

A PHENOMENOLOGICAL EXPLORATION OF THE FINANCIAL IMPLICATIONS OF
BEING A MUSIC THERAPIST

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SARAH ABIGAIL TURNER, B.S.

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DEDICATION

For the dear friends and family (and pets) that have held me up throughout this process – thank you for believing in me when I didn't believe in myself. Thank you for choosing to be here, steadfast and unwavering.

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ABSTRACT

SARAH ABIGAIL TURNER

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Music therapists experience several financial responsibilities as they undergo completing their degree and internship, becoming certified, and working as professionals. Scant literature exists that encompasses the broad range of experiences throughout this timeline. The purpose of this phenomenological study was to explore how financial responsibilities impacted music therapists' lived experiences as students and professionals. The researcher conducted semi-structured interviews with five board-certified music therapists and used an interpretive phenomenological analysis to derive four major themes: complexities within the music therapy career, privilege, advocacy, and burnout. Practical implications are made for music therapists to better understand the potential barriers and circumstances that exist in the field and to begin to establish necessary support and change.

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CHAPTER I

INTRODUCTION

Problem Statement

Music therapists in the United States endure a rigorous undergraduate degree education that requires several courses, resources, and time commitments. These requirements include completion of coursework, a minimum 900 hours—often unpaid—internship (American Music Therapy Association [AMTA], 2022a), and successful passing of the exam given by the Certification Board for Music Therapists (CBMT). Additionally, music therapists must complete continuing education credits to maintain their credentials (CBMT, 2022b). All of these requirements include financial commitments varying across universities and socioeconomic regions. Fulfilling these demands necessitates sacrificing personal time with family and friends.

This study aims to understand the lived experiences of United States trained music therapists by providing an opportunity for professionals to share their own experiences as related to implications of financial responsibilities. This study provides useful insights for music therapists, music therapy educators, music therapy employers, and administrators. The current researcher hopes to promote extra support, such as scholarships, increased access to resources (transportation, instruments, etc.), mentor opportunities, or greater transparency for individuals seeking initial information into a music therapy career.

Additional outcomes of this study may include a greater diversification of music therapy professionals. Since the field consists primarily of white, cisgender females (AMTA, 2021b), understanding the financial barriers that may exist for individuals belonging to marginalized communities is vital in learning how to establish supports to surpass those barriers and to foster a more inclusive and diverse field of professionals. Expanding diversity in this field is critical for

both representation and the deepening and strengthening of the therapeutic relationship between music therapists and clients.

For individuals in legislative positions, this study could further highlight the need for supporting music therapists in society. States that do not yet have music therapy licensure, such as Texas, may have a greater inclination to implement licensure if the arduous and copious amount of work a music therapist has to do to earn and maintain their certification is better understood and more widely known. Misrepresentation is a common occurrence for music therapists, so achieving a greater awareness of the requirements in place, as well as the accompanying sacrifices and efforts, will advocate for the profession both on the government level and among the general public.

Music Therapy

Music therapy is defined as the “clinical and evidence-based use of music interventions to accomplish individualized goals within a therapeutic relationship by a credentialed professional who has completed an approved music therapy program” (AMTA, 2005, para. 1). Music therapy is provided in several settings, on a continuum of age groups, ranging from babies in the NICU to older adults with dementia in memory care homes. As defined by the AMTA, music therapists:

assess emotional well-being, physical health, social functioning, communication abilities, and cognitive skills through musical responses; design music sessions for individuals and groups based on client needs using music improvisation, receptive music listening, song writing, lyric discussion, music and imagery, music performance, and learning through music; participate in interdisciplinary treatment planning, ongoing evaluation, and follow up. (AMTA, 2022b, para. 14)

Music Therapy Education in the United States

The pathway to becoming a music therapist includes a rigorous degree program with coursework in musical foundations, psychology and medicine, and music therapy practice (AMTA, 2022a). Students first need to be accepted into their university's music therapy program by auditioning on their primary instrument or voice. Once accepted, the degree is four years or more in length, or may vary for a post-baccalaureate degree, and involves education in the classroom setting as well as in the field (AMTA, 2022a). There are currently 90 AMTA-approved schools with music therapy programs in the United States (AMTA, 2022c).

Of these colleges and universities, some are private and some are public. Private universities, such as Berklee College of Music in Boston, Massachusetts, generally have higher tuition rates than public universities (Education Data Initiative, 2023). The average price of in-state, on campus tuition at Berklee is \$73,747 as of 2022 (Berklee, 2022). In comparison, Texas Woman's University campuses in Texas are public with an average in-state, on campus yearly tuition of \$24,546 (Texas Woman's University, 2021). Additionally, these amounts are influenced by geographical factors as well, considering that Berklee College of Music is located on the east coast in Boston where the cost of living is higher (Missouri Economic Research and Information Center, 2022). Berklee is also a conservatory music school, so the tuition may total higher than it is at other music schools (Berklee, 2022).

The amount a student pays for tuition also fluctuates based on whether a student lives on or off campus, as well as if they are attending in-state or out-of-state. International students typically have to pay more than out-of-state students (EduFund, 2022). Some students do not have the choice to pay in-state tuition, as not all states have music therapy programs, or are limited to one to two schools to choose from in their state (AMTA, 2022c). To help with tuition

costs, students can receive financial assistance through the Free Application for Federal Student Aid (FAFSA) if they meet a certain criteria (Federal Student Aid, 2022). Different types of scholarships exist to help with costs as well, such as scholarships given based on academic status, intersecting identities, or major area of focus (Social Finance, 2023).

Once an individual finds a suitable music therapy program, they must obtain 1,200 hours of clinical work in order to complete their degree. Of these 1,200 hours, AMTA requires a minimum of 180 hours of fieldwork in the form of semester-long practicums under the supervision of a board-certified music therapist (AMTA, 2022a). These practicum hours include direct work with clients, such as leading and co-leading, as well as related responsibilities like observing, planning, and documenting (AMTA, 2022a). Students usually need to establish their own transportation to practicum sites and complete facility requirements, including but not limited to background checks, drug tests, or immunizations. In Texas, background checks and fingerprinting alone cost \$40 (Texas Health and Human Services Commission, 2022), meaning the addition of any other tests may total anywhere around \$100. Depending on the university's and facility's guidelines, students will incur these costs if they are not covered by the university or practicum site. These potential financial responsibilities reoccur due to the AMTA requirement outlining the need for experience with at least three different populations during pre-internship (AMTA, 2022a).

A music therapy internship is a minimum of 900 hours (AMTA, 2022a). Many music therapy internship sites offer 6-month, full-time internships (Berklee College of Music, 2022; Children's Health, 2022; Visiting Nurse Association, 2022) while some sites offer 9-month part-time internships (Cook Children's Health Care System, 2023; Mass General Cancer Center, 2022; Gilchrist, 2022). Currently, there are 208 national roster internship sites listed on the

AMTA website (AMTA, 2022c), although not all of them are active programs. There is also an unknown number of university-affiliated internships available (AMTA, 2022b).

Most music therapy internships are unpaid, but stipends ranging from hundreds of dollars to thousands may exist depending on the internship site (AMTA, 2022c). AMTA and certain states or regions may provide scholarships to help with internship costs, but there is no guarantee a student will receive funds if they apply (AMTA, 2023). During an internship, a music therapy student likely pays for rent, various bills, tuition for enrollment in internship courses, food, and gas aside from any money to participate in social outings or self-enjoyment. Accounting for rent, groceries, and enrollment costs alone, an intern living on their own in Texas pays an average of \$7,566 over the course of a 6-month music therapy internship (Hanson, 2022; Rent Data, 2022; Roberts, 2021). This price does not account for transportation costs, utility bills, phone or car bills, or recreational expenditures, nor does it factor in other possible internship costs such as expenses associated with relocation or administrative fees similar to practicum. The cost of an internship in Texas may then total over \$10,000 without any financial assistance.

After the undergraduate degree is completed, an examination provided by the CBMT is taken before a music therapist earns their credential of Music Therapist-Board Certified (MT-BC) and may begin practicing (CBMT, 2022a). As of this thesis, the current cost of the exam is \$325 and \$275 to retake if it is not passed the first time (CBMT, 2022a). Additionally, students must travel to a testing center to take the exam, which may vary in distance from where the student lives. In order to maintain their board certification, music therapists are required to complete 100 continuing music therapy education (CMTE) credits on a 5-year cycle (CBMT, 2022b). Certain CMTE courses and experiences may cost money to complete and earn.

In some states where licensure is mandated, music therapists have to pay an application fee and possibly an initial licensure fee. Whereas the Oklahoma State Board of Medical Licensure and Supervision (2017) requires a \$50 fee total, the North Dakota Board of Integrative Health Care (2022) requires a \$100 licensure fee plus a \$50 application fee. In New York, a music therapist must obtain licensure as a creative arts therapist in order to practice music therapy, which costs an initial fee of \$371 (New York State Education Department, 2021). States that mandate licensure (CBMT, 2022c) might incur a renewal fee either in even-numbered or odd-numbered years. Renewal fees range from \$50-\$100 (Georgia Secretary of State, 2023; North Dakota Board of Integrative Health Care, 2022). CBMT requires music therapists to pay annual fees as well. The annual CBMT maintenance fee was \$80 in 2022 (CBMT, 2022c). Additionally, the cost of a yearly professional membership with AMTA is \$250, which provides access to several music therapy resources, reduced costs to conferences, publications, and research (ATMA, 2022d). National conferences are held annually by AMTA and cost a range of \$299-\$479 for professionals and \$149-\$199 for students (AMTA, 2021a) for registration. The cost for each individual is dependent on their AMTA membership status and timeliness in registering. AMTA also offers discounts if registrants meet certain criteria (AMTA, 2021a). However, these rates are for registration alone and do not account for the possible costs of airfare, travel, lodging, or food for an individual to attend.

Additionally, AMTA is divided into seven different regions across the United States. Each region holds an annual conference, which is typically cheaper and easier to attend than a national conference. Registration costs for these regions vary between \$25-\$280 for students and professionals, which is specific to each individual based on their membership status, how much of the conference they want to attend, and whether they attend online or in person, if that is an

option (Great Lakes Region of the AMTA, 2023b; Mid-Atlantic Region of the AMTA, 2023; Midwestern Region of the AMTA, 2023; New England Region of the AMTA, 2023; Southeastern Chapter of the AMTA, 2022; The Southwestern Region of the AMTA, 2023; Western Chapter of the AMTA, 2023). Some music therapy employers compensate music therapists for both of these expenses while some do not. There are some states in which professionals can pay a cheaper price than an AMTA membership to become a member of their state's association, such as Michigan or Illinois (Great Lakes Region of the AMTA, 2023a).

Other Considerations as a Music Therapist

Depending on the facility where music therapists work, professional music therapists often travel to clients' homes or to a number of different sites. Several music therapists must buy their own instruments and materials and transport them to sessions if they are employed at a private practice or are hired as a contractor. Instruments such as guitars, egg shakers, tambourines, and hand drums may total around \$200-\$400 (West Music, 2023). Some music therapists must buy their own liability insurance, typically paying \$100-\$600 over a year (McLean, 2021).

Depending on the facility, professionals may need additional training pertaining to their specific population or work (Moore, 2011). These requirements may include certifications in specialized areas of music therapy such as Neurologic Music Therapy (NMT) or Guided Imagery in Music (GIM). These certifications typically require an individual to travel to certain areas for training and may take several years to complete, which may factor into the financial aspects music therapists experience (Integrative GIM Training Programme, 2022). Additionally, some facilities may require recertification in cardiopulmonary resuscitation (CPR) or first aid every 2 years, which may or may not be covered by the facility. Overall, the music therapy career path

can be costly especially when considering that the average salary of music therapists was \$58,973 in 2021 (AMTA, 2021b).

