

Your Employee Assistance Program is a support service that can help you take the first step toward change.

Rich Emotional Support on a Limited Budget

The advice and support of an experienced counselor, psychologist or other professional can help you get through life's most difficult challenges. A caring specialist can give you valuable tools and insights to better understand yourself, overcome obstacles and strengthen your emotional well-being.

Sadly, many people are reluctant to seek out professional help and other emotional health resources, simply fearing this support will be too expensive. Instead, they choose to suffer in silence, potentially eroding their emotional health over time.

Fortunately, quality emotional support is not out of reach. There are many excellent ways to access low-cost professional help, regardless of your budget.

Support groups. No matter what life challenge you're facing, chances are there's a local or online support group that can help. These groups can connect you with others facing similar difficulties, giving you a chance to support your peers while benefitting from their advice and experiences.

Colleges and universities. Some psychology departments at post-secondary schools run community clinics to give their students practical experience. The students who provide counselling services at these clinics are well-trained and closely supervised by qualified professionals. If offered, you can often book counselling sessions at a college, university or teaching hospital for little or no cost.

Private professionals. While private counselors have a reputation for high hourly rates, many are flexible and willing to work on a sliding fee scale based on your income. Some therapists will also offer payment plans or find other ways to customize a counselling strategy that's sensitive to a limited budget. If a therapist isn't able to adjust the fee, he or she can usually refer you to other counselors or community resources that can help in your situation.

Group therapy. As an alternative to one-on-one counselling, many psychologists and other emotional health professionals offer group therapy sessions at reduced cost. Like support groups, these sessions also give you the added benefit of connecting with others with similar issues and learning from their experiences.

Community mental health centres. Local hospitals and community health centres usually offer mental health counselling services. If not, they can almost always refer you to other community resources that can help. Your insurance benefits might fully or partially cover a limited number of counselling sessions, or the clinic may offer a sliding fee scale based on income if you're not covered.

Self-help books. There are many excellent self-help books and websites available that can help you cope with a full range of emotional health challenges. Also known as bibliotherapy, many counselors will actually recommend these resources as a supplement to one-on-one or group counselling sessions.

But even the best book may not give you the same level of support as a personal, face-to-face discussion with a qualified professional. Especially when dealing with more serious issues, it's often best to meet at least once with a trained mental health counselor to talk over your situation.

Places of worship. If you're a member of a religious community, your spiritual leader may be able to help you cope with challenging life events. Religious leaders are often qualified to provide counselling

© 2026 LifeWorks (US) Ltd.

and many offer free or low-cost services to their congregation. Even if your religious leader can't help you directly, your place of worship may be able to refer you to other good community resources.

Employee Assistance Programs. If your organization (or your partner's if applicable) offers an Employee Assistance Program (EAP), you might be covered for a limited number of counselling sessions at no cost as part of your benefits package. EAPs can also refer you to other help in your community. Talk to your manager or human resources department to find out if services are available through your workplace.

When stressful life challenges come your way, you don't have to face them alone. Even with a limited budget, there are many great resources available to help you overcome obstacles, improve your coping skills and strengthen your emotional health.