CAREER KIT

Therapist Career Kit: 90-Day Action Plan

How to Become a Therapist

2026-11 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams · interview questions · resume bullets · common mistakes · 13-week tracker · resources

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SECTION 1

At a glance

Becoming a licensed therapist takes a master's degree in counseling, marriage and family therapy or social work, then roughly two years of supervised clinical practice and a state-recognized licensing exam. Plan on 6 to 9 years from the start of college to full licensure, and about $50,000 to $200,000 in tuition depending on public or private schools. Marriage and family therapists earned a median of $66,940 a year in May 2025 (BLS), and that field is projected to grow 14% through 2035.

Timeline	6–9 years (bachelor's, master's, then about 2 years of supervised practice)
Typical cost	$50,000–$200,000 (mostly tuition; varies widely by school)
Education	Master's degree in counseling, marriage and family therapy, psychology or social work
License	State license (LPC, LMFT or LCSW, depending on your path); varies by state
Median pay	$66,940 per year (marriage and family therapists, BLS May 2025)
Job outlook	+14% (2025–35), much faster than average

SECTION 2

Step-by-step path

1. Choose which kind of therapist you want to be

Time: 1–2 months

"Therapist" is not a single license. The main routes are Licensed Professional Counselor (LPC or LMHC), Licensed Marriage and Family Therapist (LMFT) and Licensed Clinical Social Worker (LCSW); psychologists need a doctorate. All three master's-level routes let you provide talk therapy, but each has its own degree, board and exam. Read your state board's rules before you pick a program, because the board decides which degrees count.

2. Earn a bachelor's degree

Time: 4 years · Cost: $20,000–$120,000

A bachelor's in psychology, sociology, human services or social work is the usual starting point, though most master's programs accept other majors if you add a few prerequisite courses such as abnormal psychology and statistics. Volunteer time on a crisis line or at a community mental health agency strengthens your graduate application.

3. Complete a master's program that meets your state's rules

Time: 2–3 years · Cost: $25,000–$80,000

Look for programs accredited by CACREP (counseling), COAMFTE (marriage and family therapy) or CSWE (social work). Accreditation matters because many state boards and the NBCC route to certification require it. Expect 48 to 60 credit hours, which takes 2 to 3 years full-time, including a practicum and a supervised internship of several hundred hours with real clients.

4. Register as an associate or intern and start supervised hours

Time: 2–3 years · Cost: $0–$8,000

After graduating, apply to your state board for an associate-level license (titles include LPC-Associate, LMFT-Associate and ASW). You then work under a board-approved supervisor. Most states require about 2,000 to 4,000 hours of postdegree clinical work, usually over two to three years, with a set number of hours in direct client contact and individual supervision.

5. Pass the licensing exam

Time: 2–4 months of study · Cost: About $200–$400 depending on the exam and state; check the exam body and your board

Counselors usually take the National Counselor Examination (NCE) or the NCMHCE from NBCC; marriage and family therapists take the national exam from AMFTRB; social workers take an ASWB exam. Some states add a jurisprudence exam on their own laws. Schedule the exam once your board approves you, and study from the official content outline.

6. Apply for your full license

Time: 1–3 months · Cost: $100–$500

Submit your supervision logs, exam scores, transcripts and fees to the state board. Processing often takes 1 to 3 months. Once approved you can practice independently, bill insurance panels and open a private practice. Keep up the continuing education your state requires at each renewal.

7. Pick a specialty and a work setting

Time: Ongoing

Therapists work in outpatient clinics, hospitals, schools, group practices and private practice. Specialties such as trauma, couples, child and adolescent or substance use usually add a certification or extra training. State government and outpatient care centers paid the highest median wages in the BLS data, so compare settings before you take your first job.

