

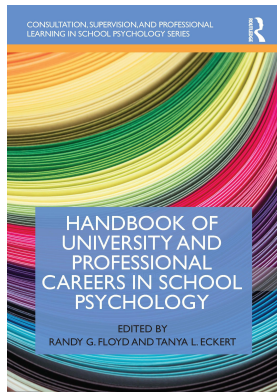
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Thriving in Private Practice and as an Independent Consultant

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10 Thriving in Private Practice and as an Independent Consultant

Jon Lasser, Laurie McGarry Klose, and Kristyn Corley

School psychologists have a broad knowledge base that prepares them for work in a number of settings. While the National Association of School Psychologists (NASP) member survey (2018) indicates that most school psychologists choose to work in a school setting (preschool, elementary, or secondary), some school psychologists choose independent practice as an option (7%). Many times, school psychological services are characterized by the location in which they are provided rather than the unique types of services that are provided. In addition, many school psychologists choose to engage in advanced training in a particular specialty (e.g., assessment of neuropsychological concerns, applied behavior analysis, and family counseling or therapy), and engage in these services in a private practice or clinical setting. This chapter focuses on the unique practical and ethical concerns for practicing school psychology as an independent contractor and providing other types of clinical services in a private setting.

In order to clarify the discussion, the following definitions will be used:

- *School psychology* – a unique set of professional knowledge and clinical skills used to support individuals in their academic, social, emotional, behavioral, and personal development.
- *Independent practice* – the practice of school psychology in an educational setting without direct supervision.
- *Contracted services* – school psychological services provided by a professional to an educational setting for specific time or scope without being a salaried employee of the educational system.
- *Private practice* – school psychological services provided to individuals or groups outside of employment or contract by an educational setting. This may include direct billing of the recipient of the services or third-party billing.

School psychology represents a small number of the total doctoral degrees awarded in psychology. The American Psychological Association (APA, 2019) reported that school psychology represents approximately 5% of the doctoral degrees in psychology, compared to approximately 35% in clinical psychology and approximately 25% in general psychology. However, the number of doctoral degrees in school psychology has increased substantially (42%) in the last decade, whereas the number of non-doctoral degrees in school psychology has increased modestly (27%). Of those who are currently practicing school psychology, 25% hold a doctoral degree while the majority have master's or specialist degrees or certificates of advanced graduate studies (Walcott & Hyson, 2018). Of those psychologists identified as health service providers, less than 3% report degrees in school psychology (APA, 2019). Information regarding the representation of the degrees of those engaged in private practice is not readily available, though some insight can be gained by examining the availability of a private practice credential for non-doctoral professionals.

“Credential” refers to an acknowledgement of specific educational and practical preparation and demonstration of specific competencies. A license or certification is the typical credential

required to practice school psychology in either an educational or private setting. These credentials are typically awarded by a state education agency for practice in the public school setting and by a psychology board for private practice (NASP, 2019). Requirements vary significantly from state to state regarding eligibility and requirements for private practice credentials. Although 24 states have some sort of license or credential that is available to non-doctoral professionals in school psychology, these typically are restricted to supervised practice by a licensed doctoral-level psychologist. Seven states have licenses available for private practice of school psychology at the non-doctoral level that do not require supervision. All states offer licensure for private practice of doctoral-level practitioners, provided the individuals meet educational and practical experience requirements.

Rossen, Arnold, and Ney (2018) posited several reasons school psychologists might choose to engage in contracted or private practice. These include decreased job satisfaction in the public-school setting, increased pressure on school psychologists due to the impact of national shortages of practitioners, decreased benefits previously received by public school employees, and lower salaries compared to those in private settings. Approximately 7% of school psychologists report the primary location of their practice as “independent practice” (Walcott & Hyson, 2018). The percentages of those doctoral-level psychologists who work in educational settings decrease as their career progresses while private practice numbers increase (APA, 2019), perhaps indicating that more seasoned professionals are choosing to engage in private practice work in lieu of school-based practice. Given that these numbers represent thousands of practitioners, it is important to examine ethical considerations that could have unique implications for contracted or private practice.

Ethical Considerations

The NASP Principles for Professional Ethics (2010) provides specific and extensive guidance for school psychologists in any practice setting. For those school psychologists in private practice or providing contracted services, some questions require specific ethical consideration.