Researcher's Lens

As a researcher, I am coming from a place of privilege. I am a cisgender, white female raised in a middle-class family. I obtained my music therapy undergraduate degree without amassing large amounts of debt or needing to work several hours a week to pay for my tuition. I received a scholarship, and my parents offered to pay for a portion of the costs. I also took out loans to pay for the remainder and worked small jobs on campus to pay for other expenses. I chose the cheapest, closest university to me that offered the music therapy degree program in efforts to offset the total cost. When my scholarship ended after 4 years, I received extra help from my parents in making up for the difference so that I could complete my internship for my final semester.

I was able to complete my degree in a relatively short time frame. I did so because of my particular intersecting identities and experiences at the time. I did not have any chronic illnesses or mental illnesses that impacted my ability to stay in school, nor did I need to financially support family members while working on my degree. I did not have to prioritize much over my schooling, which is what my parents wanted for me, and for that I am extremely grateful.

To minimize the overall cost of my education, I was dedicated to finishing the degree in no more than the 4.5 years my university designated for it. This decision stipulated taking a full load of classes, which was also necessary to receive the financial aid I was offered. To keep my scholarship, I had several requirements in place by my honors program to uphold. These requirements included attending social events, making grades no lower than a B, and earning

12.5 hours of volunteer work every semester. I was swamped with these commitments as well as work and homework just to earn the money I needed to get through school.

I chose to enroll in the honors program because of the opportunities and benefits I saw as valuable. Another prevalent deciding factor was because it was the only scholarship I was offered after applying for several. I chose to take out loans because I did not believe I could keep up with a job while maintaining my grades and honors program requirements. I made these decisions based on the options available to me as well as my personal capabilities and preferences.

I watched my classmates make their own choices as well. Despite Texas Woman's University ranking 32 out of 50 for best affordable music therapy programs (Affordable Schools, 2020), my peers still found difficulty in paying for their education. Some struggled under the weight of a full-time job. Some took out more loans than I did and expressed stress over how they would eventually pay off their debts. I witnessed the different sacrifices they made. Some students lived with their families to save money but had to commute a long distance every day that drained them. Other students lived in apartments with frequent maintenance issues that impeded on their daily lives just to live closer to campus. I watched as the large cohort of people I entered the program with decreased within the first 2 years. Their mental health was negatively impacted and they could no longer balance their many responsibilities. They became exhausted, burned out, and discouraged.

When the time came to apply to internships, I was burned out. Applications were long, arduous, and comprehensive. Few local internships existed, and the ones that did were competitive. Many students wanted to stay in the area to save the money they would otherwise spend moving. It took time and immense effort to motivate myself to apply to my first internship.

Luckily however, I was accepted. There was no stipend, like many music therapy internships, but it was in the area and saved me the trouble of moving.

Once I completed my internship, the next step was to pass the certification exam. At the time, the exam cost \$325, and there were no local testing centers. I drove to a center 35 minutes away to take it. I was privileged enough to have the money at the time, but I knew several of my peers who had to pick up extra hours at work or wait longer to take their exam to pay for it. I walked into my test feeling the significant weight of knowing that if I failed, I would have to pay 85% of the original cost (\$275), to retake it. I became emotional when I learned I had passed; all the stress and pressure I had experienced to make it to that point finally came to fruition.

As I began my first year as a credentialed music therapist, I paid a maintenance fee of \$80 to the CBMT, which is a yearly recurrence. I discovered that music therapists sometimes have to pay for their required continuing education credits. These credits are required to recertify every 5 years in order to continue working.

I decided to begin graduate school to continue my music therapy education. I wanted to learn more and become a better therapist, but I also saw it as an opportunity to receive better pay in the future if I had a master's degree. I am able to pay for this degree similarly in the way I was able to afford my bachelor's degree—a scholarship, my parents' help, and working part-time, this time as a board-certified music therapist.

As I recounted my aforementioned experiences in becoming a music therapist, I realized a motivation that resonated with me—I was always willing to find ways to pay, even if the cost was high. I remember feeling acceptance for what the circumstances were, and then problem-solving from there to meet the high stakes. I believe that many music therapists are like me too. I think they too are driven past hurdles, especially financial ones, by their passion about this line

of work. My desire to become a music therapist was what pushed me to find ways to pay for everything that came up along the way.

However, I do not believe that music therapists should continue to accept such hardship and strife as “part of the job.” There was always more struggle present than I perceived that there needed to be, and it felt as though we as dedicated and well-intentioned music therapists were taken advantage of in some sense for our willingness to accept such difficult circumstances to get to where we wanted to be. I have decided to pursue this research as a result of these reflections from my personal experiences. I want to understand how other music therapists perceive the financial responsibilities put upon them throughout their journeys, which hopefully can result in positive change for the field of music therapy in the future.

Purpose Statement

The purpose of this phenomenological study was to explore how financial responsibilities impact music therapists’ lived experiences as students and professionals. Research questions included:

1. What are the lived experiences related to financial issues as a student?
2. What are the lived experiences related to financial issues as a professional?

Financial responsibilities are generally defined as any expense required of a music therapist to get through school and obtain and maintain their credentials. Some of these responsibilities may include paying for education, instruments and materials, the certification exam, transportation, internship-related expenses, CMTEs, and any other costs that music therapists may note was part of their experience in their journey.

CHAPTER II

LITERATURE REVIEW

This chapter reviews the existing literature related to music therapy and financial responsibilities. No individual articles found by the researcher encompass both the experiences of student life and professional life as a music therapist, but rather focus on one aspect or the other. It is also important to note that not all articles pertain to music therapy specifically. The researcher used relevant articles from other adjacent professions, as well as more general literature regarding college experiences that were useful to the contribution of knowledge on the topic of this study. The following literature review is organized by challenges faced by music therapy students and challenges faced by music therapy professionals.

Financial Implications During the Music Therapy Degree

Researchers of the existing literature revealed that music therapy students faced many challenges related to finances while pursuing their degrees. Prominent challenges included financial anxiety, debt, and a lack of funds (Archuleta et al., 2013; Clements-Cortes, 2019; Lloyd et al., 2018). These challenges impacted students' decisions as well as their perspectives on the career (Clements-Cortes, 2019; Feige & Yen, 2021).

Financial Anxiety

Financial anxiety was a prominent theme in the related research. Financial anxiety referred to the anxiety resulting from paying off college debt, finding employment, meeting the demands of high living costs, and lacking resources (Archuleta et al., 2013; Clements-Cortes, 2019; Feige & Yen, 2021; Lan, 2020; Lloyd et al., 2018). In addition, financial anxiety caused additional struggles including feelings of constraint and frustration (Feige & Yen, 2021).

Clements-Cortes (2019) explored undergraduate music therapy students' perspectives surrounding internship in their sequential mixed-methods research. Before beginning their internship, participants reported anxiety surrounding finances and appropriately fulfilling their role. After completing the internship, their anxiety shifted to worrying about whether or not they would be able to pay off their student debt. Participants also expressed concern about finding a job or the possibility of having to create a job for themselves (Clements-Cortes, 2019). In addition to financial anxiety, professional sustainability was a prominent concern for some participants. They reported uncertainty about music therapy as a good career choice for them after all. Reasoning for this uncertainty included anxieties about finding employment and making a living, as well as concerns about avoiding burnout in the field (Clements-Cortes, 2019). Participants feared they would eventually suffer from burnout as a result of physical and mental stress, including stress surrounding finances.

Lan (2020) found that financial issues caused a significant amount of stress for Asian international students in graduate music therapy programs in their qualitative content analysis. Often the participants did not have sufficient financial support from family or scholarships. They struggled to meet the demands of the high cost of living in America and to work within the confines of their student visas, which limited them to on campus employment (Lan, 2020). Some participants also reported stress from having to make long trips to their clinical sites using public transportation, as they did not have the funds to buy a car (Lan, 2020). An additional great source of stress for participants was the language barrier they faced upon moving to the United States, which came with its own financial implications. The inability to communicate effectively made it increasingly difficult to complete important tasks, such as opening a bank account or a phone

account, and even renting an apartment (Lan, 2020). Without the proper resources, participants struggled to meet these financial obligations.

Debt

Although unrelated to music therapy specifically, Feige and Yen (2021) conducted a phenomenological study of Canadian student debt and derived six emergent themes: going into debt out of necessity, experiencing distressing thoughts and feelings about debt, feeling pressure to repay debts, living a constrained life, feeling isolated from others, and uncertainty about the meaning of university education. Participants stated they had to take out loans even with the financial assistance of their families, noting that “costs were ‘unattainably’ high to pay by private means alone” (Feige & Yen, 2021, p. 617). In addition, some participants had to work during their degree to fulfill financial responsibilities they had to their families. When experiencing distressing thoughts about their debt, participants reported feelings of sickness and heaviness (Feige & Yen, 2021). They felt as though their resources were limited as a result of the constraint debt had on their lives, preventing them from experiences like social outings. They also felt constrained from spending their money and time how they wanted to. Participants reported feeling frustrated in response to these limitations, particularly towards the rising cost of living and resulting inaccessibility to life necessities such as groceries and housing (Feige & Yen, 2021). Overall, there is a lack of knowledge of how music therapy students describe their experiences with debt, so more research is needed on this subject.

Similarly, Archuleta et al. (2013) explored the influence of debt on student financial anxiety. Participants with lower financial satisfaction, or “overall psychological well-being” had increased worry and anxiety regarding their finances (Archuleta et al., 2013, p. 51). Financial satisfaction was defined in greater detail as a participant’s perceived competency to meet basic

financial necessities and manage financial emergencies based on their income and savings (Archuleta et al., 2013). Additionally, the level of anxiety experienced was not impacted by the type of debt they had, but rather the amount of debt accrued. The larger the debt a participant reported having acquired, the more anxiety they felt regarding it (Archuleta et al., 2013).

Lack of Funds

In contrast to the previously discussed literature, which focused on the experiences of students, Lloyd et al. (2018) spoke with four undergraduate music therapy program directors about the external and internal factors that contributed to the challenges they faced in overseeing their programs. The participants reported feeling a strong sense of responsibility to do right by their students, faculty, and institutions (Lloyd et al., 2018). Their concerns about meeting these expectations started with not being able to provide sufficient resources and instruments for their students. Their institutions did not always provide enough funds to be able to do so, which resulted in struggles for their students to meet their learning potential (Lloyd et al., 2018). This lack of funds also impacted the significant amount of work that fell upon the participants' shoulders, as well as their students', as not enough faculty were hired to assist in bearing the load (Lloyd et al., 2018).

Financial Implications During Professional Life

Researchers also revealed that working music therapists faced many challenges related to finances in their professional lives. Although few studies exist in this area, a relationship exists between burnout, turnover, and financial issues. Music therapists found themselves growing emotionally and physically exhausted from the financial demands of their jobs, such as extended debt repayments and low income compared to workload (Clements-Cortes, 2013; Gooding,

2019). They also experienced financial stress as a result of burnout when they inevitably quit their jobs and forfeited their incomes (Kim et al., 2013).

Impact of Debt

Researchers suggested that the burden of student debt carried into one's professional life as a source of stress and struggle (Ambler, 2020). Although unrelated specifically to music therapy, Ambler (2020) explored the relationship between the student debt of physical therapists and their clinical practice setting choices. Debt was reported as a barrier to 28% of the participants' desired clinical practice setting while 57% of participants reported that debt had an impact on their selection. It was also found that larger debt amounts had a greater impact on clinical setting choices (Ambler, 2020). This study provided insight into the potential of debt to take not only an emotional toll, but a logistical one.