SECTION 3

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
Bachelor's degree tuition	$20,000	$120,000	In-state public colleges are at the low end; private universities at the high end. Transfer credits from community college cut this.
Master's degree tuition	$25,000	$80,000	Roughly 48–60 credit hours. Public in-state programs cost far less than private ones.
Licensing exam	$200	$400	Fees vary by exam and state (NBCC state supplements list about $195 to $275 for the NCE or NCMHCE); confirm the current fee with your state board and the exam body.
State license and application fees	$100	$500	Associate registration plus full license; varies by state.
Clinical supervision fees	$0	$8,000	Many employers provide free supervision; private supervisors commonly charge by the hour.
Exam prep materials	$0	$300	
Liability insurance (student and associate)	$0	$300	Often covered by the school or employer during training.
Total	**$45,300**	**$209,500**	

Requirements

Education	A master's degree is the entry standard for LPC, LMFT and LCSW licensure. A bachelor's degree alone does not qualify you to practice therapy independently.
Accredited program	Most boards want a CACREP, COAMFTE or CSWE accredited program, or a program that covers specific required courses. Check your state's list before enrolling.
Supervised clinical hours	Typically 2,000 to 4,000 postdegree hours with a board-approved supervisor. The number, and how many must be face-to-face with clients, varies by state.
Licensing exam	A state-recognized exam such as the NCE, NCMHCE, the AMFTRB national exam or an ASWB exam, and in some states a jurisprudence exam.
Background check	Fingerprint-based criminal history checks are standard for the associate and full license. A past conviction does not always bar you, but you must disclose it and the board decides.
Continuing education	Required at each renewal, commonly every one to two years, and often includes ethics and sometimes suicide-prevention or cultural-competence hours.
Personal fit	Comfort sitting with other people's distress, strong boundaries, and willingness to get your own supervision and consultation. Programs usually screen for this in interviews.

SECTION 4

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Phase 1: Choose your license path

Days 1–30

Goal: Pick LPC, LMFT or LCSW and confirm which programs your state accepts.

- ☐ Find your state licensing board's page for counselors, MFTs and social workers and save the degree, hours and exam rules for each.
- ☐ List 5 accredited master's programs and compare cost, format and internship support.
- ☐ Request unofficial transcripts and list prerequisite courses you still need.
- ☐ Book informational chats with two licensed therapists in your area.
- ☐ Start 4 hours a week of volunteering at a crisis line or community agency.

Phase 2: Build your application

Days 31–60

Goal: Assemble a competitive graduate application.

- ☐ Draft a personal statement that shows specific client-facing experience and why this modality.
- ☐ Ask three recommenders at least four weeks before deadlines.
- ☐ Check whether programs require the GRE; many no longer do.
- ☐ Fill out the FAFSA and search for graduate assistantships and public service loan options.
- ☐ Register for any missing prerequisite courses at a community college.

Phase 3: Apply and plan funding

Days 61–90

Goal: Submit applications and map the path from graduation to license.

- ☐ Submit applications to at least four programs, including one safety option.
- ☐ Prepare for interviews with practice questions about boundaries and self-care.
- ☐ Build a budget for tuition, supervision and exam fees.
- ☐ Write a timeline from enrollment to full licensure with your state's hour counts.
- ☐ Join your state's counseling or MFT association for supervisor directories.

SECTION 5

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- ☐ Official transcripts from every college attended
- ☐ Personal statement and current resume
- ☐ Three letters of recommendation
- ☐ State licensing board requirements checklist
- ☐ Proof of volunteer or work experience hours
- ☐ FAFSA and financial aid documents

SECTION 6

Exams & how to prepare

National Counselor Examination (NCE)

What it is: A 200-item multiple-choice exam from NBCC covering counseling theory, assessment, ethics and practice. Many states use it for counselor licensure, and it is one route to the National Certified Counselor credential.

How to prepare: Use the NBCC content outline, take timed practice tests, and review your core graduate courses. NBCC has announced an updated NCE version for 2027, so check which version your date uses.