First, school psychologists must ensure that recipients of their services understand the nature of the school psychologist’s role either as a contracted service provider or as a private practitioner in order for the parent or adult student to be able to provide informed consent for the services offered. This is particularly important in school settings, in which parents and others may assume that the school psychologist is a salaried school employee (NASP Standard I.1.3; Standard III.2.1; and Standard III.2.4)

Second, all mental health practitioners have ethical requirements concerning confidentiality, and school psychologists must ensure that the nature and limits of confidentiality are established and maintained (NASP Standard I.2.4). This can be a challenge for those engaging in contracted services in that the service providers must be clear who is a recipient of the information, including communication with supervisors that might be a part of the private practice but are not explicitly named as someone providing a contracted service.

Third, advocacy and promotion of social justice are ethical responsibilities of school psychologists. Those professionals in private or contracted practice must consider the ability to impact systemic educational issues when they are not an ongoing part of the system that warrants change. For example, NASP Standard I.3.3 states that “School psychologists work to correct school practices that are unjustly discriminatory or that deny students, parents, or others their legal rights.” In the absence of established working relationships with school administrators and stakeholders, those psychologists who enter the system as contracted outsiders may have limited capacities to effect such change (see also NASP Standard III.2.3; Standard I.3.4; and Standard IV.1.2).

Fourth, when a school psychologist is employed by an educational system, they do not work in isolation. Decisions are made by teams that consider policy and procedure that protect the

rights of both the student and the professionals. When a school psychologist is working in private practice or providing contracted services for a specific school, these integrated teams may have less contact with the school psychologist or relationships may be limited to specific circumstances. When this is the case, it becomes even more important that the school psychologist engage in active professional self-monitoring to ensure the highest quality of services to children and families (NASP Standard II.1.3 and Standard III.2.2).

Fifth, rules for record retention and maintenance for the private practice school psychologist differ from those working in educational settings. When school psychologists in private practice release a written report to a school, they should make an effort to ensure that the information is maintained appropriately, including, but not limited to understanding how records are stored, whether records can be altered, and who has access to records (NASP Standard II.2.1; Standard II.4.1; Standard II.4.7; and Standard II.4.9).

Sixth, school psychologists have a responsibility to follow up on recommendations and ensure that children and youth are receiving evidence-based interventions that are indicated by appropriate assessment and evaluation procedures. If a school psychologist is contracted for evaluation and is not present for the implementation of the recommendations, they should develop ways to follow-up to ensure the student is receiving appropriate services. This may be particularly challenging for short-term contracting (e.g., being contracted to do just one assessment) (NASP Standard II.2.2; Standard II.2.3; and Standard II.3.10).

Seventh, school psychologists must ensure that their business and financial interests do not impact the services they provide to students. When a school psychologist is employed by an educational system, one's financial interests are typically irrelevant. When a school psychologist is a contracted service provider or a private practitioner, these concerns must be conscientiously analyzed on a regular basis to avoid actual or perceived conflicts of interest (NASP Standard III.4.4; Standard III.4.6; and Standard III.4.9).

Lastly, school psychologists provide services in systems that operate under numerous layers of legal and procedural requirements: federal law and regulations, state law and regulation, district level procedures, building level procedures, credentialing agency requirements, funding stipulations, etc. In order to provide effective school psychological services to a specific child or family, the school psychologist must have a good understanding of the interaction of these layers at a given location (NASP Standard IV.2.1).

In summary, school psychological services can be provided in a number of settings. The majority of school psychologists work in traditional educational settings; however, trends indicate that more and more individuals are choosing other settings, including contracting agencies and private practice settings to serve children, youth, and families. When working outside an educational setting, a school psychologist must attend to specific legal and ethical requirements of engaging in this type of work.

Theoretical, Evidence-based, and Personal Considerations

Barnett and Musewicz (2012) highlighted several advantages and disadvantages for psychologists to consider when determining if private practice is right for them. Advantages include increased autonomy, flexibility, the potential for higher earnings, and responsibility for the success of the practice. Disadvantages include financial uncertainty, additional expenses, professional isolation, and the responsibilities of managing a business. While these factors apply to various specialties within psychology, there are additional considerations that are unique to the practice of school psychology. Unlike other fields, school psychologists in private practice provide services that are very similar to those offered for free by the public school system.