Burnout

A recurring challenge faced by music therapists in the existing research was burnout. Burnout was defined in the literature as "a psychological syndrome that develops in response to chronic interpersonal job stressors" (Gooding, 2019, p. 426). Burnout in professional music therapists was shown to result partly from financial issues as well as to cause them (Clements-Cortes, 2013; Gooding, 2019; Kim et al., 2013).

Some key factors of burnout included insufficient pay, work overload, lack of support, and role conflict (Clements-Cortes, 2013). Music therapists felt they were "considered expendable" when budget cuts were made at their place of work and did not receive the same salary of other disciplines with closely related education levels (Clements-Cortes, 2013, p. 167). In settings where music therapists were the sole providers for a large number of clients or patients, music therapists felt compelled to pack their schedule as much as possible. Role conflict

occurred when music therapists participated in extra responsibilities and felt overwhelmed by the additional workload (Clements-Cortes, 2013).

In similar results, Gooding (2019) found that financial issues contributing to burnout included work environment issues, compensation issues, and workload. Work environment issues were noted as negative feelings attributed to a “lack of support, lack of understanding, and lack of recognition” (Gooding, 2019, p. 433). Compensation issues regarded music therapists’ salary, reimbursement, and benefits at their job. Workload issues included struggling to balance work life with home life and managing caseloads (Gooding, 2019). While music therapists are typically satisfied with and passionate about their jobs, Gooding (2019) also reported they potentially experience more burnout than other health care professions.

Gooding (2019) also noted that the common issues of work environment, compensation, and workload appeared to have changed little over time, indicating that more understanding is needed to further address the issue of burnout. A suggestion to prevent some of these aspects of burnout, such as the issue of compensation, was to encourage music therapists to gain greater business knowledge and “to be assertive in discussing compensation issues, outlining benefits to clients and the agency, and highlighting music therapy’s cost effectiveness” (Gooding, 2019, p. 435). Knowing one’s worth and advocating for it was important for creating a greater sense of autonomy and decreasing stress contributing to burnout. A final important note in this research was that putting the energy into addressing and maintaining wellbeing had the potential to add to stress for music therapists (Gooding, 2019). Therefore, the very act of making efforts to prevent burnout could increase the potential for developing burnout.

Kim et al. (2013) recognized a need for awareness and recognition of the music therapy profession to prevent finance-related burnout in their study on the turnover of Korean music

therapists. Unsatisfactory salary was a prevalent factor contributing to burnout. Many participants voiced “that their organization did not acknowledge music therapists’ expertise, resulting in a low salary” (Kim et al., 2013, p. 453). Participants felt that because their employers did not understand their high skill level, and therefore undervalued their services, they were not appropriately paid. Unstable employment and long commute times were also noted as factors that led music therapists to ultimately quit their jobs. Participants felt they could not rely on part-time contract work financially (Kim et al., 2013). Despite that all these financial factors had significant impact on their decisions for leaving their jobs, the participants also emphasized placing value on ethical practice and desired clinical settings and clientele (Kim et al., 2013).

Through their correlational study, Fowler (2006) measured the wellbeing of music therapists. Higher scores of career longevity were found to be associated with higher scores of coping skills and positive self-perception (Fowler, 2006). The practical implications of this study included providing insight into possible methods of preventing burnout, such as taking measures to maintain health. An element that may have been missing from this study, and several other studies, was the relationship between financial issues and burnout and how one may contribute to the other.

Current Literature Needs

Overall, the current available literature indicates that financial implications are an element of the challenges faced by music therapy students and music therapy professionals alike. The goal of the current study was to explore these implications further in order to understand the meaning that music therapists attribute to them. More research is needed in understanding how the financial responsibilities of being a music therapist impact music therapists, as limitations exist to the reviewed literature—previous researchers narrowed their studies to focus either

solely on music therapy students (Clements-Cortes, 2019; Lan, 2020) or solely on professional music therapists (Clements-Cortes, 2013; Fowler, 2006; Gooding, 2019; Kim et al., 2013; Lloyd et al., 2018). The current researcher aimed to expand beyond this limitation by exploring music therapists' journey as a whole, asking the participants to recount their experiences through semi-structured interviews and allowing for open-ended answers and flexibility in subject matter.

CHAPTER III
METHODOLOGY

Research Design

In the following study, the researcher used a qualitative phenomenological design with the purpose of exploring the financial implications of being a music therapist through semi-structured interviews. The intent was to better understand the meaning music therapists associate with their experiences in obtaining their degree and certification and being a professional, as it related to finances. The researcher utilized the interpretive phenomenological analysis outlined by Smith et al. (2009) to derive themes and sub themes from the collected interview data.

Two questions were outlined to guide the research:

1. What are the lived experiences related to financial issues as a student?
2. What are the lived experiences related to financial issues as a professional?

The researcher used a phenomenological approach to obtain a sense of the meaning participants attributed to their experiences (Wheeler & Murphy, 2016). Phenomenology is an approach concerned with “how a person perceives, feels, thinks, and derives meaning from a lived phenomenon, that is, something that a person has actually experienced” (Wheeler & Murphy, 2016, p. 60). The researcher sought to understand their perspectives and discover what meaning could be attributed from the participants as a whole rather than taking a more quantitative approach and merely gathering statistics. The researcher felt it was important to shed light on personal experiences instead to leave room for a greater impact on readers and to provide an opportunity for them to resonate more deeply with the data. Phenomenology was a suitable choice because music therapy is a diverse field in which there is variation depending on the therapist and their training, clinical setting, and clients (Wheeler & Murphy, 2016). By

gathering real-world experiences, the researcher was able to elicit richer data about the participants' feelings regarding their answers, as well as their perceptions and opinions, which contributed to more meaningful data (Wheeler & Murphy, 2016). This approach also made sense because of the small amount of research available on the topic. The researcher was able to obtain a broad understanding of the financial experiences of music therapists, which may lead to further studies that focus more on specific themes gathered in the current study.

By providing partial structure in the interviews, the researcher could guide the interview to meet specific points of interest. These structured questions also served to keep the conversation flowing when it got off track. Participants had the freedom to lead the discussion at times when they had more to share than the questions provoked. They expanded on topics that were important to them and had more to share about.

This approach also had limitations. The researcher had a role in the process of data collection and analysis. This responsibility may have inadvertently biased the study process. For this reason, the researcher could have drawn conclusions that are unrepresentative of the participants' intended meanings.

Recruitment

The researcher sent the recruitment statement via email to a list of board-certified music therapists in the United States obtained from the CBMT. This list only includes therapists that have given permission to receive recruitment emails. In order to qualify for the study, participants had to meet the following criteria: speak English, be 18 years of age or older, live in the United States, be a board-certified music therapist, and have access to internet with Zoom capabilities.

The participants had to speak English because the researcher only speaks English and conducted the interviews. The participants had to live in the United States as the scope of this study only encompassed music therapy practices in North America. The participants also needed to be board-certified music therapists to ensure that all participants had undergone the same processes to obtain their degree and certification. Any level of experience was welcome, as having a variety of experiences proved valuable to the research as long as all participants had been certified. Participants needed access to high-speed internet with Zoom capabilities for the interviews and consent meeting. High speed internet ensured quality audio and no interruption in the interviews by weak WiFi signals.

Participants

The researcher elected to interview five participants in order to collect a manageable amount of data to analyze for the scope of this thesis. However, the initial recruitment email garnered the interest of 11 participants. In order to narrow this number down to the desired five participants and to invite a variety of experiences, the researcher sent a follow-up email asking for each person's number of years of professional practice. This factor was chosen as a filter to obtain a broader sense of lived experiences, as the nature of financial experiences likely have over the years. To avoid selecting participants based on the researcher's own bias, the researcher used the following procedure: The responses indicated that years of experience ranged from 3 months to 44 years, so the researcher selected the two participants with the highest and lowest number of years of experience. The researcher then selected the participant with the years of experience closest to the median of the collected numbers. Lastly, the remaining two participants were selected based on whose years of experiences were closest to being halfway between the

median participant and high and low end participants. After this process, the researcher continued with the study procedure.

Participants answered the following demographic questions at the beginning of their interviews:

1. Which state do you practice in?
2. How long have you been a music therapist?
3. Do you work part-time or full-time as a music therapist?
4. When did you get your degree in music therapy?

Interviews with the participants took no longer than two hours. The researcher invited participants to review their individual transcripts and the emergent theme analysis in the member checking process. All five participants engaged in member checking on their transcripts by providing any edits, revisions or giving their consent to move forward. Three out of five participants responded to the collected themes and gave their approval. The fourth participant did not respond to the initial email or the reminder email, and the fifth participant could not be reached as their only provided email appeared to be no longer active.

Procedure

Consent

The researcher obtained consent from the participants in this study by verbally reviewing and signing a written consent form. Participants possessed the researcher's contact information as well as the faculty advisor's contact information and had permission to contact them at any time throughout the study via email or phone. Participants also had the ability to opt out of the study at any time for any reason.

Once contacted by interested participants, the researcher emailed them the consent form to review (see Appendix A). After agreeing to continue with the study, participants then worked with the researcher to establish a time to review the consent form together over Zoom video conferencing software. The researcher asked the participants to find a private place to participate in the consent meeting, to which the researcher also adhered.

During the consent meeting, the researcher reviewed the consent form in total and answered all questions and concerns regarding the form. The researcher discussed the research purpose, interview questions, and potential risks of the study. After this meeting, the participants then signed and emailed the consent form back to the researcher, indicating they still wished to continue with the study. Participants had the ability to either sign the consent form digitally or print it and sign it by hand. Next, the researcher collected the signed consent forms and worked with the participants to schedule their interview sessions. At the beginning of the interview, the researcher reminded the participants that they had permission to end the interview at any time for any reason. The researcher also checked consent when conducting member checking with the interview transcripts and theme analysis. After the participants reviewed their answers and the emergent themes, they confirmed that they still gave consent or not.

Interviews

After the consent form process, the researcher scheduled interviews via Zoom using each participant's availability. Participants changed their screen names to their chosen pseudonyms for their interviews for confidentiality and entered the meeting only after entering a passcode and being admitted by the researcher. The researcher enabled live transcripts and recorded the session, which gathered audio and video files in addition to the transcript. The interviews lasted

between 40 and 90 minutes out of the allotted 2 hours, consisting of the following questions in addition to the aforementioned demographic questions:

1. Tell me about your financial experiences in obtaining your music therapy degree.
2. Tell me about your financial experiences in obtaining your certification.
3. Tell me about your financial experiences while being an intern.
4. Tell me about your financial experiences as a board-certified music therapist.
5. What was the most challenging experience you had while being a student?
6. So far, what was the most challenging experience you had while being a professional?
7. Is there anything else you want me to know about your experiences in obtaining your certification as related to financial responsibilities?

After each interview's completion, the researcher cleaned up the transcript generated by Zoom and sent it to each participant to read, make comments on, request any revisions, or make any clarifying statements.

Data Analysis

After the interviews, the researcher used the following procedures for data analysis based on the process outlined by Smith et al. (2009). Throughout the analysis protocol, the researcher kept a reflexive journal. The purpose of this journal was to avoid approaching the data with any bias by providing a space for the researcher to separate themselves from the data and process their thoughts throughout the procedure. The researcher engaged in this reflexive process after each interview and during each analysis of the interviews, as well as while deriving themes and sub themes. Some of the thoughts and opinions that emerged from this journal were incorporated in the discussion section to enrich the derived meanings of the data, but no formal results were

provided, as the purpose of this study was to focus on the lived experiences of others and not on the relation of the results to the researcher.

