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## Researcher Profile: An Interview with Sonya Britt, Ph.D., CFP, AFC

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## Researcher Profile

### An Interview with Sonya Britt, Ph.D., CFP®, AFC®

*Keywords: Britt; personal financial planning; financial therapy*

#### **Q. Tell us a bit about yourself.**

A. I graduated from Texas Tech University in 2010 with a doctorate degree in Personal Financial Planning. My first two degrees are from Kansas State University in Personal Financial Planning (B.S.) and Marriage and Family Therapy (M.S.). I was the founding president of the Financial Therapy Association and recently retired from the board as past-president. I currently serve on the board of the American Council on Consumer Interests Association. I am an associate editor for the *Journal of Family and Economic Issues* and on the editorial board of the *Journal of Financial Therapy* and on the international scientific board of the *Italian Journal of Sociology of Education*. My research related to physiological stress and financial counseling has been quoted in Kiplinger's (August 2012), InvestmentNews (March 2012 and July 2010), The Wall Street Journal (December 2011), and the New York Times (May 2011), to name a few. I attended the Children and Youth Finance International Financial Literacy Summit held in Amsterdam, Netherlands in April 2012 where I shared my experiences and research related to financial literacy of young people. I recently published an edited book with Dr. Dottie Durband, *Student Financial Literacy: Campus-Based Program Development*, which leads readers through the process of developing or enhancing financial literacy programs for college students.



**Q. Define what you do professionally.**

A. I am an Assistant Professor and Program Director of Personal Financial Planning at Kansas State University. My duties include teaching, publishing research, engaging in university and professional service activities, and program administration. Here is a picture of my office where I do most of my work!



**Q. What activities encompass your professional responsibilities?**

A. My teaching is currently at the graduate level, for the most part. I teach financial planning case studies and practicum for master's students and family resource management and advanced research methods for doctoral students. I occasionally teach introduction to financial planning and family economics at the undergraduate level.

My research is focused on three main themes—physiological stress in financial planning, counseling, and therapy, effectiveness of financial counseling efforts, and general financial therapy issues.

**Q. How long have you been engaged in your professional activity?**

A. I have been at Kansas State University for the past four years. I also conducted research and taught courses while I was in my master's and doctoral degree programs.

**Q. What led you to your professional calling?**

A. As a college freshman, I intended to study speech-language pathology, but it turns out a lot of science is involved in that major! I still wanted to help people in need and liked numbers, so I thought I would give financial planning a try. I loved it and wanted to know even more about people's interactions with money and with significant others in dealing with financial matters. This led me to a master's degree in marriage and family therapy. During my master's program, I had the opportunity to interview someone who was doing what I aspired to do. That person was Ted Klontz. My interest in "financial therapy" really took off from there. I worked as a marriage and family therapist and financial counselor for a couple of years after my master's program until I decided I wanted to work at a university, so I pursued a doctorate degree in financial planning. It was during my doctoral program that a small group of us (John Grable, Kristy Archuleta, Dottie Durband, and myself) decided to organize the 2008 financial therapy forum in Anaheim to gauge the interest in developing the FTA. Needless to say, the response was positive and the FTA was formed shortly thereafter.

**Q. How are you compensated?**

A. I am paid by a 9-month salary position offered by my university.

**Q. Do you work alone or do you have a team? Please explain.**

A. Both independent and collaborative work is important for my position. I especially enjoy involving undergraduate students in the research process to get them excited about integrating research into their work as future financial planners and counselors. I publish with my doctoral students as part of their dissertation and other collaborative projects. I also enjoy working with researchers from other universities and practitioners working in the field.

**Q. What theoretical framework guides your work when dealing with clients and/or conducting research (e.g., some practitioners use a solution-focused theoretical framework while others are more eclectic)?**

A. Theory is vitally important to good research. I use a variety of theoretical frameworks in my research depending on the research question. I tend to use a stress framework, such as Hill's ABC-X stress model, whereas my effectiveness of financial counseling research tends to use a behavioral framework, such as Ajzen's Theory of Planned Behavior.

**Q. What needs to happen so that 10 years from now we can say that financial therapy is a respected field of study?**

A. We need empirical evidence to prove that the work financial therapists are doing is beneficial to clients. This will require collaboration between practitioners and researchers to find out what is happening in the field so researchers can design studies to appropriately test those methods for effectiveness. If clients are showing immediate and long-term

benefits of financial therapy, research findings will be published in academic publications, practitioner publications, mixed academic/practitioner publications, like the Journal of Financial Therapy, and consumer publications, like The New York Times. This will help generate public interest for Financial Therapy services.

**Q. What benefits can the Financial Therapy Association provide to others doing work that is similar to your professional activities?**

A. Having a place to share ideas and resources is important for my career. I enjoy being able to share my research findings at the annual conference and receive feedback from the audience and eventually go on to publish my findings in the Journal. The conference is a wonderful place to generate new ideas and develop collaborative relationships to continue moving Financial Therapy forward.

**Q. If others are interested in finding out more about you personally and professionally, where can they obtain this information?**

A. Please email me at [sbritt@ksu.edu](mailto:sbritt@ksu.edu). One of my favorite tools for getting up-to-date research is [GoogleScholar.com](https://scholar.google.com). If you type my name into the search box, you can view my profile that automatically updates my publication list and citations to my research.