Freedom and Flexibility

The private practitioner experiences greater control over their work. They establish their areas of specialty, create a mission and vision, and identify business goals that shape the direction of their practice. They may choose where and with whom they work. Additionally, the opportunities provided by telehealth mean that they can expand their client base outside of one geographic location. With more diverse work opportunities, the private practitioner may provide services more tailored to their professional interests. Several studies have indicated that psychologists in private practice experience more favorable outcomes than colleagues working in academia or agencies, including increased job satisfaction and less burnout (Walfish, Zimmerman, & Nordal, 2016). This autonomy may be particularly enticing for those working in schools, where heavy workloads and an overemphasis on special education assessment can be sources of stress. By working in private practice, school psychologists may have less pressure to fulfill this “quantity over quality” mindset. However, with greater flexibility and choice comes greater responsibility.

Private practitioners must manage all aspects of their business, including finance, insurance billing, day-to-day operations, human resources, marketing, and sales. Notably, these business skills are unlikely to have been taught in school psychology programs and will therefore require additional preparation and training. Hiring consultants can mitigate the need, though financial restrictions may limit a practitioner’s ability to do so. The increase in demands outside of one’s professional competencies can lead to enhanced feelings of stress and anxiety.

Community and Collaboration

Operating autonomously as a private practitioner can allow school psychologists to avoid some potential drawbacks of the field. School-employed psychologists often experience administrative pressure to operate unethically. For instance, they may be instructed to agree with an inappropriate special education placement or refrain from recommending support services (Boccio, Weisze, & Lefkowitz, 2016). In the absence of hierarchical administrative relationships, private practitioners are not subject to these same pressures and may feel more freedom to advocate for the needs of children and families.

In addition, school psychologists may not experience the same degree of professional isolation that comes with other forms of private practice. School psychologists in private practice often contract with several schools and agencies, thus broadening their opportunities for professional collaboration. For those concerned about professional isolation, opportunities are available to strengthen professional relationships, including attending conferences and networking events, participating in local organizations, and collaborating in online communities.

A contractor may not grasp the complexities of the school culture and climate as well as a district employee. Understanding staff and student dynamics as well as campus-level social, academic, and behavioral expectations is vital when evaluating a child’s functioning in the context of their environment. Knowledge of the school’s systems of support is critical to effectively collaborating with teams and a contracted school psychologist may be limited in this. It can also be challenging to gain the same level of access to students, records, and input from team members. Moreover, facilitating lasting change without having established working relationships, or playing an ongoing role in the system itself, will prove more difficult.

Time and Money

Private practitioners have greater control over their timescale and working hours than those employed by a school or agency. Although being available outside of regular business hours is

likely to be required, the flexibility of private practice can be an advantage for meeting personal and family needs. Even so, operating a business consumes time and energy, and it can require more time than that of the typical school-employed practitioner. Given the unpredictability of workflow and lack of a pre-established schedule, those in private practice may find it challenging to manage their time and maintain a work–life balance.

Private practitioners can potentially earn a high salary, although due to variances in market and seasonal trends, their income can be unpredictable. There are also start-up and overhead expenses to consider, including professional consultancy fees, marketing costs, and administrative expenses. Furthermore, fluctuations in costs and demand make it difficult to project earnings accurately and plan accordingly. While earning potential may be lower when employed by schools, a salary provides a certain level of financial security that can relieve stress and simplify budgeting. In addition to their own needs, private practitioners may be responsible for employee benefits if practitioners are also the business owners. Loss of school-based retirement benefits is often cited as a significant concern to those with several years of school employment accrued. For some, transitioning slowly into private practice or pursuing it part-time may lessen the financial risks. However, in a climate of budget shortfalls facing public education, salaries and benefits offered by districts may become less and less comparable to those in private settings.

A comparison of private practice and school-based employment is multifaceted and variable according to personal and situational factors. The reader is encouraged to consider these points along with input from colleagues in similar scenarios to determine if private practice is the right fit. Thoughtful planning and consideration will better prepare you for making the leap. Through our experiences of building a private practice, we have gained several insights that may be of value regardless of the path you choose.