1. Facilitate and video/audio-record interpersonal interviews.
2. Download and clean up the transcribed interview data for each interview using the Zoom live transcription feature. Review and redact as necessary.
3. Send each transcription to the respective participant for member checking via email.
4. Receive member checking via email from participants. All requested changes will be made.
5. Listen to the interview while reading the transcript to get a sense of the whole.
6. Read the transcript again and highlight key phrases and statements which become meaning units. Key statements are defined as thoughts or ideas that address the research question or are of interest to the researcher and will be documented in the journal.
7. Group meaning units into distilled essences through a horizontal process.
8. Send distilled essence to each participant for member checking via email.
9. Identify collective themes from distilled essences.
10. Faculty advisor will check the validity of student researchers' analysis. Requested changes will be made.
11. Review coding process and triple-check for accuracy.

Ethical Considerations

This study was approved by the researcher's thesis committee, Texas Woman's University Institutional Review Board (IRB), and the graduate school at Texas Woman's University. Participants were allowed to discontinue the study at any time and gave their consent

of all procedures and potential risks by signing the consent form and responding to member checking measures. No known ethical issues arose during the study.

CHAPTER IV

RESULTS

The emerging themes from the data analysis were (a) complexities within the music therapy career, (b) privilege, (c) advocacy, and (d) burnout. Participants commonly spoke of the nuances of their experiences, voicing awareness of the challenges of the field as well as awareness of the privileges they possessed. They often conveyed optimism for the future of the profession while acknowledging the changes that need to take place. Lastly, they discussed the impact of financial implications on their wellbeing and emphasized the importance of self-care. This chapter presents the results of the study by reviewing each theme and sub themes with a summary of the essence and examples from the collected transcript data.

Participant Demographics

The participants in this study consisted of five board-certified music therapists representing three of the seven AMTA regions in the United States. Table 1 describes the participant's chosen pseudonym, state of residence, years of clinical experience as a music therapist, work status, when they earned their music therapy degree, whether or not they left college with loans, and their highest level of music therapy education.

Table 1*Participant Demographics*

Pseudonym	State	Years as an MT	Work Status	Degree	Loans	Education
Charlotte	WI	26	Full-time	1996	No	Bachelor's
Kay	TX	41	Part-time	1985	No	Master's Equiv.
O	SD	44	Full-time	1979	No	Bachelor's
Teresa	MO	20	Part-time	2003	No	Bachelor's
Sam	IN	3 months	Full-time	2022	No	Bachelor's

Each participant lived in a different state and represented three of the seven AMTA regions. Two participants had at least 40 years of experience and two participants had at least 20 years of experience, while one participant had 3 months of experience. Three participants worked full-time and two participants worked part-time. The years the participants obtained their music therapy degrees ranged from 1979-2022, representing almost each decade. No participants took out loans during their degrees. Four participants had bachelor's degrees in music therapy while one participant had a master's equivalency degree in music therapy.

Themes and Sub Themes

Four themes emerged from the data analysis procedure. Each theme had associated sub themes. Table 2 contains themes and sub themes from all five interviews. The first theme, complexities within the music therapy career, reflected the core elements of each interview. Sub themes included (1) value of learning experiences, (2) working with present challenges, (3) work-life balance, (4) accessibility with resources, and (5) requiring knowledge of future challenges. The second theme, privilege, encompassed the participants' perspectives on and

positioning within their experiences. Sub themes included (1) gratitude for their opportunities and resources, (2) awareness and understanding of others’ struggles, and (3) the impact of having support from others. The third theme, advocacy, reflected the values held by the participants and how they acted upon those values. Sub themes included (1) knowing self-worth, (2) prioritizing the treatment of clients, and (3) possessing passion and optimism for the field and future music therapists. The fourth theme, burnout, emphasized the emotional and physical strain that can occur within the profession. Sub themes included (1) the importance of self-care, and (2) financial strain contributing to burnout.

Table 2

Participant Themes and Sub Themes

Theme	Sub Themes
A. Complexities within the music therapy career	<ol style="list-style-type: none"> 1. Value of learning experiences 2. Working with present challenges 3. Work-life balance 4. Accessibility with resources 5. Requiring knowledge of future challenges
B. Privilege	<ol style="list-style-type: none"> 1. Gratitude 2. Awareness and understanding of others’ struggles 3. Impact of having others’ support
C. Advocacy	<ol style="list-style-type: none"> 1. Knowing self-worth 2. Prioritizing treatment of clients 3. Passion and optimism for the field and future music therapists
D. Burnout	<ol style="list-style-type: none"> 1. Importance of self-care 2. Financial strain contributing to burnout

Complexities Within the Music Therapy Career

All five participants voiced both positive and negative aspects of their experiences related to finances during their music therapy careers. Complexities were defined as the elements that

made the participants' experiences of being a music therapist both difficult and rewarding as well as nuances unique to the music therapy profession. This definition also included participants' viewpoints that success is possible in the music therapy field with the caveat that certain resources and knowledge are required to do so. A quote from the interview with Charlotte summarized these complexities: "I can tell you that now it's really good. But it took me a long time to get there." Throughout her interview, Charlotte shared about the ups and downs she experienced along her path to becoming, as well as being, a music therapist.

Participants also reflected on how some of the hardest moments in their journey taught them the most and stuck with them the best. For this reason, value was placed on learning experiences, even if they were negative experiences, while a need for change in the field was also acknowledged. Some participants mentioned struggling with work-life balance, as their pursuit of a music therapy degree presented conflicts in the maintenance of their home lives. A recurring belief surfaced that the music therapy path can be difficult unless there is access to resources and knowledge of what is to come, and how to handle it. In general, participants reported contradictions and nuances that contributed to the complexity of the music therapy career as it relates to finances. On the topic of financial knowledge as a music therapist, Kay shared that knowledge often comes from experience, but stressed the importance of having conversations about what to expect financially:

The first few years, you can expect is going to take more time because it takes getting up to speed. But it should be able to move more smoothly as you gain experience... It's just a matter of having this discussion. Just even knowing.

Kay believed this lack of knowledge as a nuance within the field that should be

addressed through ongoing discussions. Kay went on to address reservations music therapists may have about learning the financial side of things, stating that “It doesn't mean that you're going to lose being passionate and loving it and wanting to help people. You can have all that there and still be entitled to make a living.” Kay’s words captured the existential complexity music therapists are often presented with—pursuing their passion while understanding the sacrifices and challenges that may accompany it.

Value of Learning Experiences

Learning experiences were defined by participants’ negative and positive experiences alike throughout school and their working careers, in which valuable lessons were learned. Some instances included negative experiences with professors, unethical practices in the workplace, and difficult financial circumstances. Kay shared that one of the most difficult aspects of her time as a student was an experience with a professor during her degree that remained with her: “What I learned from him is what I don't want to be. That honestly was the worst experience of my own career, was those years with that man.” Kay spoke about how this experience, albeit a negative one, motivated her to treat others well and to help young music therapists as she could.

Several of these experiences occurred early in the participants’ careers, much like Kay’s anecdote. These lessons were considered vital in their later music therapy work. They characterized them as significant learning moments that bettered them as music therapists and taught them what not to do so that they could do right by themselves, as well as by their clients and coworkers. Other significant experiences occurred during the early stages of some music therapists’ professional lives. Charlotte spoke about learning to be a music therapy business owner, sharing that her challenges came from “not having the right mindset [she] needed to be a business owner in undervaluing the service [she] provided and not charging enough. Which is

extremely common, in our profession.” She went on to say that she learned how to improve through mistakes, noting that “everything’s a learning process.” Charlotte accredited the stability she eventually achieved as a business owner to learning her value as a music therapist and making mistakes along the way.

In addition to negative experiences, participants learned from positive experiences as well. Kay shared the following about what skills she gained during her non-music therapy job experiences as she worked through her college degree: “But they were some great experiences and you learned how to think on your feet. Which frankly, in music therapy, you think on your feet.” Kay spoke positively of her time working at a flower shop, sharing that it was enjoyable even though she did not consider herself “good” at the job. Although the work was unrelated to music therapy, Kay considered her time there worthwhile and felt as though she learned something that had value transferrable to her music therapy work. Overall, participants considered the lessons they learned to be vital in the sense that they positively formed who they were as music therapists.

Working With Present Challenges

All five participants mentioned challenges they experienced throughout their music therapy careers that they were able to adapt to and manage. Their struggles involved circumstances surrounding transportation, the ability to pay for certain basic life necessities, and managing their workloads in efforts to remain financially stable. The participants often spoke of these challenges in a positive light, voicing how they decided to adapt and work with their situations. O shared that she did not have a car throughout college, so she rode her bike as her primary form of transportation. She did not view her absence of a car as a challenge, but more so as an opportunity since she enjoyed riding her bike. She even recounted fond memories of riding

her bike to campus in her formal concert attire and having to use a basket when she took trips to the grocery store.

Participants often acknowledged the challenges they faced but typically disregarded the extent to which they were affected by them by introducing a positive aspect of the situation. Charlotte mentioned a challenge related to transportation when she had to travel to take her certification exam:

The one challenge for me then was you had to travel to do it. I had to go to (name of university— withheld to maintain confidentiality), which is probably pretty close to a 3-hour drive. But it wasn't a big deal. I mean, I like to travel and drive and take road trips.

Both O and Charlotte spoke optimistically of the circumstances they were presented with and how they dealt with them. They saw value in being able to make light of their otherwise perceived struggles. Hard work was also an element of working with present challenges, as noted in the interview with Teresa where she shared how she fit completing documentation into her busy work schedule:

I was working in schools and also in-home therapy after school, and I worked a lot of hours. It was mostly with children with developmental disabilities. I was at the cafe doing my paperwork or at home in the early morning getting paperwork done. So that was the most money I've ever made, was doing that, after I had built my caseload up for five years.

Teresa spoke of her experiences positively, implying that her several hours of work, and years of building clientele, were worth it since she made a decent amount of money and was able to manage. Much like O and Teresa, it was common for the other participants to mention going out of their way to fulfill extra responsibilities or taking the time to achieve personal goals.

Sam worked diligently with their professors during their degree to graduate on time despite experiencing several setbacks due to mental health. Charlotte wrote a three-page letter to the Board of Directors of one of her places of employment to shed light on the unethical treatment that occurred there. Overall, participants tackled present challenges in their music therapy career with adaptability, dedication, resiliency, and optimism.

Work-Life Balance

Work-life balance was defined as the participants' struggles to give the effort and energy they wanted to both their clinical work and home lives. Maintaining this balance sometimes included sacrifices of one in order to allow the other to function. Participants made these sacrifices for both financial reasons and personal reasons. Some chose to work more because of their passion and what it did for them emotionally, or they chose to work simply because they needed the money. Others chose to focus more on family life, often because they were caretakers and needed or wanted to spend more time with their children and spouses.

It was found that professional development also contributed to these decisions and sacrifices. O went into detail about why she did not participate in an AMTA membership or their conferences:

I've not been an AMTA member for many years since our kids were in college and we dealt with some medical issues that were very expensive. I felt like my money needed to be put in other directions... And then we have nine grandchildren. So I don't really go to conventions anytime I have available to travel.

O felt as though she had to sacrifice professional engagement in order to take care of and invest in her family. The financial responsibilities of her home life simply required more attention than her professional responsibilities. Instances in which these financial responsibilities

overlap also existed. Kay emphasized the need to be aware of the hidden time consumptions that exist in music therapy, providing the following example: “Let's say you took an offer from (Name of agency) that has 25 clients. That's about 20 minutes, or half an hour of paperwork for everyone, every week. That's all day Saturday or all evening.” Kay revealed the ways in which work responsibilities impeded on her personal life, interfering with her weekend. She stressed how time-consuming music therapy work can be, and how music therapists should be prepared for it to potentially eat into their home life.

