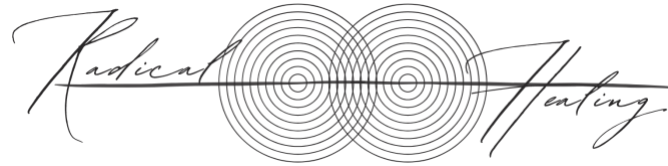


## Session Rate Self-Assessment Tool

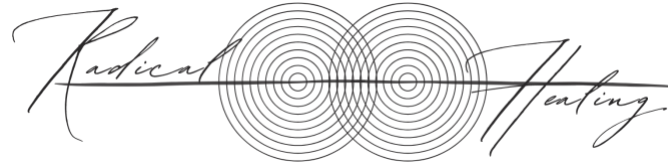
### Instructions

1. This guide is the beginning of a conversation – not a set of hard-and-fast rules, not a test, and certainly not a judgment. I know that there are *many* relevant experiences and nuances not captured by these prompts. No one understands the intricacies of your circumstances better than you do, and we'll be able to dive deeper into these when we set your session rate together.
2. Please start by reading through all the prompts in each rate type, finishing each column before moving on to the next. Understanding the full range of socioeconomic circumstances described will allow you to assess your own more accurately and holistically.
3. Discomfort, guilt, grief, anger, defensiveness, disorientation, anxiety, frustration, confusion, and other difficult feelings might come up for you as you read through the prompts (many of these emotions came up for me as I wrote them!). Be gentle with your-self while honouring this as part of the process of rooting out inequity and engaging in collective care.
4. Highlight the prompts that most closely align with your experience. You might answer “yes” to prompts in multiple columns, but do make a clear choice between prompts in separate columns that are assessing the same experience (e.g., employment, education, expendable income, savings, housing, family status, etc.).
5. **Consider the rate with the best overall alignment – this may or may not be reflected by the actual quantity of prompts you've highlighted in any given column.**



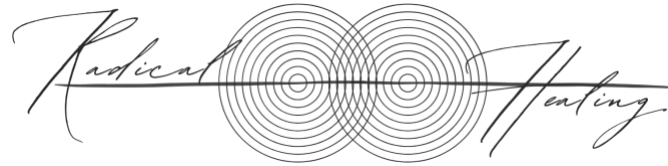
### Session Rate Self-Assessment Tool

<b>Healing Bursary</b> \$0, 6 months of weekly 60-minute sessions	<b>Restorative Rates</b> \$50, \$80, or \$100 per 60-minute session	<b>Sustaining Rate</b> \$135 per 60-minute session	<b>Regenerative Rate</b> \$160 per 60-minute session
<p>Consider a bursary if your circumstances most align with these prompts. If a bursary is not available, you will be offered the lowest Restorative Rate currently available.</p> <ul style="list-style-type: none"> <li>• I identify as Black, Indigenous, a person of colour, and/or a body of culture</li> <li>• I identify as QTBIPOC or 2SLGBTQIA+</li> <li>• I have a disability and/or a chronic or life-limiting illness</li> <li>• I am a member of one or more (additional) communities that experience systemic barriers to access,</li> </ul>	<p>Consider a sliding scale rate if your circumstances most align with these prompts. We'll finalise which rate in conversation, based on availability and your specific context.</p> <ul style="list-style-type: none"> <li>• I identify as Black, Indigenous, a person of colour, and/or a body of culture</li> <li>• I identify as QTBIPOC or 2SLGBTQIA+</li> <li>• I have a disability and/or a chronic or life-limiting illness</li> <li>• I am a member of one or more (additional) communities that experience systemic barriers to access,</li> </ul>	<p>Consider this standard fee if your circumstances most align with these prompts. Restorative Rate slots are set as 40% of clients able to pay the Sustaining Rate.</p> <ul style="list-style-type: none"> <li>• I sometimes worry about paying my bills, but am always able to meet basic needs</li> <li>• I work full-time or can choose to work part-time or not at all outside of the home</li> <li>• I can take time off from work (for illness, emergency, self-care, or leisure) without penalty or struggle</li> <li>• When small to moderate unexpected expenses</li> </ul>	<p>Consider the Regenerative Rate if your circumstances most align with these prompts. This rate partially funds the availability of Healing Bursaries.</p> <ul style="list-style-type: none"> <li>• I don't worry about paying my bills and am always able to meet more than basic needs</li> <li>• I work full-time or can choose to work part-time or not at all outside of the home</li> <li>• I have more than the legal minimum of paid vacation days and can easily afford yearly vacations</li> </ul>