- *Get by with a little help*—Building a trusted, professional network is essential. School psychologists make critical decisions daily that affect the lives of others, and this bears considerable mental and emotional weight. Having colleagues to turn to, learn from, and grow with simply makes us better clinicians. In business, you can join a group practice, engage with a partner, or pursue any of the other avenues available to strengthen your professional relationships. Don't forge your path alone.
- *Harness your power*—A national shortage in the field makes school psychologists incredibly valuable assets, and this provides serious bargaining potential. School psychologists today can be selective in where they work and are wise to choose a setting that will allow them to flourish professionally. One can accomplish this in innumerable ways, from partnering with a district under visionary leadership to identifying unique ways to provide services through contracting or private practice.
- *Flex your creative muscle*—The professional landscape is rapidly changing. From technological advances, to developments in legislation, to reform in mental healthcare and education, the variables that intersect the practice of school psychology are always in flux. Change creates opportunity and school psychologists can benefit from tapping into their entrepreneurial spirit. Identifying problems, considering different solutions, and finding methods for reaching a desired outcome is inherent to our training. One can apply this skill set by affecting systemic change in any setting or identifying a niche to pursue via private practice. Moreover, school psychologists would be wise to apply lessons learned in child development courses—people learn from their mistakes and life experiences. Considering this, one could say that every calculated risk is worth taking. D'Amato, Zaphris, McConnell, and Dean (2011) posited 37 activities one could pursue to become a school psychology history maker. These activities included speaking regularly in professional contexts, partnering with a university and school to impact your community, serving on a professional committee, providing in-service training to teachers, conducting research, presenting at

conferences, running for office in a professional organization, and working overseas. In the book *Measure of a Leader*, A. Daniels and J. Daniels (2007) examined leadership through the lens of applied behavior analysis and noted that leaders are not defined by positions in particular organizations but by their effect on the behavior of others. In turn, the opportunity for leadership permeates our daily life and school psychologists are in a unique position to positively impact many. Thus, we suggest two additions to the list of opportunities for influencing the field: (1) Be a leader and (2) Practice school psychology outside the confines of the school building.

School psychologists considering the move to private practice work must attend to a wide range of considerations, including those related to ethics, licensure, business management, and practice guidelines. However, even before delving into these matters, one must attend to some philosophical questions. One such question is: What does it mean to practice school psychology outside of a school setting? After all, NASP's "Promote the Profession" website (i.e., <https://www.nasponline.org/about-school-psychology/promote-the-profession>) begins with the following: "School psychologists are uniquely qualified members of the school community, and crucial to helping students overcome barriers to learning and success." If conceptualized as members of school teams, school psychologists working outside of schools must grapple with a professional identity question as well as some practical matters related to service delivery models, systems entry, and scope of practice.

Another philosophical question is: What is the practice of school psychology when it exists outside of a school setting? A school psychologist may be licensed to provide psychological services outside of a school setting and could potentially engage in psychological and psycho-educational assessment, psychotherapy, and consultation. Services may be provided in a private office that's unaffiliated with schools or in settings such as schools, clinics, hospitals, and other sites through contractual arrangements. Do all of these services across all of these settings constitute *school psychology*? Though there may be neither clear answers to these questions nor universal agreement about answers, they may still be useful for those thinking about setting up a practice. In the next section of this chapter, we will integrate the philosophical with the practical considerations to provide a thorough resource for those wishing to engage in private practice work.

Philosophical and Practical Considerations for Private Practice

School psychologists must be aware of the limitations of their competencies and ensure that they do not provide psychological services for which they are not competent to do so. Those who are trained to provide psychological services in the schools may be able to transfer some of those competencies to a private practice setting, but there will likely be demands for services for which one has not had sufficient training and experience. For example, though school psychologists may be competent in the area of psychological assessment to determine whether a child is eligible for special education services, they likely have not had the forensic training to conduct child custody evaluations. Similarly, school psychologists who have developed knowledge and skills in the treatment of child and adolescent psychopathology may not be prepared to provide psychotherapy to adult clients. The private practice setting is likely to provide more opportunities for work that falls beyond the traditional competencies of school psychology practice in school settings, necessitating careful examinations of one's limits, as well as the potential need for additional training, supervision, and consultation. Moreover, for some practitioners, consideration of whether the demands of private practice are in good alignment with one's training and skills is essential. School psychologists who are interested in exploring the option of private practice may consider the following questions:

- If I open a private practice, what kind of referrals would I accept?
- If I were to receive requests for services that I am not competent to provide, to whom would I refer these individuals?
- If I were to work as a school psychologist in private practice, what services would I feel comfortable providing?