Interestingly, this sub theme also included the ways in which participants believed their work life and home life complimented each other. O shared the following about her relationship between being a mother and a music therapist:

I was tired because I hadn't slept, but that didn't mean I wanted to stop doing it. I just always felt like being a mom made me a better therapist, and being a therapist made me a better mom. Everybody needs a different balance, and I think the responsibility, and the creative challenge of being a music therapist, is something that I needed to balance out things at home.

O believed these two aspects of her life mutually benefited each other, which she found valuable and important to continue carrying out. She also felt that she needed her music therapy career to fulfill a creative outlet she did not have at home, as she had a different role as a caregiver to her children. Overall, the participants highlighted the ways in which their choices regarding their work and home lives were detrimental or beneficial to each other and how those choices affected their finances, or were influenced by finances.

Accessibility With Resources

Three of the five participants shared their belief that music therapy is an accessible field when given the right resources. Participants spoke of their own struggles to manage without the proper resources, as well as the experiences of others they witnessed. Resources included sources of financial support, awareness of options, and guidance.

Sam made the difficult decision between taking out loans for their college tuition or receiving assistance from a family member whom they had a strenuous relationship with at the time. Sam regarded this decision as one of the most challenging aspects of their time as a student, emphasizing how important it was for them to avoid taking out a loan that would then become their responsibility for years to come. Participants were often faced with complex challenges of this nature when their resources, and therefore options, were limited.

Some participants were inspired by experiences like Sam's, as well as their own, to find ways to make the field more accessible. Discussion occurred in respect to barriers that made fulfilling professional requirements difficult. In lieu of the necessity of acquiring CMTEs, Kay shared the following:

So I think that you have to really look and see what options are there. But there are options to keep the cost down, having said it doesn't make it zero. But there are options to have lesser costs. And yeah, I was trying to make sure people know, really study that, and see where you can get something, where you're still learning and benefitting, but you're not putting out a whole lot of cash.

Kay explored the issue of the lack of awareness of available resources to meet professional requirements. She emphasized that it is possible to attain CMTEs for a lower cost as long as one knew how to get there. Other participants spoke similarly of the need for

accessibility among music therapists. While discussing her experiences with learning how to run a music therapy business, Charlotte reflected on how significant it would have been to have more resources and greater knowledge earlier on in her career:

It is possible to earn a sustainable living, if you have the right mindset and the right people to mentor you along the way. But it took me 20 years to get there. And it shouldn't take 20 years to get there.

Charlotte voiced the perspective that it is still possible to make a living in music therapy, but that it should not be such a difficult journey. This perspective was generally agreed upon by the other participants, who shared their methods for adapting while acknowledging that more difficult circumstances may prevail now and require additional supports. These methods often looked like finding the positives in their situations or seeking advice or support.

Requiring Knowledge of Future Challenges

Implications existed depending on whether the participants had knowledge of what future challenges would arise as professional music therapists. Future challenges were defined as unexpected costs or circumstances, such as being unable to sustain oneself financially as easily as assumed or having to adjust expectations of what employment could look like. The implications of being unprepared for such situations included learning through experience and reevaluating what was sustainable in the music therapy field.

Participants had a variety of thoughts on the unexpected financial aspects of the music career. Kay shared how it seemed to her that many music therapy jobs did not pay enough for a person to live on their own without financial assistance, which she felt was not widely known by student music therapists:

And if we're going to have this 'has to be subsidized thing,' frankly, then on the first day of our freshman year people need to be told, 'Hey, don't stay in unless you've got someone to subsidize.' I don't think it's fair for people to go all the way through the degree and find this out at the end.

Kay stressed the importance of painting a realistic picture of what employment may require of student music therapists once they are in the field, as opposed to what image they may have in their minds about it. Teresa's comments about the difficulty of meeting all of one's financial needs in a job expanded on Kay's concern for sustainability:

It's hard. You just don't realize how much effort it is and you really have to be able to plan ahead with the financial stuff because of that. Unless you're lucky, and you get a decent full-time job, or you're willing to move to get a full-time job and it's in the population that you'd like to work with, you know. And it's like, 'Well, good luck with that.' You just kind of work and figure it out on your own.

Teresa acknowledged the hidden struggle of finding a job that is entirely financially viable, stating that sometimes it is a matter of luck. She also noted that she dealt with these unexpected financial hurdles of employment through experience and learning—namely, by finding other music therapy business owners to receive knowledge, support, and mentorship from. Overall, a general sense was gathered from the participants that music therapists are not always informed of the realities of income sustainability and financial abilities that the career is characterized by.

Privilege

All five participants acknowledged a position of privilege in their music therapy experiences. Privilege was defined as having an understanding and awareness of one's

advantages compared to the experiences and opportunities of others. Participants voiced feeling “lucky” and “grateful” that they had the finances, relationships, support, and resources they did throughout their schooling and career. In addition, the participants commonly shared an empathy for other music therapists' struggles, understanding that they had different, and possibly less fortunate, experiences than them. Several participants noted the impact of having support from mentors, supervisors, and friends and family and how that help was integral to their ability to succeed.

Gratitude

Gratitude encompassed the feelings held by the participants surrounding the opportunities and abilities they had while pursuing their music therapy degree and career. They understood that some fortunate circumstances, such as having money for school and not having to take out loans, were not typical of most people's experiences. Sam stated the following in regards to their ability to pay for school:

I realized that I was on the fortunate side of things. I had a huge savings account set up for me for school. So for me, none of it came out of my pocket, and none of it came from loans. Which was great.

Every participant left college without student loans. Much like Sam, each participant expressed that they felt lucky to have been able to pay for their tuition, whether it was through scholarships, their family's assistance, or their own contributions. In addition, Kay acknowledged her own hard work in earning scholarships to get through her master's degree while understanding her privilege in being able to get through her undergraduate degree with her family's help:

I did earn it for the master's on my own because it was based on me, not on finances of the family. But the undergraduate was simply the luck of the draw of landing in the family that I did.

Kay candidly spoke about the privilege she possessed in having her tuition paid for thanks to her father, who was a university professor at the time. Kay, like the rest of the participants, did not go without appreciating the meaning of getting through their college educations with little financial resistance.

Awareness and Understanding of Others' Struggles

Although there was an overlap of this sub theme with gratitude, awareness of understanding others' struggles was given its own category due to the more in-depth nature of what it entailed in the interviews. Participants voiced an awareness of how their financial advantages differed from the common experiences of others. This understanding of privilege also resulted in sympathy for others' situations and hardships. Either through personal relationships or merely situations witnessed from afar, participants exercised this awareness and empathy when discussing what they noticed about others' circumstances.

O spoke about a music therapist friend of hers who struggled during the COVID-19 pandemic in ways she did not have to:

I feel very fortunate to have had a full-time job with benefits in all the years. Because I know during COVID, one of my younger colleagues, the best friend of my daughter who's actually a music therapist in a (name of state) private practice, I thought, 'I'm working from home, I'm spending no money on gas. And I'm being paid full-time all through COVID.'

O expressed gratitude for the benefits of her full-time job and simultaneously reflected on how her situation could have been harder based on her friend's experiences. Kay also voiced gratitude and recognized the privilege of her abilities as a music therapist when she shared that she had a car to get around in during college:

We sort of have a classist program. We assume someone's going to have a car. Luckily, I did get a car because my parents realized that I was in college and was gonna have to student teach. But not everybody would be in that position.

Kay also acknowledged the aspects of classism that impacted and led to assumptions of music therapists' resources and financial statuses. Her acknowledgement of this issue aligned with the overall awareness the participants had of the struggles others dealt with in the music therapy field.

Impact of Having Others' Support

An important aspect of privilege for the participants was the significance of having support throughout their education and professional work. This support came from mentors, music therapy supervisors, colleagues, friends, and family. Support was received in the form of financial assistance and guidance as well as encouragement. Participants noted how important support was to their success, as well as how the absence of support was or could have been detrimental. For the participants, there was a relationship between financial support and emotional support.

On the subject of financial support, Teresa noted that "the fact that [she] was married, and could get insurance to [her] husband's work, allowed [her] to work as a contractor for a lot for that time." She expressed gratitude that her husband was able to support her as a contracted music therapist without insurance benefits, as she could not find full-time work at the time. In

contrast, Sam commented that their employer “provides a mentor, which is nice, but they don't provide a supervisor for your first 90 days. You get a supervisor after your first 90 days, but [they] feel like you need it more in the first 90 days than any other time.” Sam shared feeling inexperienced as someone who had recently graduated college and entered the workforce. They felt that having a supervisor to help guide them in acclimating to aspects of being a new music therapist, such as how insurance and benefits work, would have been helpful for them. Sam and Teresa both had concerns in their professional life related to insurance and emphasized the importance of support in their careers as it was, or would have been, useful to their financial development.

Advocacy

Advocacy for the field, one's self, other music therapists, and clients was an overarching theme across the interviews. Within the scope of this study, advocacy was defined as the action of supporting the needs, rights, and services of music therapists and music therapy clients alike. Advocacy emerged in the data as ethically driven actions and beliefs that influenced participants' decisions regarding their careers. They advocated for their worth in regards to finances as well as prioritized the treatment of their clients over their jobs and even financial security at times.

Passion and optimism for the direction of the music therapy field were common across the interviews, as well as a care for the experiences of future music therapists. Charlotte summarized her hope for the future of music therapy while implying there was still work to be done to ensure the longevity of music therapists and clients: “I think we're on the right track in our field, we just have to keep people moving in the right direction.” Charlotte indicated that “moving in the right direction” was done by improving perceptions of music therapists' skill levels to eventually lead to sufficient pay while still keeping the passion and dedication for the

job intact. Music therapists' strengths were found in their care and optimism for the field, which may serve as useful in improving the financial aspects of the profession.

Knowing Self-Worth

During the interviews, two of the five participants spoke about knowing their value as music therapists and the services they provided. They shared anecdotes in which they stood up for the profession and for themselves, and did not tolerate poor treatment. This sense of value often resulted in walking away from a job when the ethical or financial facets grew to be too conflicting with the participants' values and requirements.

When asked about her biggest challenge as a professional, Charlotte reported leaving one of her first music therapy jobs at an adult day program because of her unhappiness with the treatment there: "I didn't thrive there. It didn't fit my personality and my drive for doing things a certain way. It didn't align with my values for how I think people should be treated." Despite having no complaints about the financial conditions of her workplace, Charlotte found it most difficult to work when her values did not align with her employer. She chose not to sacrifice the quality and care of her services for the financial stability the job provided her.

Similarly, Teresa shared about leaving her job at a psych hospital due to unfair treatment when she was accused of an incident with a patient she was not at fault for:

That's when I left because I was like, 'Okay, this isn't cool, the way this all went down.'

And the way the staffing interacts with these patients, and all this happening just doesn't sit right with me. I've had this other opportunity, and I'm gonna go with that.

Teresa considered the treatment she received to be intolerable. Much like Charlotte, Teresa chose to possibly disrupt an otherwise financially consistent job in favor of finding a workplace that treated her with respect and care.

Prioritizing Treatment of Clients

All five participants conveyed concern for their clients in some form during their interviews. They were cognizant of the way their clients were spoken to, interacted with, and considered when recounting their clinical experiences. Conversations about clients consistently arose before any concerns regarding finances, or sometimes even in spite of financial situations. The participants frequently accepted circumstances like lower pay or longer hours in order to fulfill their desires to support their clients.

O discussed her passion in caring for families that dealt with receiving lifetime diagnoses for their children. Her motivation came from seeing their struggles, so she put in extra time and effort to work closely with the family and ensure they felt supported. With a similar care to O, Charlotte spoke on the complexities of her role and responsibilities in working a job where clients were treated poorly:

The part that I couldn't handle was the way that they treated the clients. It was on the verge of—it was borderline abuse and it was for sure neglect. And I was really, really torn being there. Because I was like, I can't work in this environment. But am I here to advocate for these people? Like, is that why I'm here?

