118
FFI: Michelle Purtle
michelle.sexton26@gmail.com

Saturday, August 9 9:00-11:00 AM

Private Practice Group Location TBA
FFI: call or text Kathy Johnson at 612.518.7300

Monday August 11 7:00-9:00 PM

Executive Committee Meeting Location: TBA

Saturday, August 16 12:30 PM

Student Group
Amore Coffee, 879 Smith Ave, W St Paul, 55118
FFI: Michelle Purtle
michelle.sexton26@gmail.com

Monday September 8 7:00-9:00 PM

Executive Committee/All Committee Meeting
Location: TBA

September 26-28

MWP Fall Retreat
Koinonia Retreat Center, Annandale MN
FFI: Karen Lohn at karenlohn@boreal.org