This is not an exhaustive list but rather a starting point to consider issues related to competency and scope of practice. As described earlier, other important ethical principles include privacy, autonomy, and beneficence. For example, the school psychologist in private practice must be clear through an informed consent process about how records will be stored and shared, particularly when one works with individual clients in private settings and consults with schools, hospitals, or other entities. Moreover, policies, regulations, and laws regarding record retention (an important privacy concern) may vary across states and settings. Is the consulting school psychologist bound to licensing board rules, state education standards, or APA and NASP ethical codes for record keeping? Such questions must be carefully considered. To illustrate a potential source of difficulty, the following case example is provided:

Dr. Martinez has decided to leave her job in a large school district to open a private practice in another city, where she has notified the school districts in the area that she is happy to conduct Independent Educational Evaluations (IEEs). Soon after setting up her practice, she accepts an IEE referral for a third-grade boy. The school had previously assessed the boy and determined that he did not meet the eligibility criteria for Autism, and the parents requested an IEE at the school district's expense. Dr. Martinez signed a contract with the district, obtained informed consent from the parent, conducted the evaluation, and provided feedback and a report to the parent (Dr. Martinez also concluded that the child did not have autism). After hearing the feedback and reading the report, the parent asked Dr. Martinez to withhold the report from the school district.

The problem illustrated here is unique to those practicing school psychology outside of school settings, as school-based evaluations are always part of the school record. Dr. Martinez may have a contractual agreement with the school district (in which a fee is paid with the expectation of a report as a deliverable) and an ethical agreement to honor and respect the child client and his parent. Psychologists who are prepared for issues like these will be sure to document in the informed consent process for IEEs some clear language that the school district paying for the evaluation will have access to the results. Parents reserve the right to decide whether they consent to the evaluation, knowing that the school will receive the report once the evaluation is complete. This is one example of the complexities that may arise when school psychologists engage in private practice work. Those who wish to work as school psychologists in private practice must be proactive by developing an awareness of potential ethical pitfalls and constructing policies and procedures that protect the rights and interests of all parties. Additional training, consultation, and supervision around ethical private practice may be warranted for those who are new to this kind of work.

Licensure Considerations for Private Practice

Licensure for the practice of psychology varies considerably from state to state, and for those interested in private practice work, a review of the requirements is essential. In some cases, school psychologists may find that setting up a private practice is fairly easy to accomplish, whereas others may find that they lack some essential eligibility components in their state. The following list of questions should be reviewed in the context of a state's licensing act and rules:

- What are the licensure requirements to practice psychology in my state?
- What is the relationship, if any, to being credentialed to provide school psychology services vs. private practice services?
- What are the supervision requirements for private practice in my state?
- Do I have the appropriate degree and training to become licensed for private practice in my state?

In some states, there are opportunities for individuals to practice psychology independently outside of school with a master's degree (e.g., the Licensed Psychological Associate with Independent Practice in Texas and the Licensed Educational Psychologist in California). In most states, psychologists working in the schools are certified to do so by the state educational agency, but in others, the state's psychology board may issue the license to practice psychology in the schools. In some cases, a particular license may restrict the scope of practice, so those planning on becoming licensed should be sure to determine whether the license they are seeking permits them to provide the types of services they plan on delivering. Moreover, these licenses and requirements evolve over time, so it is prudent to become aware of the most recent changes. Those wishing to begin private practice are advised to seek authoritative information directly from licensing entities, rather than from colleagues, who may provide outdated or inaccurate information.

Running a Business

In addition to having the appropriate training and credential to provide psychological services in a private practice setting, school psychologists must be prepared to utilize some business management skills and be willing to recognize when there may be a need to hire those who can assist with the business as necessary. We focus here on some of the key issues, and we encourage readers to seek out professional development opportunities specifically geared toward the business side of private practice.