Charlotte dismissed the issue of compensation for the workload she had at her job and instead struggled with deciding if her role of advocacy took place with her clients or with herself. The quality of client care took precedence over her own work environment experiences. Unlike Charlotte's priority of advocacy over finances, Teresa observed that children at her school district job were not receiving music therapy services that could benefit from them. She shared the following about how she addressed this observation:

I talked to the building administrator. I was like, 'Hey, there's this thing called the SEMTAP, it's really what should be used. And music therapy isn't necessarily appropriate for every student in every situation as a related service. But there's this way that we can figure out who needs it and make sure that those kids get the service.'

Teresa advocated in this instance by putting measures in place to provide services to the clients who could benefit from them. Despite the financial instability of being able to keep this job due to contracting bids¹, Teresa stayed and committed to ensuring that music therapy was provided to those who needed it.

Passion and Optimism for the Field and Future Music Therapists

Across all the interviews, the participants consistently conveyed a positive view on the music therapy field as a whole. Frequently, participants spoke about their passion for the job and the sacrifices they were willing to make to pursue music therapy. They shared optimistic views of what the music therapy field could look like in the future as it relates to finances, and generally seemed to believe it would get there some day.

Kay's passion emerged through her desire to help young music therapists, stating that she wanted to do right by the future generation based on the opportunities and assistance she had when she was starting out:

So that's why I think I've always felt like I needed to give a lot back because I got a lot upfront. That's why I've continued to take practicum students and continued to do things because I think to what has been given you owe back and should be giving back.

Kay felt a strong sense of duty and responsibility to help fellow music therapists in the ways she was helped early on. She also spoke positively of the future of music therapy, stating

¹ In her interview, Teresa shared that music therapy is not covered through Medicaid in Missouri, so schools must pay for services. As a result, some districts utilize a bidding system for music therapy contracts.

that she believed less financial issues would exist if enough word and knowledge got around. Other participants also mentioned feeling confident and optimistic about their individual futures as music therapists. Sam consistently made positive comments in lieu of the challenges they faced during their music therapy journey, and seemed to believe they would find better suited work for them in regards to commuting, salary, benefits, and overall enjoyment and sustainability of the job. Overall, the participants enjoyed the work they do and remained positive about their futures despite the financial challenges that exist.

Burnout

Although a less frequent theme, as it only emerged from three of the five interviews, burnout was a significant topic in the data collection. Burnout was defined as emotional and/or physical exhaustion that affected one's job and created negative cognitions about themselves or their work. Some participants emphasized the importance and value of taking part in self-care to increase sustainability and quality of the job. Experiences of financial strain were reported as a cause of burnout both physically and mentally. Kay stated the following regarding her desires for the sustainability and longevity of the music therapy career: "I want people to stay because if people aren't in a field that's financially and physically viable, then our clients suffer. Because constant turnover." Kay's words represented the severity of the effect that financial stressors can have on both music therapists and clients.

Importance of Self-Care

Two participants touched on the viability of the music therapy career in terms of physicality and mental wellbeing. They stressed the importance of having to take care of oneself and preventing physical or mental ailments in order to continue doing the job and making a

living. Charlotte stated the following reflection on the longevity of her career and how it may impact her financial circumstances in the future:

I can't do this job forever because it's tiring, and my body is fatigued, and my voice goes away. This isn't a job I can do till I die. I'm going to have to retire someday, then what am I going to live off of?

Charlotte envisioned a reality in which music therapy was no longer physically doable and having enough money for retirement was uncertain. This reality emphasized the need to regularly engage in self-care to prevent future financial strife. Also related to physical deterioration, O shared a time in her life in which she had a voice-triggered cough for 3 months and had to adjust the way she approached her sessions:

That ended up just being a pacing thing. I stopped working on Wednesdays. And you know, just did my week different. And so I didn't sing with a voice. I didn't sing for a whole half hour, I would only do two songs at a time and do other things in between... If you don't take care of it, and if you don't pace yourself, you're gonna just run into a wall vocally, physically, orthopedically, medically, emotionally.

O called attention to the need to engage in self-care in order to preserve physical and emotional wellbeing, just as Charlotte did in her reflection. Through their interviews, O and Teresa revealed the realities of difficulties that could arise and cause burnout, and how finances could be impacted as well.

Financial Strain Contributing to Burnout

A leading cause of burnout that emerged from the interviews was financial strain. Some participants discussed how having a low income led to a lack of resources, such as not being able to purchase a car. In turn, this lack of resources caused an extra toll on their bodies and minds as

they made up for it in physically or emotionally demanding ways, such as taking long trips on public transportation. O, for example, shared about how she managed to get to her first music therapy job every day:

But that was far away. I had to take a bus, two buses... So that was the hardest, because I didn't have a car. Didn't have funds for a car. And that was hard on my body and mind. I just was worn out from all that time on the bus every day.

O discussed both the emotional and physical toll that having a lack of autonomy in her transportation had on her. Others spoke on how their low salaries pushed them to work extra hours or drive farther distances to make enough money. Charlotte disclosed how she did not charge enough money as a business owner to make a living and suffered from burnout as a result of it:

I still think that most business owners, especially female business owners, undervalue their services and don't charge enough. And then that's why there's so much burnout. And that's why we don't have enough professionals to fill all the spots that we have available right now. All tied together.

Although the participants had different reasons for their financial strain, whether it was caused by a lack of funds like O or not knowing how much to charge for services like Charlotte, they felt the demands on their bodies and minds that affected their work, and inevitably, ability to make enough money to live.

Summary of Themes and Sub Themes

Overall, participants' descriptions led to four major themes that emerged during their time being a music therapist as related to finances. Complexities within the music therapy career entailed placing value on both positive and negative learning experiences, managing challenges

with adaptability and resilience, making sacrifices to maintain work-life balance, and discussing the nuances of the knowledge and resources needed to succeed in the field. Privilege included gratitude for fortunate circumstances, awareness and empathy for the others' struggles, and the necessity of support from mentors or loved ones. Advocacy involved acting on self-worth and care for clients and practicing a passion and optimism for the field that often surpassed financial concerns. Lastly, burnout encompassed the physical and mental effects of financial strain as well as the self-care needed to combat it. These themes and sub themes represented the most prominent experiences the participants attributed significance to during their interviews. Significance was derived from the experiences that were rooted in care for the career and for others, as well as the experiences that taught them and formed them into better music therapists.

CHAPTER V

DISCUSSION

In this final section, the researcher explores the meaning of the emergent themes as they relate to the research questions and the existing literature. The researcher also discusses the implications of the findings and limitations of the study. Finally, the researcher makes recommendations for future research and draws conclusions regarding the findings of the study.

The purpose of this phenomenological study was to explore how financial responsibilities impact music therapists' lived experiences as students and professionals. Research questions included:

1. What are the lived experiences related to financial issues as a student?
2. What are the lived experiences related to financial issues as a professional?

Summary of Findings

The participating music therapists discussed many financial experiences throughout their education and careers. They recounted the costs accompanying their experiences as students when completing their degrees and internships, including tuition, housing, and transportation. Participants noted working minimally in college to supplement their funds for schooling, living at home or with roommates to offset rent prices, and using alternative transportation to get to their clinical sites.

Regarding their professional lives, the participants mentioned experiences in learning how to make a living in a job that aligns with their values and pays enough. Several participants shared that they left their jobs at the cost of financial stability due to mistreatment. They expressed being moved to bring awareness to the financial implications of the field by seeing other music therapists struggle financially. Physical and emotional exhaustion is a common

thread in participants' experiences as both a precursor to financial issues and as a result of fulfilling financial needs.

Interestingly, each participant from the current study left college without loans. Participants note paying for their degree with the financial assistance of their families, their own funds, or scholarships they earned. There is some mention of working during college, usually with the intention of creating more supplemental income for themselves. Transportation experiences prove to differ across the participants during their degrees and professional work alike. Some participants share that they did not have the funds for a vehicle, while others express gratitude that they had access to a car. Internship experiences also vary. Three participants share that their internships were largely connection-based, either through faculty and university relations or through religious or spiritual connections. They note receiving free or low-cost housing by partnering with churches or family members, or being able to live at the facility. Many participants make the point that they were able to get through college and internship by saving up money and taking opportunities for lower costs. Sam is the only participant expressing difficulties related to mental health during their college experience. The remaining participants share difficulties primarily related to classwork and professors throughout their education. No participants shared experiencing any kind of financial emergency during their education or internship. Generally, the participants make more significant note of challenges unrelated to finances during their degree, which is surprising.

As for experiences more directly related to professional life, no participant raises concern regarding paying for their certification exam, typically stating they either did not have trouble paying for it or did not have to take it at all, as two of the participants report that they were registered music therapists before the exam was developed and implemented. Overall, more

financial struggle seems to take place in the participants' professional lives, associated with income, benefits, and sustainability. Substantial thought is not given towards CMTEs across the interviews, other than Kay's comment about accessing low-cost credits. Most participants discuss the burdens of driving long distances for clients and receiving low reimbursement rates. They also emphasize the difficulty of finding full-time work with benefits in their ideal settings or locations, instead settling for contract work or withstanding ethical dilemmas at work. The participants describe how they were affected by lacking knowledge of the financial aspects and circumstances that characterize the professional music therapy realm, noting feelings of unpreparedness and having to adapt and overcome. They highlight the need, based on these personal experiences, for greater awareness of the hidden financial issues in the profession.

An interesting observation is that Sam speaks primarily in relation to their own experiences in their interview, whereas the other participants spoke of both their firsthand experiences as well as the experiences of others. Acknowledging that Sam is the least experienced music therapist of the participants, having been certified for only 3 months, is important to better understand their perspectives in conjunction with the others. Their viewpoints offer an important perspective into the current experiences of new music therapists that contributes variety and diversity to the collected data. In contrast, the interviews with O and Kay offer a very different contribution, as these two participants started out as registered music therapists and possess over 40 years of experience in the field. Lastly, Teresa and Charlotte provide their 20 years of work and share unique experiences that add diversity to the data. Additionally, Charlotte discussed the employer side of finances as a business owner while Teresa shares her experience of burnout and how she was able to return to the profession.

Comparison to Existing Literature

Complexities Within the Music Therapy Career

In the present study, Sam discloses their experience of financial abuse from their father and how it impacted them to cut off a significant and important source of income. They share about the resulting complexity of feeling better emotionally as well as the anxiety that came with suddenly having to contribute with their own money. This finding supports the results of the study by Lan (2020) in which participants experience anxiety related to the absence of financial support from their families. Although Sam notes receiving their father's help, they express experiencing anxiety when his help diminished. It is also possible that financial anxiety could be partially a reason why Sam accepted his assistance, as they may have felt unsure that they could pay for school without it.

Privilege

Several participants mention the importance of having supervisors, mentors, and supportive professors. Lloyd et al. (2018) reported that music therapy program directors had concerns about having the funds to provide their students with supervisors and enough faculty members. The findings are consistent with this article in that both program directors and music therapists alike may consider support, emotionally and financially, as integral to their success in their career and learning process. Support is integral to most people's ability to attend college due to the high costs of tuition (U.S. Department of Education, 2021), so this information is expected. However, one discrepancy from these positive experiences of support in the literature is Kay's mention of a professor she struggled with during her degree. She notes her time with him as one of her greatest challenges as a student, leaving her with the promise to herself never to become like him. This finding does support the necessity of encouragement and positive

reinforcement from others, but suggests that there is also a significance to unsupportive mentors and professors.

