Careers in Counseling and Psychotherapy

(With Tips on Applying to Graduate School)

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**(Also see my online Counseling Career Selector at** [www.selectsmart.com/plus/select.php?url=counsel](http://www.selectsmart.com/plus/select.php?url=counsel) )

Congratulations on your decision to explore a career in the helping professions! However, as you are probably beginning to realize, many types of professionals (including psychiatrists, psychologists, and social workers) may practice psychotherapy, each having its own unique educational requirements and areas of specialization. This document will allow you to compare the different types of helping professionals with one another. While the information provided below may begin to answer some of your questions, we strongly encourage you to discuss this information further with a faculty member in your Psychology Department. More information on careers in psychology is available through Loyola’s Psychology Career Finder (<https://www.luc.edu/psychology/resources/psychologycareerfinder/> ).

**Where's the Money Coming From?**

You may be surprised to discover that anyone can charge another person for advice or helping! You require no special education or certification to hang out a sign calling yourself a "professional advice giver" or "personal consultant." However, if you want to call yourself a "Psychologist" or "Clinical Social Worker" or any of several other state-regulated titles, you need to meet the requirements for the appropriate certification in your specific state.

Why then would you ever want to bother with getting this certification? Well, aside from the obvious answer (so that you know what you're doing!), the other reason has to do with money. Most clients in therapy do not pay their therapists directly, but instead pay through *third parties* (such as insurance companies, Medicare, HMO's, etc.). Such third parties have strict regulations about whom they will be willing to pay for psychotherapy services. These regulations vary somewhat, depending on which third party you are trying to get to reimburse you. However, only providers who conform to these regulations will be reimbursed. This means that if you do not conform to these regulations in your background and licensure, you will need to be under the direct supervision of a professional who does conform, to whom the third party will make payments. Thus, your earning potential and your professional freedom are less restricted if you have a state-certified credential that is recognized by third party payers. Otherwise, you can accept only self-paying clients, or must work under the supervision of others (for example, as a psychiatric technician/aide in a psychiatric hospital). Some people without such state credentialing may also work in institutions that are government funded and do not depend on third party payments (for example, as a caseworker in a social service agency).

**Types of Mental Health Professionals**

Different types of mental health professionals vary in terms of background and training, the types of clients they work with, the kind of work they do, and the level of reimbursement that they receive from third-party payers. The following list of mental health professionals is roughly organized from the professions that provide the most flexibility (and generally require the most training) to the professions that provide the least flexibility. Note that licensing requirements for different professions are generally state-mandated. The information provided below applies to Illinois requirements; requirements in other states may differ somewhat. Local and national salary data from 2020, as well as information on projected job growth and insurance reimbursement rates, are presented in Table 1 for each profession.