One of the first considerations when setting up a private practice is determining how the business will be structured. There may be tax and personal liability benefits to the way the business is set up, but these vary from state to state. Since most school psychologists do not have a background in business law, consultation with an attorney may be a worthwhile investment. When seeking advice about how the business should be structured, psychologists may ask about limited liability corporations (LLCs), professional corporations (PCs), professional associations (PAs), or professional limited liability corporations (PLLCs). For taxation considerations, school psychologists may think about a sole proprietorship, partnership, or corporation (C-corp or S-corp). Each of these structures is subject to distinct rules and regulations, so it is wise to be informed of the advantages and disadvantages of each. In addition to reviewing options with attorneys, school psychologists may consider interviewing colleagues with established private practices in the same state for additional information that may be helpful. Among the three authors of this chapter, we have structured our businesses as PCs, S-corps, LLCs, and PAs. The type of structure will vary across professionals' jurisdictions and arrangements, but the need for support from a business professional is universal.

Once the practice is set up as a legal entity and the taxation structure is established, school psychologists must begin marketing and generating referrals. There are a number of strategies that can help build the practice's client base, including advertising (print and online), hosting an "open house" and inviting other clinicians to attend, and providing presentations to groups such as Parent Teacher Associations. Setting up a website and working on *search engine optimization* may increase visibility when potential clients are searching online for services provided. A private practice may also draw on the marketing skills of branding to differentiate from other practices (Novotney, 2019).

School psychologists in private practice have the responsibility of delivering high-quality psychological services while simultaneously bearing the responsibility of organizing and running the business. Like any other business, the private practice will have income and expenses, taxes, and mundane tasks (e.g., maintaining a clean office space). Those starting a new practice should think about which responsibilities will be assumed by the psychologist and which will be delegated to others (e.g., bookkeepers, accountants, receptionists, etc.). It may be prudent to consult with others who have successful practices to learn what has worked best for them.

Private practice may take many forms, and those who plan on establishing a new practice may see clients in a private office, consult with schools, or engage in contract work for schools, providing psychological services such as counseling and assessment. When starting a new practice and building a caseload, it may be helpful to take on a variety of new opportunities to determine which setting is the most rewarding and sustainable. Moreover, flexibility in one's service delivery portfolio may be beneficial for the business. For example, if the local school district's funds for contracted services end, school psychologists in private practice may still see clients in their offices.

When building a new practice, there may be an interest in taking on many referrals to generate income and sustain the business, but some caution must be exercised. Too many clients will overwhelm a practice and diminish the quality of services provided. Even those with the best time management skills may become overwhelmed quickly when faced with the realities of not only providing psychological services but also dealing with the time-intensive work of managing a business. It is easier to add clients later than to struggle with a practice that has grown too large. For those who are transitioning from school-based services to private practice, availability to clients may feel different when working outside of the schools, where parents are more likely to call on evenings and weekends. School psychologists in private practice may take child and adolescent clients after school hours and must be prepared for limited counseling opportunities when kids are in school. Therefore, one must consider how working hours for private practice may be very different from those employed in school settings.

There are many other important details about setting up and running a business, including developing a business plan, establishing financing, and developing a strategy for growth. Though these are critical components, they are beyond the scope of this chapter, but we have provided a number of suggested readings and websites at the end of this chapter.

Summary

For school psychologists, starting a private practice presents both new opportunities and challenges. Working outside of the traditional full-time, salaried, school-based service delivery model may offer the chance to grow creatively, increase earning potential, and utilize new skill sets. The school psychologist in private practice manages both the provision of psychological services and business management tasks, including marketing, bookkeeping, and tax preparation (though some will contract with others for assistance with these duties). New ethical dilemmas arise for those who seek clients in a private office or deliver school-based services as a contractor, so the school psychologist in private practice must consider how ethical principles and standards apply to the work of the private practitioner. Given the wide range of new challenges, those seeking to work in private practice are likely to benefit from consultation with more experienced psychologists who have the knowledge and skills to help facilitate success in this setting.

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Recommended Websites

- <https://www.thrivingschoolpsych.com/> The Thriving School Psychologist Collective is a site for connecting with other school psychologists and staying up to date with the latest resources.
- <https://www.hubspot.com/> Hubspot is a platform uniting software, education, and community to help businesses grow better.
- <https://www.score.org/> SCORE, a nonprofit organization, is dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship.

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