In contrast to the literature that suggested debt is a significant factor contributing to financial anxiety and stress (Ambler, 2022; Archuleta et al., 2013; Clements-Cortes, 2019; Feige & Yen, 2021; Lan, 2020), the findings of this study reveal that debt is not a problem for the participants. Student debt is addressed as a non-issue, as all participants share they did not need to take out loans through school. Lan (2020) mentioned international students' experiences of financial anxiety originating from not having the financial support of their families. These findings are also not represented in the gathered data of the current study, as the presence of family financial support is discussed in each interview and no participants identified as international students. All participants recognize their privileges regarding their ability to get through school without taking loans, receiving help from either scholarships or family members. It is surprising that no participants had to take out loans, as the researcher does not believe this to be a typical experience for music therapy students, or even college students in general.

Advocacy

One discrepancy between the collected data and the existing literature is music therapists' primary reasons for leaving their jobs. Clements-Cortes (2013) and Kim et al. (2013) suggested in both of their studies that one of the major reasons music therapists burned out of their jobs included aspects such as low income and work overload. However, it appears through the interviews that most participants left their jobs for ethical reasons. Three out of five participants share about the unethical treatment of either clients or themselves in their workplace, stating that they could no longer work there due to the misalignment of their values with their employer's.

This pattern seems in line with the values of music therapists, as they typically pursue such a career based on passion and care for others.

Burnout

While Gooding (2019) wrote about burnout causes including insufficient pay and work overload, they also noted the prevalence of work environment issues as a significant factor. This factor aligns with the issues several of the participants face in their workplace. Participants describe an absence of understanding for what their jobs entail and a resulting lower pay than what their skills indicate. They also note how long work hours impact the energy and effort they were able to give to their jobs. Teresa, for one, attributes low income and a busy work schedule to why she initially left the field. These findings support the notion Gooding (2019) made that financial pressure contributes to burnout.

In the study by Lan (2020), Asian international students experienced exhaustion from having to take long trips using public transportation to get to their clinical sites due to not possessing a car. Similarly, O shares about the mental and emotional fatigue she experienced from taking the bus to her first music therapy job. The financial strain of not having reliable transportation appears to contribute to feelings of mental and physical exhaustion, which are elements of burnout.

Interpretation of Findings

In general, despite the individual experiences of the participating music therapists, every participant speaks from a position of privilege and expresses passion, optimism, self-reflection, and care in their accounts. These characteristics are supported by Fowler's (2006) findings that music therapists with better coping skills and overall positive outlooks had a greater chance of career longevity. Some participants of the current study have several years of practice and speak

with optimistic perspectives, which Fowler (2006) suggested may relate to one another. It is also important to note that this finding does come with the caveat that all participants identified privilege in not having to take out loans for school. Kay represents this passion and optimism in reference to the guitar her mother bought her starting out: “She paid \$67 for it. It had some scratches on it, but it lasted me for 27 years!” Kay expresses an enthusiasm for her resources and a gratitude for how long her guitar has lasted her. Sam also conveys optimism in their self-reflection on their financial circumstances:

So I would like to have at least 25 clients so I could actually afford to do things...I feel like if I would have gotten an apartment that wasn't in downtown Indy, I probably would be a little bit more able to afford things. But the nice thing right now though is I don't have a car payment. I just pay rent and insurance. So as long as my car doesn't poop out, as long as it lasts, you know.

Sam considers how they might have been in a different financial situation had they made different career choices, but continues to see the positives in these choices. Kay and Sam represent the overall sense of optimism and humbleness that the participants bring in their interviews.

Financial challenges seem manageable when comparing them to emotional rewards, such as the reward of enjoying the work and feeling like good is being done for clients. The participants value the purpose in their work and are more likely to dismiss challenges they face related to finances when they are able to carry out that work. Teresa describes how she uses her passion for music therapy to improve the field as well:

We all have a passion for the profession, and at the same time want to do what we can to improve it and to let it grow. So that's also your unpaid job as a music therapist. You build the music therapy profession as much as you can.

Teresa highlights the “unpaid” aspect of music therapy, which is working to improve the field as one goes. She emphasizes the passion that most music therapists have for what they do, stating that passion itself is what can help improve the field financially and in other ways too.

However, a need for change is also expressed in the interviews. Participants discuss how they believed they should not have had to deal with the financial issues they faced in their experiences, and express the need to change these circumstances for other music therapists. In the study by Clements-Cortes (2019), participants expressed concerns towards professional sustainability. These concerns are validated by Teresa’s experience of leaving the field due to burnout. She shares that she found herself working too many hours, driving too many distances, and not getting paid enough, eventually leading her to quit. Having experienced observations of situations like Teresa’s, Kay stresses her desire to see change in the field: “It's been a great ride other than things that I told you that I thought were the concern. And my biggest thing is, I just want to see people be able for this to be viable.” Kay voices enjoying her music therapy career and simultaneously wanting it to be financially manageable, which is frequently discussed across the participant interviews.

The meaning that continues to emerge with these participants is their innate care and regard for others. They demonstrate motivation to do the job they worked hard for, and to do it well. O shares an instance in which she stepped in to ensure her peers received the training they needed to be responsible music therapists:

So we went through a lot of supervisors, program directors... And this other gal that I ended up working for... we would go out and do clinical work together and we would do the freshman seminars where we would put on a mock session and they had to write down everything we did wrong.

O's drive to take a leadership role for the sake of others demonstrates the care the participants act out of in their jobs, as well as the responsibility to practice ethically and from a place of knowledge and experience.

Lloyd et al. (2018) found that program directors felt a strong sense of responsibility to their peers, students, and institutions to provide access to resources and suitable professors. This is supported when Kay mentions the importance to her of being able to give back to beginning music therapists and support them on their journeys. Kay's care for music therapists and the field itself is evident in her efforts to continue taking practicum students and providing mentorship. Overall, the interviews with the participants revealed their care for the career, care for others, and value in becoming better as music therapists.

Care for the Career

Care for the music therapy career is apparent among the interviewed music therapists. Much of their conversations demonstrate passion for what they do, which often overshadows the financial challenges or issues they faced. At times throughout the research, this overshadowing comes across as an overzealous positivity. Participants possibly dismiss the degrees to which they struggled with financial issues in favor of remaining positive and seeing the good in a situation. For this reason, music therapists may find it difficult to understand when they are not receiving a high enough salary for the work they are doing, or when they are possibly working too hard to make financial challenges manageable. As a possible solution to

this issue, it is suggested that AMTA include a section on their website informing music therapists of appropriate salaries based on factors like experience and location. It may also be indicated for universities with music therapy programs to provide informative material regarding what music therapy students can expect in their education as far as costs for classes, resources, internship, and taking the certification exam. AMTA and universities must meet participants' care for the career with important information like these costs, so as to avoid recruiting music therapists who will eventually burnout or leave the field if they enter it unprepared for the financial challenges present in professional life.

Care for Others

Participants continually acknowledge the lives of others with sympathy and understanding. They frequently consider other music therapists in their interviews by imagining the struggles they might face, even if they themselves did not have the same difficulties. Each participant acknowledges this privilege and demonstrates an understanding of the financial gap that exists for many other music therapists. Teresa voices feeling lucky that she did not have to worry about debt like many others do. Kay expresses care for other music therapists through her inclinations to inform students of the financial circumstances of professional life, voicing that she wants them to be prepared and hopes to impart some of the resources that helped her thrive on her journey to becoming a music therapist. In order to better understand how to support music therapists with less privileges, music therapists with more privileges need to give voice to the issues that exist, such as debt or the inability to financially sustain oneself in the career. Awareness of the experiences of music therapists with less opportunities is needed to begin to create change, so future studies like the present one can serve as one way to execute this.

This care extends to their clients as well, as seen in their willingness to leave jobs when clients were treated poorly. Participants also detail times in which they worked more than they were being paid for, often taking on extra workloads to accommodate clients. Kay touches on a different aspect of client care by discussing the impact that burnout in music therapists has on clients. She speaks on how burnout can lead to turnover, which can then lead to inconsistent care for clients. Continually, the participants share about times they went the extra mile for their clients and seem to consider this to be a part of their job that they enjoy.

Education in advocacy may prove useful in addressing issues related to burnout, as well as education on burnout to encourage music therapists to properly take care of themselves and their clients. It would be useful for this education to occur pre-professionally, as to take appropriate steps to prevent burnout. This education could take place in the classroom setting, at practicums, or even during internship. It is also important to note how music therapists' care for others often overshadows their own needs and wellbeing, and how this is sometimes unrelated to finances for them. Music therapists' passion for helping others and providing services, so much so that finances are perhaps even irrelevant to them, makes it crucial find better ways to financially support them so that clients can continue benefitting from their care.

Becoming Better Music Therapists

In general, the participants convey through their perspectives and anecdotes that bettering themselves as music therapists is important to them. They care about doing their job ethically and responsibly and emphasize the value they place on learning from every experience, positive and negative ones alike. Participants consider their financial hardships to be as integral to their growth and development as music therapists as their privileges and advantages. Participants like Charlotte note the value of learning through experience, stating that she got to where she is now

as a music therapy business owner because of the years it took to get there, even though it should not have taken years to understand the financial world of professional music therapy. O mentions the ways in which being a music therapist and a mother complement each other. She stresses the importance of having both aspects in her life, as they make her a better music therapist and mother overall.

It is suggested that music therapists share their experiences of adapting and overcoming to help other music therapists that may struggle in similar ways. Sharing these experiences can function as a way for less experienced music therapists to learn valuable lessons without having to go through them themselves. The method of story sharing could occur in various types of media formats, such as internet groups, emails or blogs, books, or in person at universities, clinical settings, or even at music therapy conferences. Sharing stories also can assist in meeting the need to educate music therapists on burnout and costs as a student and professional. While music therapists appear to consistently practice and care about advocacy, a greater and more cohesive effort is required with these topics to begin changing the field.

Other Considerations

The researcher originally sought to understand the lived experiences of music therapists as related to finances. While this was achieved, it is also important to note that the participants in this study also spoke extensively about experiences that are not directly related to finances, which does not answer the research questions posed in this study. It appears that financial matters overlap with and are interwoven into several other experiences, such as home life, career choices, sustainability, and outlook on the field. The themes and sub themes derived from the participants' words are much more related to each other than they are different, such as the overlap of work-life balance and burnout, or privilege and advocacy. The participants expressed

how these themes and sub themes impact each other and led them down their specific paths. The research by Branson (2023) supported this overlap by exploring the topics of sustainability and advocacy further in how they are related to burnout in music therapists. Participants in the study reported that they felt advocacy is a burden as music therapists, and that they often had to leave their jobs because they were not financially sustainable. These findings suggest there is a broader impact to financial experiences, which is worth studying further.

While the participants seem to have similar experiences as far as loans and paying for their degrees, they represent a variety of career paths that shaped their experiences differently. As a whole, they gave voice to their experiences of the four major themes, but these themes appear distinctively for each participant and in varying relations to finances. As an example of how individual experiences contribute to the derived themes, Kunimura (2022) reviewed the relationship of race and burnout in music therapists. Occupational burnout and activist burnout are found as results of greater social issues, and self-care is highlighted as a necessity to contribute to retaining diversity in the field (Kunimura, 2022). This research supports the importance of exploring how the themes derived in this study are related to specific cultural identities, as well as how this relationship contributes to broader systematic issues in the field (Kunimura, 2022). Overall, further research is needed achieve a broader understanding of the several individual factors affecting music therapists' lived experiences as related to finances and what this relationship means for the music therapy field as a whole.