**Table 1. Employment Projections (2019-2029), Insurance Reimbursement, and Wage Data (2020).**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Profession** | **Projected Growth** | **Insurance**  **Reimburses** | **Salary Range –**  **United States** | | | **Salary Range – Chicago/Naperville/Elgin** | | |
|  |  |  | *10th %ile* | *Median* | *90th*  *%ile* | *10th %ile* | *Median* | *90th %ile* |
| [Psychiatrist](https://www.onetonline.org/link/summary/29-1223.00) | Much faster than average | 100% | 69,470 | 208,000+ | 208,000+ | 55,670 | 208,000+ | 208,000+ |
| Psychologist –  [Clinical/Counseling](https://www.onetonline.org/link/summary/19-3033.00) and [School](https://www.onetonline.org/link/summary/19-3034.00) | Average | 85% | 46,410 | 79,820t | 138,550 | 43,050 | 74,450 | 125,220 |
| [Advanced Practice Psychiatric Nurse](https://www.onetonline.org/link/summary/29-1141.02) | Faster than average | 85% | 53,410 | 75,330 | 116,230 | 55,070 | 76,150 | 105,970 |
| [Social Worker (Healthcare)](https://www.onetonline.org/link/summary/21-1022.00) | Much faster than average | 70% | 36,110 | 57,630 | 87,150 | 35,390 | 56,510 | 82,890 |
| [Social Worker](https://www.onetonline.org/link/summary/21-1023.00)  [(Mental health/ substance abuse)](https://www.onetonline.org/link/summary/21-1023.00) | Much faster than average | 70% | 30,770 | 48,720 | 87,420 | 30,220 | 54,270 | 96,450 |
| [Social Worker (Child/family/school)](https://www.onetonline.org/link/summary/21-1021.00) | Much faster than average | 70% | 32,300 | 48,430 | 80,290 | 33,840 | 54,040 | 93,130 |
| [Mental Health Counselor](https://www.onetonline.org/link/summary/21-1014.00) | Much faster than average | 70% | 30,590 | 47,660 | 78,700 | 29,820 | 43,680 | 74,680 |
| [Marriage and Family Therapist](https://www.onetonline.org/link/summary/21-1013.00) | Much faster than average | 70% | 33,140 | 51,340 | 92,930 | 35,990 | 58,650 | 122,280 |
| [Educational/Guidance/Career Counselor](https://www.onetonline.org/link/summary/21-1012.00) | Much faster than average | n/a | 35,620 | 58,120 | 97,910 | 34,380 | 55,800 | 99,090 |
| [Psychiatric Aide](https://www.onetonline.org/link/summary/31-1133.00) | Much faster than average | n/a | 21,840 | 31,570 | 48,880 | 27,430 | 38,920 | 52,750 |

Note: Growth and salary data retrieved July 2021 from O\*NET Online ([www.onetonline.org](http://www.onetonline.org)), an excellent resource on the requirements and rewards of various occupations. Links in each profession name connect to the corresponding O\*NET page. O\*NET obtained these data from the Bureau of Labor Statistics 2020 wage data and 2019-2029 employment projections. Insurance reimbursement represents the percentage of the Schedule of Maximum Allowance (SMA) fee (maximum reimbursement for a service) that BCBSIL [reports](https://www.bcbsil.com/pdf/education/bluereview/apr_18.pdf) paying to different providers. t – While the Bureau of Labor Statistics data do not distinguish among Clinical, Counseling and School Psychologist Salaries, there may be some differences. A 2020 [online article](https://www.verywellmind.com/the-9-highest-paying-psychology-careers-2794940) suggests recent average salaries for Clinical, Counseling, and School Psychologists were $81,330, $72,540, and $58,360 respectively. However, no source was provided for these data.

**Psychiatrists**

**Overview.** Psychiatrists are medical doctors, and as such, are one of the only mental health professionals able to prescribe medications (although some psychologists in certain situations may have limited prescription privileges). Psychiatrists may also perform psychotherapy, although they often focus more on medication due to their more extensive training in this area. Earning potential is higher than other mental health professionals (see Table 1), although less than medical doctors in most other medical specialties.

**Training.** After obtaining a bachelor’s degree, psychiatry trainees spend four years in medical school earning a general MD. They then complete a four-year residency in psychiatry (residencies on child psychiatry generally require an extra year of training). While undergraduates may major in any field, certain science courses are recommended to help them prepare for the MCAT (medical school admission test). These include at least 8 hours of general, inorganic chemistry, 8 hours of general biology, 8 hours of organic chemistry, and 8 hours of physics. Many medical schools also require one year of composition and courses in calculus and behavioral science.

**Psychiatric-Mental Health Nurse Practitioner (PMHNP)**

**Overview.** PMHNPs can diagnose and treat people with mental disorders. They can both prescribe medication for and practice psychotherapy with their clients. They may work within a variety of settings, including private practices, hospitals, or corporations,

**Training.** To become a PMHNP, one must first become licensed as a registered nurse (RN) by completing an associate or bachelor’s degree in nursing, passing the NCLEX-RN exam, and applying for state licensure. One must then complete a master’s or doctoral PMHNP program that has been accredited by the Commission on Collegiate Nursing Education (CCNE) or the Accreditation Commission for Education in Nursing (ACEN). One must also complete 500 relevant faculty-supervised clinical hours before taking the PMHNP exam. One must then apply for PMHNP certification in Illinois.

