

PRACTITIONER PROFILE

An Interview with Aja Evans

Aja Evans is a privately practicing Licensed Mental Health Counselor, speaker, and consultant specializing in Financial Therapy. Upon completion of her Master's degree in Counseling Psychology, Aja spent more than a decade working with individuals, couples, and families in multiple mental health outlets (e.g., community-based, counseling centers, inpatient settings). During that time, she was consistently confronted with the emotional impact of money on her clients. This resonated with Aja as she had gone through her own financial reckoning and journey to become more financially educated.

Following her instincts and ferocious appetite for personal finance books, Aja began to realize the need for people to discuss how their money was impacting their mood and behavior. This was the catalyst to financial therapy becoming a pillar of her work. Armed with eternal optimism, seemingly limitless empathy, a certificate from the Center for Financial Social Work, and training from the Financial Therapy Association, Aja has made it her mission to help people live their best lives while attuning to their thoughts, feelings, and behaviors around money. She is the mother of 2 young children, a Goldendoodle (Linguini), and an aquatic turtle (Shelly).

Q. Define what you do professionally.

A. I help people feel better. As a natural optimist and motivator, I really just want people to love themselves and appreciate how they show up in the world. I knew from about 12 years old that I wanted to be a therapist. Of course, I didn't understand all of the nuances of being a therapist, but at that point I developed a foundational desire to help and support people. I have stayed pretty true that that vision, I help people navigate money, understand themselves, and how the two combine and impact their lives.



Q. What activities encompass your professional responsibilities?

A. As a therapist, I realized the need for people to spend more time understanding themselves and their relationship with money. It took me some time to get comfortable and understand how I wanted to show up in that space. I have strategically built a business around pillars of practice I enjoy such as working in private practice seeing clients, writing, speaking, and partnerships with corporate entities. I love the mix and realize this journey has really led me to love my job.

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

A. Oh goodness, nearly 15 years. I think 13 to be exact.

Q. What led you to your professional calling?

A. I was so young when I decided this work was for me. I had no clue what I was in for, but it really was innate for me. I love connecting with people, learning about them, connecting the patterns of why they think the way they do. I am a natural cheerleader, so watching and supporting people learn about themselves and fall in love with aspects of themselves they maybe once didn't like is my jam. It lights me up. We all deserve that. It's a beautiful difficult process, but so worth it.

When I discovered personal finance the connection between money and emotions was so clear to me. My career path became even more focused when I found the Financial Therapy Association (FTA) and the Financial Social Work Center, it gave me the language and the evidenced-based research to what I was already doing and gave me access to a community of people who totally understood the importance, meaning, and need for this work.

Q. How are you paid?

A. The majority of my business is made up by seeing clients in my private practice and corporate partnerships. My corporate partnerships are comprised of partnering with companies by adding value as a subject matter expert in press, writing and speaking engagements.

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

A. I will always be person-centered first, but I find that I borrow from many cognitive-behavioral (CBT), psychodynamic, and narrative principles frequently. Using the lens of those theoretical approaches has allowed me to dive deeper into how people connect to their money and where they built those narratives from. Add mindfulness, a little bit of humor, and some "dragging" (as the kids would call it) and you have Aja's brand of therapy.

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

A. I work alone, but I look forward to when I can hire support for all my lofty goals.

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

A. Continuing to publish, speak, and draw attention to the importance of this work is paramount. The foundational work has been laid by so many brilliant minds in this field. It is amazing to see, but we need to continue to grow. We need to connect what makes so much sense to us to a field that hasn't always been welcoming to adding emotion to money. That emotion is what drives behavior, so figuring out how we all can collaborate, the importance of each of our roles is going to be really important. Continuing to give voice to the multitude of ways people with different titles can give voice to this work will also be important. I know people desire concrete titles and roles, so we have to learn, listen, understand, and begin to decide how to confidently move forward. There is a lot of conversation about titles and I don't think we need to waste time "fighting" each other on who gets what slice of the pie. There is enough for all of us, but its important figure out how we all (as a team) move forward.

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

A. Community which the conference and coffee chats have been amazing at providing. Being open to talking to one another is truly how I have been able to learn how to navigate this world and get a better understanding. The membership and webinars are really helpful in understanding and learning what other people are doing.

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

A. You can find me on IG @AjaETherapy on LinkedIn at Aja Evans, LMHC or at my website: ajaevanscounseling.com

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

A. Knowing your scope of practice and competence is of the utmost importance, especially with people coming from different home disciplines. Inform your clients what you will and won't be helping them with, what is outside of your scope, and what steps will be taken to ensure they get the needed resources. With that, have a referral list at the ready, no one wants to be in the position to scramble, googling, who and where you can refer a client to. So, spend some time building connections with the FTA community to see where you might need to fill holes in your network for assistance.

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

A. Most often mental health professionals aren't trained in the nuances of money. We understand the emotions, but can end up shying away from what comes up after the conversation that began discussing money. Getting comfortable with not needing to be a finance or math wiz to be able to move through the conversation about money to get to the underlying emotions with money.

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

A. I think speaking the need for each piece of financial therapy is incredibly important. Being able to dive into the emotional aspect of money and realizing when additional help is needed and how it can be added in a comprehensive, holistic way is not only important, but imperative to our growth. Recognizing that we need each other to really be able to help people thrive in their emotional and financial lives is going to take a level of collaboration that is only just taking hold on the wider scale.