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Editorial

Kristy L. Archuleta, Ph.D.

The *Journal of Financial Therapy* would not exist without the time and efforts of our excellent reviewers. You may be asking, “what does a reviewer do?” When a paper is submitted to *JFT*, it goes through a double blind peer review process where reviewers do not know who the author(s) is and the author(s) do not know who the reviewers are. Typically, two to three reviewers are assigned to review each paper and in general, we try to assign at least one scholar and one practitioner. *JFT* is a unique scholarly publication because papers require the rigor of academic standards, but also must be translatable to non-researchers. It is not uncommon for researchers and practitioners to fail to communicate effectively with one another because the two groups speak what seems like different languages. Therefore, it is the goal of *JFT* to publish quality scholarly research and to emphasize the practicality of the research.

This leads to another common question, what are reviewers looking for when they review submissions to *JFT*? As you may already know, *JFT* primarily publishes research that examines the empirical link between personal financial knowledge, attitudes, and behaviors and personal and family well-being, contributing to new knowledge that includes clinical research, cross-sectional survey research, longitudinal and panel study research, case studies, financial therapy practice management tutorials, and literature reviews. Reviewers are assigned to submitted manuscripts based on the reviewers’ specific areas of expertise. For example, a manuscript about marriage and money will be sent to a reviewer who identifies that couple relationships is one of their areas of expertise, meaning the reviewer is current on the existing literature on this topic. This is important, as one of the primary objectives of *JFT* is to publish literature that contributes new knowledge to the field. Several objectives of the review process exist, but two other primary objectives I want to mention are evaluating methods and implications. Reviewing the quality and rigor of the methodology used in the development and analysis of the research is imperative to the credibility of the *Journal*. Especially for *JFT*, the implications for how the research or theoretical piece applies to practice, policy development, and future research is a must in aiding the bridge between academia and practice.

We are always looking for individuals who are willing to review manuscripts submitted to the *JFT*. Whether you are a practitioner or an academic, we invite you to become a reviewer. To do so, visit the *Journal’s* website at www.jftonline.org, create a login, and then sign up to be a reviewer. Be sure to note your particular areas of expertise. For

example, you might include a specific population, like couples, millennials, retirees, etc., or a particular area, such as physiological stress, mental health disorders, or financial literacy. Please join us as an author or reviewer in our efforts to communicate across disciplines with both practitioners and academics!

This issue features four articles, two profiles, and one book review. Each article adds a new contribution to the field of financial therapy. First, Lance Palmer, Teri Pichot, and Irina Kunovskaya report on a study about using Solution Focused Therapy techniques in a tax planning setting. Next, D. Bruce Ross, Jerry Gale, and Joseph Goetz provide new insights and raise important questions on the ethical issues in collaborative financial therapy. Third, Chelsey Franz discusses her mixed methods study on the implementation of a financial empowerment curriculum in a community program and stress reduction. Finally, Shinae Choi, Suzanne Bartholomae, Clinton Gudmunson, and Jonathan Fox report findings on the importance of sources of referral in help-seeking.

This issue features a practitioner profile of Syble Solomon and a scholar profile of Jorge Ruiz-Menjivar. Both of these individuals play an important role in the development of financial therapy. Finally, we conclude with a review by Cherie Stueve about a free book entitled, *What It's Worth: Strengthening the Financial Future of Families, Communities and the Nation*. This could be a book that benefits you and your financial therapy work!

To conclude, I am excited to announce the first special issue of *Journal of Financial Therapy*! The special issue will focus on the topic of Stress and Money and is scheduled to be published in Summer 2017. Dr. Sonya Britt, Kansas State University, will be the special guest editor. She brings a wealth of expertise from her research in this particular area. If you would like to submit a manuscript that is related to stress and money, please submit by January 2, 2017. We are looking to solicit quality papers that feature financial therapy practices, experiments, and other research related to stress and money.

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Shinae Choi, Ph.D., is an Assistant Professor in the Department of Consumer Sciences at the University of Alabama. She received her Ph.D. in Consumer Sciences from Seoul National University. Her research interests center on financial counseling, family and consumer financial behavior, retirement planning, medical expenses and health care decisions, mental health and financial planning, and consumer policy evaluation. She teaches courses in consumer marketing management, financial counseling, customer service management, and estate planning.