**Clinical and Counseling Psychologists**

**Overview.** Clinical and counseling psychologists have doctoral level training. This training gives psychologists extensive preparation for practicing psychotherapy and psychological assessment (along with school psychologists, clinical and counseling psychologists generally do the bulk of psychological assessments). Historically, clinical psychologists were trained to work with people with more severe psychopathology and counseling psychologists were trained to work with people with more “normal” problems (including adjustment problems, career counseling, etc.). However, the distinction between clinical and counseling psychology is not as clear as it once was, and today both clinical and counseling psychologists work with clients with a variety of problems (Halgin, 1986).

**Training.** After obtaining a bachelor’s degree, it generally takes about six years to complete a Ph.D. in clinical or counseling psychology. Five of these years are spent in school taking courses, doing research (including a dissertation), and working part-time with clients at various practicum sites. The last year of the program is spent in a predoctoral internship, which may be at any of a variety of APA approved sites across the country (for licensing purposes, it is generally preferable to intern at a site that has been accredited by the APA or by the APPIC, the Association of Psychology Postdoctoral and Internship Centers). This year is spent doing clinical work full time. To be licensed as a psychologist in the state of Illinois, a student must also do a year of supervised postdoctoral practice before sitting for the licensure exam.

**Types of Graduate Programs.** Ph.D. programs are designed to train psychologists as “scientist-practitioners” – that is, to be experts both in helping skills and in understanding research. While some Ph.D. programs focus more on the “scientist” part and others focus more on the “practitioner” part, all such programs require a minimum competence in both areas. John Norcross and his colleagues have found that , compared to more research-oriented programs, more practice-oriented Ph.D. programs in both clinical (Norcross, Ellis, & Sayette, 2010; Sayette, Norcross, & Dimoff, 2011) and counseling (Norcross, Evans, & Ellis, 2010) psychology tend to be less selective and to provide less financial aid.

An alternative doctoral degree, the Psy.D. (Doctor of Psychology), is designed to train psychologists primarily as practitioners (or “practitioner-scholars”). Because of the de-emphasis on research skills, these programs generally take about a year less time to complete than a Ph.D. program. Some of these Psy.D. programs are situated within a university setting; however, many of them are based in freestanding “institutes of psychology.” While these Psy.D. programs sometimes provide excellent training, there is a great deal of variability in the quality and reputation of these programs, more so than for Ph.D. programs. Some Psy.D. programs in institutes of psychology have been criticized as being “diploma mills,” processing a large number of graduate students while providing substandard training (since institutes of psychology usually rely heavily on graduate student tuition to cover their operating costs, they have an incentive to admit more students). Norcross, Ellis, and Sayette (2010) found that Psy.D. programs on average were less selective and provided less financial assistance than Ph.D. programs of any type. Among Psy.D. programs, those within university psychology departments were more selective and provided better financial assistance than those within university professional schools, which in turn were more selective and provided better financial assistance than free-standing Psy.D. programs. The same study found that students from free-standing Psy.D. programs were less likely than any other clinical doctoral students to receive an APA or APPIC internship (66.3% vs. 85.4% for all clinical programs combined).

**Social Workers**

**Overview.** Practicing social workers generally have master’s level training. Licensed social workers can practice psychotherapy in a variety of settings; however, they are not trained as thoroughly as psychologists in assessment or research. For students wanting to practice psychotherapy with master’s level training, this is probably the most flexible path.