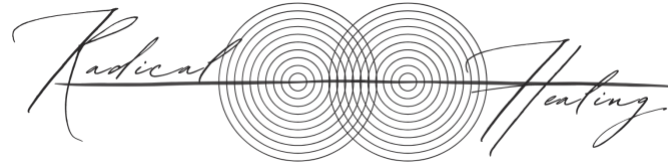
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<p>dignity, healing, and justice</p> <ul style="list-style-type: none"> <li>• I consistently worry about meeting basic needs (e.g., food, shelter, transportation)</li> <li>• I receive Ontario Works or ODSP</li> <li>• I am un- or underemployed, out of necessity (e.g., to care for a family member, due to illness or disability) or not by choice</li> <li>• I'm paid under the table or work in the gig economy</li> <li>• I have no access to credit</li> <li>• I have no access to family financial</li> </ul>	<p>dignity, healing, and justice</p> <ul style="list-style-type: none"> <li>• I frequently, regularly, or sometimes have to make difficult financial decisions (e.g., deciding which bills to leave unpaid, choosing between fresh produce or processed food, using payday loans, not going to the dentist, not sending my child to extracurricular programming, taking on extra shifts despite exhaustion)</li> <li>• I am un- or underemployed, out of necessity (e.g., to care for a family member, due to</li> </ul>	<p>arise (e.g., traffic ticket, prescription medication, cell phone repair, emergency vet appointment), I can pay for them without hardship</p> <ul style="list-style-type: none"> <li>• I have some rainy-day savings and/or I am able to set aside some expendable income from each pay cheque</li> <li>• I have reasonable access to credit</li> <li>• I have some debt (e.g., student loans, car payment) but it does not prevent me from meeting basic needs</li> <li>• I have access to family financial support in times of need</li> </ul>	<ul style="list-style-type: none"> <li>• I have paid sick, personal, and/or bereavement days</li> <li>• I have extended health benefits</li> <li>• Adding a dependant wouldn't significantly affect my financial stability</li> <li>• When large unexpected expenses arise (e.g., computer dies, car won't start, A/C conks out), I can pay for them without hardship</li> <li>• I have considerable savings and/or investments</li> <li>• I have considerable access to credit</li> <li>• I have no debt or debt that I pay down without significant worry</li> </ul>



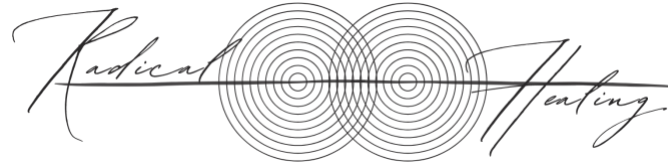
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<p>support, even in times of extreme need</p> <ul style="list-style-type: none"> <li>• I use food banks and/or community food programs</li> <li>• I experience homelessness, housing instability, or my home is not consistently safe</li> <li>• I live in community housing, my rent is geared-to-income, or I am eligible for rent geared-to-income</li> <li>• I am in, have not completed, or have only completed high school at this time</li> <li>• I rely on public transportation</li> <li>• I am a single parent/guardian or I</li> </ul>	<p>illness or disability) or not by choice</p> <ul style="list-style-type: none"> <li>• I earn minimum wage</li> <li>• I work in the gig economy, frontline social service, as a healer, or in the independent arts</li> <li>• I devote unpaid time to community organising and/or activism</li> <li>• I work more than one job and still stress about making ends meet</li> <li>• I have very limited or limited expendable income</li> <li>• I have no, very limited, or limited savings</li> </ul>	<ul style="list-style-type: none"> <li>• I pay market rent or a mortgage, with or without cohabitants (e.g., partner[s], roommate[s])</li> <li>• I am attending or have completed some form of post-secondary education, or my current job does not require the completion of post-secondary education</li> <li>• I use public transportation by choice, have access to a car, and/or sometimes use rideshare services (e.g., Uber)</li> <li>• I am able to spend money on items and activities beyond my basic needs (e.g., restaurants/takeout,</li> </ul>	<ul style="list-style-type: none"> <li>• I have access to generational wealth (i.e., assets of any sort passed down to children or grandchildren)</li> <li>• I rent and pay above the average market rate or I pay a mortgage, with or without cohabitants</li> <li>• I've completed post-secondary education, am attending or have completed post-graduate education, or my chosen career does not require the completion of post-secondary education</li> <li>• I use public transportation by choice, own/lease a car, and/or often use rideshare services</li> </ul>



**Session Rate Self-Assessment Tool**

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<p>experience significant relational instability with my co-parent/co-guardian partner</p> <ul style="list-style-type: none"> <li>I am the sole caregiver for a person with a disability or a chronic or life-limiting illness</li> </ul>	<ul style="list-style-type: none"> <li>I have no, very limited, or limited access to credit</li> <li>I have no, very limited, or limited access to family financial support in times of need</li> <li>I do not own my home</li> <li>I live in community housing, my rent is geared-to-income, I am eligible for rent geared-to-income, or paying my rent creates stress about making ends meet</li> <li>I live with others out of necessity</li> <li>I am in, have not completed, or have only completed high school at this time, or</li> </ul>	<p>new clothing, occasional vacations, gym membership, entertainment)</p>	<ul style="list-style-type: none"> <li>I can routinely spend money on restaurants/takeout, luxury items and services (e.g., name-brand shoes, latest iPhone, hair salon), home upgrades, entertainment, professional fees and development, gifts, and/or self-care</li> </ul>



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	<p>I am a first-generation post-secondary student</p> <ul style="list-style-type: none"> <li>• I rely on public transportation</li> <li>• I am the sole financial provider for my core family unit and/or I financially support my extended family</li> <li>• I am a single parent/guardian or I experience significant relational instability with my co-parent/co-guardian partner</li> <li>• I am the sole caregiver for a person with a disability or chronic or life-limiting illness</li> </ul>		

Inspired, with gratitude, by [Ride Free Fearless Money](#), [Drama Therapy Austin](#), [ARC Counselling](#), [Embracing Equity](#), [Transgender Training Institute](#), and [Worts and Cunning](#).  
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