Jonathan Fox, Ph.D., is the Ruth Whipp Sherwin Endowed Professor of Human Development and Family Studies and Program Leader in financial counseling and planning at Iowa State University. His research focuses on financial education and financial socialization. He has served as PI for several financial education evaluations and his publications appear in journals such as *Financial Services Review*, *Financial Counseling and Planning*, and *Journal of Consumer Affairs*. From 2013-2014, Jonathan served as President of the American Council on Consumer Interests. He teaches courses in family finance and received his Ph.D. in Consumer Economics from the University of Maryland.

Chelsey Franz, Ph.D., is an Assistant Professor in the Exercise Science Department at Bellarmine University in Louisville, Kentucky. She teaches courses in community health, basic care and prevention of athletic injuries, medical emergencies and exercise physiology. Additionally, she coordinates internships for the undergraduate students in EXSC and is a trainer for the University's Diversity and Inclusion Initiative. Her scholarly research focus is in the area of people in poverty situations with a particular interest in homeless populations. She received her B.S. from Western Oregon University, an M.S. from Oregon State University, and a Ph. D. from The University of Louisville.

Jerry Gale, Ph.D., is a Professor in the Department of Human Development and Family Science at the University of Georgia. He is the director of the Family Therapy accredited doctoral program. He has over 75 publications. He has taught a course on financial therapy in Nordhausen, Germany in 2015 and 2016, and will be presenting on financial therapy at the European Family Therapy Conference in September 2016. Drs. Gale and Goetz co-chaired the 2011 Financial Therapy Annual Conference in Athens, Georgia.

Joseph W. Goetz, Ph.D., is an Associate Professor of Financial Planning at the University of Georgia, co-founder of the ASPIRE Clinic, and a founding principal at Elwood & Goetz Wealth Advisory Group. He is a past-president of the Financial Therapy Association and serves on the editorial boards of multiple journals. He was recently recognized as the 2013 Financial Counselor of Year from the Association of Financial Counseling and Planning Education. He received his Bachelor's degree from the University of Missouri-Columbia, and completed three graduate degrees in the areas of financial planning, psychology, and consumer economics at Texas Tech University.

Clinton G. Gudmunson, Ph.D., is an Assistant Professor of Human Development and Family Studies at Iowa State University. He earned his Ph.D. from the University of Minnesota and has research interests in family financial socialization, economic pressure, and financial counseling and planning. He teaches courses in research methods, retirement planning, and family policy.

Irina Kunovskaya, Ph.D., is Director of Research at the Financial Literacy Group, boutique consulting company in Washington DC. She is an internationally recognized knowledge expert, researcher, and consultant in the field of household finance, financial security, and financial inclusion. Her research has been used in support of policy formulation, program development, and program evaluation.

Lance Palmer, Ph.D., received his Bachelor's and MBA degrees from The University of Utah and his doctorate degree from Utah State University. He is a co-founder of the University of Georgia (UGA) Family Financial Planning major where he continues to teach courses in financial planning with a focus on retirement and tax planning. He is a Certified Financial Planning® professional. He has served on multiple editorial boards and as President of the Academy of Financial Services. He was selected as a 2007 Lilly Teaching Fellow, a recipient of the 2010 Richard B. Russell Excellence in Undergraduate Teaching Award, and also received the 2013 Engaged Scholar Award.

Teri Pichot, M.S.W., has more than 25 years of experience working with some of the most challenging clients, including those who struggle with substance misuse, chronic mental illness, and domestic violence. She is the founder of the Denver Center for Solution-Focused Brief Therapy, and she provides inspiring and educational trainings and workshops to professionals around the world in how to use this evidenced-based approach with some of the most difficult clientele.

D. Bruce Ross, M.S., is a doctoral candidate in the Department of Human Development and Family Science with an emphasis in Marriage and Family Therapy at the University of Georgia. He has worked as a financial therapist in the ASPIRE Clinic at the University of Georgia and the Family Therapy Clinic at Mercer University. He has been on the Conference Board for the Financial Therapy Association for the 2015 and 2016 conferences.

Cherie Stueve, MBA, is a Ph.D. candidate in Personal Financial Planning at Kansas State University and teaches online personal financial planning courses part-time. Her research interests include obstacles that may hinder seeking professional financial assistance and

the public perceptions of different financial professionals. She works with community organizations to provide financial education programs and counseling services. In her private financial counseling practice, Cherie helps military and working families achieve their debt reduction and savings goals.

Financial Therapy Network

The following individuals have identified themselves as providing services that promote a vision of financial therapy. The Financial Therapy Association cannot guarantee the services of those listed in the FTA Network. For more information and to view these professionals' profiles, visit <http://www.financialtherapyassociation.org>.

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