**Training.** While there are bachelor’s degree programs in social work (BSW), in order to be licensed as a clinical social worker in Illinois, one needs a master’s degree (MSW). MSW programs generally require two years that include both class work and practicum experiences (in some cases, only one year for students entering with a BSW). Different MSW programs often have different tracks, including clinical social work, school social work, and administrative social work. While administrative social workers are trained primarily in managing social service programs, clinical and school social workers get more extensive training in providing psychotherapy. Most MSW programs emphasize the social/environmental determinants of mental health, and have a strong social justice focus. After graduating from an MSW program, a student may immediately apply for an LSW (Licensed Social Worker) license. This license allows you to practice psychotherapy, but not in an independent practice. LSWs also are available to graduates of BSW programs after they have completed three years of supervised professional experience. To practice psychotherapy independently, one needs a LCSW (Licensed Clinical Social Worker) license. MSW’s may apply for the LCSW after receiving 3000 hours of supervised clinical work following the master’s degree (NASW Illinois Chapter, n.d.). School social workers must complete at least 600 of their internship hours in a school setting and must pass the Illinois School Social Worker test.

**School Psychologists**

**Overview.** School psychologists are trained to do a variety of clinical activities, but assessment is usually a key part of the school psychologist’s job (school social workers often handle the bulk of psychotherapy within the school setting). School psychologists can also consult with teachers and provide direct counseling services to students. Most school psychologists work in public or private school systems. School psychologists also have the benefit of being on a school schedule (with summer vacations, holidays, etc.)!

**Training.** While most graduate programs in school psychology are housed in education departments, some are housed in psychology departments. While training requirements vary from state to state, Illinois requires at least master’s level training and at least 250 hours of supervised field experience in “a school and/or child student center” (Illinois State Board of Education, n.d.), as well as a passing grade on the Illinois School Psychologist test. Beyond the master’s level, some school psychologists earn a Ph.D. or may earn a specialization certificate (midway between master’s and doctoral level).

**Marriage and Family Therapist**

**Overview.** Although psychiatrists, psychologists, and social workers can all do family therapy, marriage and family therapists choose to specialize in this particular type of psychotherapy.

**Training.** To be licensed as an MFT in Illinois, one must complete at least a master’s degree from an accredited MFT program, followed by at least two years of supervised experience in marriage and family therapy, including at least 200 hours of supervision.

**Professional Counselor**

**Overview.** Illinois licenses Professional Counselors, who are eligible to perform psychotherapy. Note that other states may provide similar licenses with different names (e.g., Licensed Mental Health Counselor).

**Training.** There are two levels of licensure in Illinois, the LPC (Licensed Professional Counselor) and the LCPC (Licensed Clinical Professional Counselor). An LPC license requires either a master’s degree in psychology or counseling OR a bachelor’s degree in an approved human services department and the equivalent of 5 years of supervised experience. An LCPC requires a master’s degree in counseling or psychology, and the equivalent of two years supervised experience subsequent to the degree. Note that this is the only license for which one is eligible with a master’s degree in psychology. For this reason, I often recommend that students who want to practice with a master’s degree get an MSW instead of a master’s in psychology, as I perceive it to provide a more flexible career path.

**School (Guidance) Counselor**

**Overview.** Guidance counselors work with school-aged children, helping them to better understand themselves and to plan for their futures. They do different things at different grade levels, but are generally concerned with student developmental needs, emotional adjustment, and career planning and preparation.

**Training.** Guidance counselors must hold a master’s degree in school counseling, awarded by a regionally accredited institution of higher education, and must complete an internship of at least 600 hours (at least one semester), with at least 240 hours of direct service work. They must also pass the Illinois School Counselor test.

**Other Related Professionals**

The above list is by no means complete. A variety of other professionals work with people facing psychological problems, including substance abuse counselors, occupational therapists, art therapists, forensic psychologists, and others. Other professionals, such as community psychologists and organizational psychologists may work to prevent psychological problems, often by consulting to workplace or community settings to create more mentally healthy environments.