NCMHCE (clinical mental health counselor exam)

What it is: A case-based exam from NBCC where you work through simulated clinical cases. Some states require it instead of the NCE for LPC or LMHC licensure.

How to prepare: Practice with case simulations and the NBCC sample cases rather than memorizing facts.

AMFTRB national MFT exam

What it is: The national exam used by most states for marriage and family therapist licensure.

How to prepare: Study the AMFTRB exam outline and your program's course notes; take at least one full practice exam.

State jurisprudence exam

What it is: Some states add a short exam on their own laws, rules and ethics for mental health professionals.

How to prepare: Read your state board's statutes and rules; these exams are usually open to a short study guide the board provides.

SECTION 7

Interview questions

1. Why do you want to become a therapist?

Tip: Tie your reason to specific experience with people, not only to your own story; programs worry about unresolved personal issues driving the choice.

2. How do you handle a client who disagrees with your values?

Tip: Show you can stay respectful and focus on the client's goals while following the profession's ethics code.

3. How do you take care of yourself when work is emotionally heavy?

Tip: Name concrete habits such as supervision, exercise and time off, not 'I leave work at work.'

4. What population or setting interests you and why?

Tip: Be specific and tie it to something you have seen firsthand.

5. Describe a time you gave or received difficult feedback.

Tip: Choose a story where you changed your behavior afterward.

6. How would you respond if a client mentioned thoughts of suicide?

Tip: Stay calm, ask directly, follow the agency's safety plan and involve your supervisor.

7. What does confidentiality mean and when can it be broken?

Tip: Mention imminent risk of harm and mandated reporting, and note that state laws differ.

8. How do you handle a mistake in front of a client?

Tip: Own it, repair it, and take it to supervision.

9. What theories of therapy appeal to you?

Tip: Name one or two, such as CBT or family systems, and explain why, without claiming one is best for everyone.

10. Where do you see yourself five years after licensure?

Tip: Give a realistic setting and specialty; avoid answers that depend only on private practice income.

SECTION 8

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Answered 15+ crisis-line contacts per shift using active listening and safety-planning scripts under supervision.
- Supported 20 clients per week at a community agency, documenting contacts in the electronic record on time.
- Facilitated a weekly peer support group of 8–10 participants for 6 months.
- Completed 40 hours of training in motivational interviewing and trauma-informed care.
- Maintained confidential case files in line with HIPAA procedures with zero compliance findings.
- Coordinated referrals to housing, food and medical services for over 100 community members.

SECTION 9

Common mistakes to avoid

1. Enrolling in a master's program without checking whether your state board accepts it.
2. Skipping CACREP or COAMFTE accreditation to save money, then discovering licensing delays.
3. Counting hours without a board-approved supervisor or signed supervision contract.
4. Waiting until graduation to look for a supervisor; good ones fill up.
5. Underestimating the unpaid or low-paid hours during associate licensure.
6. Assuming a license in one state transfers automatically to another.

SECTION 10

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

SECTION 11

Resources, salary & disclaimer

Resources

- **BLS: Marriage and Family Therapists**

https://www.bls.gov/ooh/community-and-social-service/marriage-and-family-therapists.htm

- **NBCC: National Counselor Examination**

https://www.nbcc.org/exams/nce

- **AMFTRB**

https://amftrb.org/

Salary

Bottom 10%	Median	Top 10%
$44,650	**$66,940 per year (marriage and family therapists)**	$123,730

Outlook: BLS projects marriage and family therapist employment to grow 14% from 2025 to 2035, with about 6,900 openings a year. Mental health counselors, the largest related group, are projected to grow 18% and had a May 2025 median of $59,350. Therapists in state government earned a median of $92,150, while individual and family services paid about $61,060.

Source: BLS Occupational Outlook Handbook, May 2025 data — https://www.bls.gov/ooh/community-and-social-service/marriage-and-family-therapists.htm

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.