Limitations

A limitation of the research design is the involved nature of the researcher's role in the study. The researcher's freedom to interpret the data and derive meanings is limiting, as other researchers' perspectives may vary based on their own biases and interpretations. The semi-

structured interviews also pose a limitation in that the questions asked, either as planned or improvised by the researcher during the interviews, may have inadvertently guided participants to share certain information or to alter their perspectives of the information shared. Additionally, the online format of the interviews may have affected the relationship or dynamics between the researcher and the participants as opposed to conducting the interviews in person. There are currently not many studies similar to this one, so another limitation is the lack of other research to compare or validate the present findings with.

The criteria used to recruit participants imposes some limitations on this study. Using internet-based communication, such as email and the Zoom video conferencing software, limits the research to participants who have access to the internet. Only interviewing English-speaking participants is also limiting, as not all music therapists speak English. The participants do not appear to represent a variety of cultural backgrounds, such as socioeconomic status and race. Four out of five participants identify as female, which is not representative of the music therapy community despite that it is a primarily female-dominated profession (AMTA, 2021b). Only three out of seven AMTA music therapy regions are represented, which is also limiting to what the experiences are of music therapists living in different geographical regions with different costs of living and standards. There is also not a wide range of experiences among the interviewed participants. All participants report positions of privilege in that they did not have to take out loans to attend college and did not struggle to pay for their certification exams. Additionally, the sample size of the study is small, which limits the generalizability of the results.

Recommendations for Future Research

The researcher recommends conducting more research on the relationship between music therapy and financial issues, as there is a limited breadth of knowledge regarding this specific subject. Future researchers should focus on going more in-depth and being more specific on the emergent themes of this study if possible, as this researcher explores the topic through a broader lens. The researcher hopes this study will instigate future studies and build upon a knowledge base that can contribute to improving the understanding of the music therapy field and of the experiences of music therapists. The following recommendations in study design and cultural themes are proposed for future research.

Study Design

It is recommended that future research use a survey approach to attain greater numbers. The number of participants in this study is small, so the results may not provide an accurate representation of the financial experiences of the majority of music therapists. Gathering a wider understanding of music therapists financial experiences is needed. This study serves as a starting point to begin addressing what experiences may exist for music therapists, so the next natural step may look like a survey in which the gathered themes of this study can be further investigated and generalized to larger numbers of music therapists. In addition, it may prove helpful to recreate this study with different participant groups to gather more qualitative data and to create more opportunities to check internal validity. This may look like focusing on participants from a specific group, such as a socioeconomic status or race. Finally, an arts-based approach to this topic may help more people understand the impact of this topic. An arts-based approach would allow for greater interpretation by the researcher if there is an artistic element representing the data.

Culture

The present research also raises questions about how the results might vary if music therapists of different cultural groups were interviewed. It is recommended that future researchers interview participants of a variety of financial statuses, socioeconomic backgrounds, geographical regions, experience levels, employment status, and races and ethnicities to better understand the unique financial experiences of these groups. The participants in this study are of limited financial experiences, as they report leaving college without any loans, so it is recommended that future researchers speak to music therapists who do have student loans or music therapists who are doing well financially. It may also be of significance to interview music therapists about their financial experiences regarding retirement. O briefly mentions her challenges to prepare for and manage her retirement plans and funds, so this topic may garner interest from the music therapy field to help bring awareness and understanding of the implications that it may pose on music therapists.

Other Aspects

Other important aspects to explore in future research include the impact of the COVID-19 pandemic and certain nuances of internship, such as waiting periods or out-of-state costs (Gaddy et al., 2020; Thorn et al., 2022). COVID-19 is only touched on briefly by one participant, who voiced that she was not affected financially by the pandemic, but also noted a music therapist friend that she saw struggle. It is likely that several music therapists struggled financially during this time due to the restrictions on in-person sessions and instances of losing their jobs or client hours (Gaddy et al., 2020). This topic is worth exploring to understand the financial implications of being a music therapist during the pandemic.

As for internships, some music therapy students have to wait for a period of time before they can begin, which is not a challenge the participants of the present study acknowledge in their own experiences. This waiting period occurs for a variety of reasons: how many interns a site can maintain at a time, internship start dates in conjunction with a student's coursework completion date, and any financial and personal or family reasons a student might have to accommodate for (Thorn et al., 2022). If a student's internship starts past the date in which they are able to remain enrolled at their university, they face a barrier to receiving financial aid to support them during internship (Federal Student Aid, 2022). This issue is important to explore in future research, as it is not covered in the present study. In addition, out-of-state internships may cost more since they require an intern to find a place to live—whereas they may have been living with family or friends previously—and to pay travel fees and moving fees to bring their belongings (Lloyd et al., 2018). The participants in this research voiced a position of privilege on this topic in that they had connections for living situations or had the money to make the move if their internships were out-of-state. Future research may benefit from exploring the lived experiences of music therapists in these circumstances.

Additionally, it is recommended that conversations regarding finances in the music therapy profession continue. Music therapists may feel uncomfortable discussing pay with their employers and colleagues (Wilhelm, 2004). Without discussing salary with employers, music therapists may settle for lower incomes (Wilhelm, 2004). Avoiding conversation surrounding pay with colleagues may contribute to greater financial discrepancies and issues in the field if it is not openly discussed among music therapists and advocated for across the population (Wilhelm & Wilhelm, 2023). For these reasons, it is important that more researchers explore the topic of finances to normalize conversations about pay, which can eventually contribute to

making the profession more sustainable. It may also be useful to explore why music therapists avoid talking about this topic and why they might feel uncomfortable discussing it.

Conclusion

The researcher conducted this research with the intent to better understand and explore the experiences of music therapists as related to finances. Through interpretive phenomenological analysis, four overarching themes emerged including complexities within the music therapy career, privilege, advocacy, and burnout. Each theme also had sub themes. The findings of this study highlighted music therapists' care for the others and the field as their intrinsic motivation and capability to face financial challenges throughout their career paths, as well as to bring awareness to them in others. This study contributed to the existing literature and the need for more research on the lived experiences of music therapists as they relate to finances.

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APPENDIX A
CONSENT FORM

TEXAS WOMAN’S UNIVERSITY (TWU)
CONSENT TO PARTICIPATE IN RESEARCH

Title: A Phenomenological Exploration of the Financial Implications of Being a Music Therapist

Principal Investigator: Sarah Turner..... sturner22@twu.edu (214) 649-7638

Faculty Advisor: Lauren DiMaio, PhD..... ldimaio@twu.edu (940) 898-2494

Summary and Key Information about the Study

You are being asked to participate in a research study conducted by Sarah Turner, a student at Texas Woman’s University, as a part of her thesis. The purpose of this research is to explore how financial responsibilities impact music therapists’ lived experiences as students and professionals. You have been invited to participate in this study because you are a board-certified music therapist in the United States. As a participant you will be asked to take part in a Zoom interview regarding your experiences around the finances of becoming a student music therapist and a professional. This interview will be audio and video recorded, and we will use a code name to protect your confidentiality. The total time commitment for this study will be no longer than 3 hours. There is no financial compensation for participating in this study. There is a potential risk of loss of confidentiality in all email, downloading, electronic meetings, and internet transactions. There is also a potential risk of discomfort while answering interview questions, virtual meeting disruption, or coercion. We will discuss these risks and the rest of the study procedures in greater detail below.

Your participation in this study is completely voluntary. If you are interested in learning more about this study, please review this consent form carefully and take your time deciding whether or not you want to participate. Please feel free to ask the researcher any questions you have about the study at any time.

Description of Procedures

As a participant in this study, the total time commitment will amount to no longer than 3 hours. You will be asked to spend no more than 2 hours of your time in a Zoom interview with the researcher. Additionally, 30 minutes will be allotted to review and sign the consent form, as well as 30 minutes to verify information after the interview. The researcher will ask you questions about your experiences regarding paying for your education and certification as a music therapist. You and the researcher will decide together on a time when the interview will happen. You and the researcher will decide on a code name for you to use during the interview, which you will use when logging into Zoom. The interview will be audio and video recorded with live transcription so that the researcher can be accurate when studying what you have said. In order to be a participant in this study, you must be at least 18 years of age or older and be a board-certified music therapist in the United States.

Potential Risks

The researcher will ask you questions about your experiences related to finances in obtaining your music therapy degree as well as your certification. A possible risk in this study is discomfort with these questions you are asked. The following questions will be used during the interview:

1. Which state do you practice in?
2. How long have you been a music therapist?
3. Do you work part-time or full-time as a music therapist?
4. When did you get your degree in music therapy?
5. Tell me about your financial experiences in obtaining your music therapy degree.
6. Tell me about your financial experiences in obtaining your certification.
7. Tell me about your financial experiences while being an intern.
8. Tell me about your financial experiences as a board certified music therapist.
9. What was the most challenging experience you had while being a student?
10. So far, what was the most challenging experience you had while being a professional?
11. Is there anything else you want me to know about your experiences in obtaining your certification as related to financial responsibilities?

If you become tired or upset you may take breaks as needed. You may also stop answering questions at any time and end the interview. If you feel you need to talk to a professional about your discomfort, the researcher has provided you with a list of resources.

Another risk in this study is loss of confidentiality. There is a potential risk of loss of confidentiality in all email, downloading, electronic meetings and internet transactions. It is possible the researcher's password protected computer is stolen or hacked. Confidentiality will be protected to the extent that is allowed by law. The interview will be virtually held at a private location at the participant's and student researcher's discretion. A code name, not your real name, will be used during the interview. No one but the researcher will know your real name.

Additionally, once the participant has joined the Zoom meeting, the meeting will be locked as a final security measure.

The video and audio recording and live transcript will be stored in the student researcher's TWU Google Drive on a personal password-protected computer that meets TWU's standards for data collection and protection via the use of encryption, two-step device-access authentication, and double-locked physical space security. Only the researcher will have access to all audio and video recordings and live transcripts. The audio and video recording, live transcript, and email containing the signed informed consent will be destroyed three years after the study is finished. The results of the study may be reported in journals or presented at conferences but your name or any other identifying information will not be included.

A risk associated with using the Zoom platform is the risk of virtual meeting disruption. Steps to minimize this risk will be made in the Zoom settings in which all scheduled meetings will be generated with a personal meeting ID and password only shared between you and the student researcher. In addition, all attendees in the Zoom waiting room will have to be personally admitted by the student researcher, negating any potential hackers and uninvited individuals.

A further risk to participation is the risk of coercion. Participation is voluntary, you can withdraw at any time, and any services provided by CBMT will not be affected by participation/non-participation in this study.

Your audio and video recording and live transcript and/or any personal information collected for this study will not be used or distributed for future research even after the researchers remove your personal or identifiable information (e.g. your name, date of birth, contact information).

The researchers will try to prevent any problem that could happen because of this research. You should let the researchers know at once if there is a problem and they will try to help you.

However, TWU does not provide medical services or financial assistance for injuries that might happen because you are taking part in this research.

Participation and Benefits

Your involvement in this study is completely voluntary and you may withdraw from the study at any time. There is no financial compensation for participating in this study. If you would like to know the results of this study we will email or mail them to you.*

Mental Health Resources

American Psychological Association Psychologist Locator: <http://locator.apa.org/>

National Register of Health Service Psychologists: <http://www.findapsychologist.org/>

Mental Health of America Referrals: <http://www.nmha.org/go/searchMHA>

Psychology Today Find a Therapist: <http://therapists.psychologytoday.com/rms/>

National Board for Certified Counselors: <http://www.nbcc.org/CounselorFind>

Questions Regarding the Study

You will be given a copy of this signed and dated consent form to keep. If you have any questions about the research study you should ask the researchers; their contact information is at the top of

this form. If you have questions about your rights as a participant in this research or the way this study has been conducted, you may contact the TWU Office of Research and Sponsored Programs at 940-898-3378 or via e-mail at IRB@twu.edu.

Signature of Participant

Date

*If you would like to know the results of this study tell us where you want them to be sent:

Email: _____ or Address: _____