# Tips on Applying to Graduate Schools in the Helping Professions

1. Spend your first few college years wisely. Take courses that will help you to explore career paths that might interest you (courses that might help you explore helping career options include Personality, Tests and Measurement, Psychopathology, Child Psychopathology and Counseling). Do well in your courses; a high GPA is required for many graduate programs in the helping professions. Get to know several faculty members well enough that they can write you meaningful letters of recommendation. Get involved in research, internships, and other applied experiences. Use the career development center ([www.luc.edu/career](http://www.luc.edu/career) at Loyola) to help you explore your career options.

2. If, toward the end of college, you don’t have a reasonably clear idea about your career direction, consider delaying your application to graduate school. While graduate school can be an interesting experience in its own right, for most students, it is a means to an end (a particular career). Without a good idea of the “end” that you are pursuing, it is difficult to make a good decision about the appropriate “means.” If you haven’t already done so, use the career development center to help you explore your options. Consider using “time off” from school to help you explore jobs and research opportunities that are related to your career interests. Some graduate programs actually prefer applicants that have gained new relevant experiences between undergraduate and graduate school.

3. However, if you are reasonably clear about your career goals, it might be a bad idea to take “time off” from school just to save up money for graduate school. Your financial aid for graduate school is determined partially by your current finances, and might actually be reduced if you have much money saved up. Further, your earning potential with a BA is likely much lower than your earning potential after your graduate degree, meaning that it might make more financial sense to take out student loans (if necessary), and pay them back once your earning potential is higher.

4. Be wary about applying to master’s programs as a “back door” to doctoral programs. If your long-term goal is a doctorate, it is often preferable to apply directly to doctoral programs. Master’s programs are generally easier to get into, and might offer you an opportunity to improve on a less-than-stellar undergraduate GPA, which might improve your chances of subsequently getting into a doctoral program. However, doctoral programs are often stingy about transferring credit from another school’s master’s program, meaning you might have to repeat many courses. Further, even if you apply to a doctoral program in the same department as your master’s program, there is no guarantee of your acceptance. Finally, as a master’s student in a program that is primarily oriented toward doctoral students, you might find yourself to be a fairly low priority when it comes to research and teaching opportunities, funding, and access to faculty.

5. Decide which graduate schools most interest you.

1. To avoid potential problems with licensing, apply only to graduate schools that are accredited by the appropriate governing body (e.g., the American Psychological Association or the Council on Social Work Education). A list of APA accredited programs in clinical, counseling, and school psychology is available at <https://accreditation.apa.org/accredited-programs> and also in the book *Graduate Study in Psychology* (APA, 2021). The Council on Social Work Education has a searchable directory of accredited social work programs at <https://www.cswe.org/Accreditation/Directory-of-Accredited-Programs.aspx> .
2. Browse program websites or send email to schools to request information on the programs and applications. Many schools have applications that you can download on their websites.
3. Find programs that fit with your interests. Look for faculty that share interests with you or for affiliated practicum sites that will give you the experiences that you want. Many programs have different “tracks” that allow you to specialize in a particular area within your chosen profession.
4. Remember that the reputation of a university does not necessarily tell you much about the reputation of a particular program at that university. Some excellent programs exist at otherwise mediocre schools. Look more to the reputation of the faculty in your field than at the name of the school.
5. US News and World Report [ranks graduate programs](https://www.usnews.com/best-graduate-schools) in several mental health fields, including [Clinical Psychology Doctorate Programs](https://www.usnews.com/best-graduate-schools/top-health-schools/clinical-psychology-rankings), [Psychiatric Nurse Practitioner Programs](https://www.usnews.com/best-graduate-schools/top-nursing-schools/nurse-practitioner-mental-health-rankings), and [Social Work Programs](https://www.usnews.com/best-graduate-schools/top-health-schools/social-work-rankings). These rankings are based on peer assessment surveys sent to faculty and administrators working at programs in each discipline, who rate the academic quality of each program on a scale from 1-5. However, these ranking can’t tell you whether a particular program is a good fit for your interests and career goals.
6. Weigh the professional and personal costs and benefits of each program. For example, particular geographic locations may give you better access to friends and family. However, limiting yourself geographically will also limit the available number of programs that fit your needs.

