



The Cogwheel Trust

Client Contributions for Sessions

Cogwheel is a registered charity, and some of our funding comes from donations and grants. However Cogwheel is also dependent upon the income received through contributions from clients, without which we could not provide affordable counselling to all those who need it.

We therefore ask clients to contribute toward the cost of each session, including the initial assessment appointment.

Assessment contribution

There are two levels of contribution requested:

- £15 for clients who are unwaged
- £30 for clients who are in employment or living in a household with income

The contribution needs to be paid please before the assessment takes place.

Counselling session contributions

Your contribution rate will reflect your annual household income, and this will be agreed at your assessment consultation.

Individual counselling (adults and children):

- A minimum contribution of £15 per session is requested from clients with household income of under £15,000 per year.
- For clients with an annual household income above £15,000, we request a contribution of £15 + £1.50 per £1,000 of income over the £15,000 threshold.

For example:

- Household income of £20,000 = a contribution of £22.50 per session (5 x £1.50 + £15)

Relationship and family counselling:

- A minimum contribution of £25 per session, plus additional amount based on household income as above.

For further guidance please see the payment scale below.

Exceptional circumstances

At Cogwheel we understand that everyone's circumstances are different, and you might feel that the pay-scale does not reflect what is affordable for you. If you believe there are exceptional circumstances we need to take into account, we would be happy to discuss this with you.

How will I contribute for my sessions?

You will receive an email request every Friday during the course of your counselling. The email will include a payment link so that you can easily contribute online for your weekly session. We ask that the payment contribution is made by the following Tuesday at the latest.

What if somebody else is paying for my counselling?

Cogwheel does accept insurance or other third-party payments, and arrangements for this must be made before your counselling begins. Where counselling sessions are being funded by another organisation or insurance company, we request that payments cover the unsubsidised rate of £50 per session.

Maximum number of counselling sessions

- All clients are entitled to up to 20 counselling sessions at their agreed contribution rate.
- Clients wishing to extend beyond 20 sessions will need to pay the unsubsidised session rate of £50.

Session contribution scale according to income

Individual counselling (adults and children)

Household Income	Contribution Rate
Up to £15,000	£15.00
£16,000	£16.50
£17,000	£18.00
£18,000	£19.50
£19,000	£21.00
£20,000	£22.50
£21,000	£24.00
£22,000	£25.50
£23,000	£27.00
£24,000	£28.50
£25,000	£30.00
£26,000	£31.50
£27,000	£33.00
£28,000	£34.50
£29,000	£36.00
£30,000	£37.50
£31,000	£39.00
£32,000	£40.50
£33,000	£42.00
£34,000	£43.50
£35,000 and above	£45.00

Relationship and family counselling

Household Income	Contribution Rate
Up to £15,000	£25.00
£16,000	£26.50
£17,000	£28.00
£18,000	£29.50
£19,000	£31.00
£20,000	£32.50
£21,000	£34.00
£22,000	£35.50
£23,000	£37.00
£24,000	£38.50
£25,000	£40.00
£26,000	£41.50
£27,000	£43.00
£28,000	£44.50
£29,000	£46.00
£30,000	£47.50
£31,000	£49.00
£32,000	£50.50
£33,000	£52.00
£34,000	£53.50
£35,000 and above	£55.00

