

In some areas, the NHS provides talking therapies under the IAPT (Improving Access to Psychological Therapies) programme. You can sometimes self-refer to these services. Try the NHS Service Finder(www.nhs.uk/service-search)

Advantages:

- services are usually free for students

Disadvantages

- you may have little choice of therapist

Through private health insurance

If you have private health insurance or health care, this may include therapy services.

Advantages:

- access may be quicker
- you may not need a referral

Disadvantages:

- the number of sessions may be limited, depending on your health plan
- you may have a limited number of counsellors to choose from, or be allocated one

Through charities and voluntary services

Some national charities like Mind, Cruse or Relate offer counselling services. Or, depending on where you live, there may be local voluntary or community organisations, charities and churches that offer free or affordable access to talking therapies. You can search the internet for services or your local council, library or Citizens Advice Bureau may have a list.

Some offer a drop-in service while others require referrals from the NHS. Therapy may be free, or you might be asked to pay a small fee or make a donation. Check the organisation's policy before you attend.

Advantages:

- services are likely to be free or charge according to your ability to pay
- except under exceptional circumstances, no one needs to know that you're seeking help

Disadvantages:

- you'll probably have a limited number of sessions
- charities can be problem-specific - for example Cruse only deals with bereavement - so it can be hard to find the right service

(You can find information on charities offering therapy on the [Useful links](#) page of our website.)

Through private therapists

Many therapists work in private practice so you can contact them directly.

If you choose to see a private practitioner, you'll have a wider choice and be able to see someone quickly, but you'll have to pay for their services. Private therapists charge on average around £40 to £50 an hour but this can vary greatly depending on location and services. Some may offer a free initial assessment or reduced costs for people on low incomes.

You can find numerous directories and listings of private practitioners on the internet and they'll often have websites advertising their services. As the law stands, anyone can call themselves a therapist or counsellor without having had any training, so ask about their qualifications and experience before you commit to having therapy with them. Where possible, choose a counsellor who is a member of a professional body such as BACP.

If the therapist is a BACP member, you can check their membership or registration by contacting our customer services on 01455 883300

Our Therapist directory is a paid-for directory where BACP members can advertise their services. All therapists listed are registered members or accredited, which ensures they have demonstrated that they are qualified, professional and ethical practitioners.

(See [How to find a therapist](#) on our website for further information.)

Advantages:

- you'll have a choice of therapists, although you may need to wait if your preferred therapist is not available
- except under exceptional circumstances, no one needs to know that you're seeking help
- you should be able to have as many sessions as you need
- you may feel more in charge of your therapy if you're paying for it

Disadvantages:

- you'll need to pay, although costs vary and may be negotiable
- your therapist is likely to charge you if you miss or cancel a session

If you're receiving therapy through the NHS or another free service, you may not be able to choose your therapist. But you can still ask questions to ensure you're happy about the service you will receive. You should tell your therapist if there is anything you do not understand or are not comfortable with.

Good questions to ask might include:

- What qualifications, experience and accreditations do they have? Are they on a register accredited by the Professional Standards Authority? Do they adhere to an ethical code?
- What techniques will they use? If you have a particular problem, such as an eating disorder or sexual issue, can they provide specialist help and do they have specific training in that area?
- How many sessions will you have? How often do they expect you to come? Will your appointments always be the same day and time or can this be negotiated? Does their availability match yours? What happens if you miss a session