6. Apply to a sufficient number of graduate programs. For more competitive programs, such as clinical psychology Ph.D. programs, you may want to apply to 8 or more schools in order to increase your chances of acceptance (the same is true if your credentials are not stellar).

7. Look to see what the requirements are for the particular programs that interest you (see the book *Graduate Study in Psychology* for information on specific psychology programs). In particular, many will require you to take exams, such as the GRE-General test or the GRE-Psychology test. If such exams are required, be sure that you study thoroughly for those exams before taking them. Buy one of many available preparation books for the General test, and work through the problems. Discipline yourself and spend some time on this (15-20 hours / week for a month is not too much); you can greatly improve your scores by preparing. For the GRE-Psychology test, you may buy a preparation book, or alternatively, review the chapters in a recent good introductory psychology textbook. More information on GRE preparation along with free preparation software is available at the GRE web site at <http://www.gre.org/> .

8. Other important criteria may vary. Norcross, Kohout, and Wicherski (2004) found that, in doctoral level psychology programs (across all psychology fields), ***letters of recommendation, GPA,* and *personal statement*** are weighted the most heavily (followed by *interview, research experience,* and *GRE scores,* and, to a lesser degree, *clinically related public service, work experience, and extracurricular activity*). Again, make sure that you get to know a few of your teachers well enough that they can write meaningful letters for you. When you ask for a recommendation, consider using the phrase, “Do you think that you know me well enough that you can write me a *strong* letter of recommendation?” This phrasing allows faculty to back out gracefully if they could only write you a mediocre letter (which you don’t want).

9. Graduate school is challenging. The purpose of your personal statement is to demonstrate that you have made **thoughtful choices** about your educational and career goals, and therefore are motivated to work hard to persist and complete graduate school. No graduate program wants to admit someone who is likely to drop out partway through the program. You should describe specific relevant classroom, clinical and research experiences, and explain how they have shaped your interests. You should be wary about disclosing your own mental health issues, and particularly should avoid discussing mental health problems that are ongoing. Your personal statement will be read carefully, and should thoughtfully explain why you are a good fit with the specific program to which you are applying. Study up on the program before writing this statement, and describe specific faculty that you would like to work with and specific opportunities that appeal to you, and why. Tailor each letter to the program to which you are applying.

10. When evaluating a particular graduate program, you might consider asking yourself (and representatives of the program) some of these questions:

1. What % of graduate students who begin the program complete it? In how many years?
2. How well do the students compete with students from other programs for practica/internships?

(Or, more specifically for clinical/counseling psychology programs, what % of students get into an

APA or APPIC accredited predoctoral internship?)

1. What % of students pass the (relevant) licensing exam on the first attempt?
2. What is the average class size and the faculty: student ratio?
3. How many advisees does each faculty member have on average?
4. What opportunities are there to gain money/experience as a research/teaching assistant?
5. What other kind of financial aid is available? Is it mainly grant-based or loan-based?
6. What kind of jobs do students from the program typically go on to get?
7. Is the program fully accredited with the relevant accrediting group?
8. Are there several faculty members here who share my research/clinical interests?
9. What amount and type of clinical supervision is available? Are there supervisors available that share my preferred theoretical orientation(s)?

# Closing Thoughts

I hope that this document has been helpful in describing some of the main differences among mental health professionals. I strongly encourage you to get more information by talking to faculty members in psychology and by exploring some of the references listed below and throughout this document. You are choosing a career that can be very rewarding, but you have some important decisions to make about how to tailor that career to your personal interests. Good luck!

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