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## Editorial Volume 6, Issue 1

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*This issue's editorial is written by the Journal of Financial Therapy's Associate Editor, Dr. Martie Gillen. Dr. Gillen introduces herself to you and shares with you how financial therapy is central to work as a researcher, practitioner, and teacher.*

## **Editorial**

### **Martie Gillen, Ph.D.**

Welcome to Volume 6, Issue 1 of the *Journal of Financial Therapy*! I serve as the Profile and Book Review Associate Editor. I am an Assistant Professor and Extension Specialist for the Department of Family, Youth, and Community Sciences, in the Institute for Food and Agricultural at the University of Florida (UF). I joined the Department in June, 2011. Prior to arriving at UF, I served as Assistant Dean for Finance in the College of Social Work at the University of Kentucky (UK). I continue to teach part-time at UK.

Financial therapy is the foundation of my practice, research, and teaching as individuals must understand why they are doing something before they can change their behaviors. At UF, I teach undergraduate courses in the areas of research methods, introduction to personal finances, and financial counseling, and graduate courses in the areas of personal and family finance, including income tax, retirement and estate planning, insurance, introduction to financial planning, and capstone. Additionally, I teach financial social work at UK. My research interests include personal and family finance, behavioral economics, older adults, Social Security retirement benefits, employment, retirement planning, financial social work, financial therapy, food security, and innovative post-secondary education models.

Book reviews, researcher profiles, and practitioner profiles serve an important role in expanding the field of financial therapy. Book reviews can connect you to resources that you might use in your practice, research, or in the classroom. Researcher and practitioner profiles let you know what others are doing in the financial therapy field. Profiles may result in new insights and collaborations.

Please feel free to contact me if you are interested in being featured in the researcher or practitioner profile. I would love to let others know what you are working on in the field of financial therapy. I am also continually searching for book reviewers. If you are a practitioner, please consider writing a review of a book you recently read, or use this as opportunity to catch up on your reading and write a review. If you are an instructor,

consider assigning a book review in your course; encourage and work with your students to make it publication-worthy and submit it to the *Journal*.

Our first issue of 2015 has a wealth of information that contributes to the growing body of literature in the area of financial therapy including two profiles, a book review, and four scholarly papers. Andrea Vining is featured in the practitioner profile. Andrea is a Financial Advisor at Morgan Stanley in Pasadena, California and was named to the firm's Pacesetter's Club in 2015. Dr. Axton Betz-Hamilton, a faculty member at Eastern Illinois University, is featured in the researcher profile. Her research focuses on identity theft and financial abuse within families. Both offer interesting insights on the financial therapy field. Jorge Ruiz-Menjivar, a doctoral student at the University of Georgia, reviewed the *CFP Board Financial Planning Competency Handbook* which was authored by 22 academic and professional contributors and edited by Charles R. Chaffin. He offers insights for how the book can be used as a resource for financial therapy professionals.

The four scholarly papers address very important issues, such as the financial health of mental health professionals, interventions for financial therapy, and the Earned Income Tax Credit. Sonya L. Britt, Brad Klontz, Racquel Tibbetts, and Linda Leitz collected data from 264 individuals to explore their financial health as related to occupation. Kristy L. Archuleta, Emily A. Burr, Mary Bell Carlson, Jurdene Ingram, Laura Irwin Kruger, John E. Grable, and Megan R. Ford conducted a pilot study to test the implementation of a solution-focused financial therapy client intervention approach. Rebekah J. Nelson, Thomas E. Smith, Victoria M. Shelton, and Kristin V. Richards explain the theoretical basis for the following three interventions: financial genogram, financial landscape, and financial mirror, including how to use the interventions in financial therapy. Lloyd Zimmerman, Anthony Canale, Sonya L. Britt, and Martin Seay conducted a study utilizing the Theory of Planned Behavior to determine if attitudes, subjective norms, and/or perceived behavior control were significant in moving respondents beyond qualification standards of the Earned Income Tax Credit.

## **Editorial Team**

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## Meet the Authors

**Kristy L. Archuleta, Ph.D.**, is an Associate Professor in the Personal Financial Planning program in the School of Family Studies and Human Services at Kansas State University and a practicing Marriage and Family Therapist. Dr. Archuleta's research interests and therapy work include integrating interpersonal and relational factors with financial counseling and planning. She has co-edited two books, *Financial Planning and Counseling Scales* with Drs. John Grable and Roudi Nazarinia-Roy and *Financial Therapy: Theory, Research, and Practice* with Drs. Sonya Britt and Bradley Klontz.

**Sonya L. Britt, Ph.D.**, is a Certified Financial Planner™ and an Associate Professor and Program Director of Personal Financial Planning at Kansas State University. Britt studies the impact of physiological stress in the financial planning and counseling setting. Britt has published two edited books. The first with Dr. Dottie Durband on *Student Financial Literacy: Campus-Based Program Development* and the second with Drs. Brad Klontz and Kristy Archuleta on *Financial Therapy: Theory, Research, and Practice*. Britt's educational background is in marriage and family therapy and personal financial planning from Kansas State University and Texas Tech University, respectively.

**Emily A. Burr, M.S.**, graduated from the University of Nebraska-Lincoln (UNL) in 2010 with a Bachelor of Science degree. While at UNL, Emily was a key contributor in the development of the university's Student Money Management Center. Emily graduated with a M.S. in Marriage and Family Therapy from Kansas State University in 2013. While at K-State, Emily pursued her interest in Financial Therapy as an intern and a research assistant. Emily is currently a Licensed Mental Health Professional at the Child Guidance Center in Lincoln, NE.

**Anthony Canale, M.B.A.**, is a doctoral candidate in Personal Financial Planning at Kansas State University and a Certified Financial Planner™ in New York.

**Mary Bell Carlson, Ph.D.**, is the Principal of Silverbell Solutions, L.L.C., which focuses on individual and family financial behavior change. She is a Certified Financial Planner™, an Accredited Financial Counselor®, and a Certified Retirement Counselor®. She earned a Ph.D. in Personal Financial Planning with an emphasis in Financial Therapy from Kansas State University, a M.S. in Personal Financial Planning from Texas Tech University, and a B.A. in Political Science from Brigham Young University.

**Megan R. Ford, M.S.**, is a Licensed Marriage and Family Therapist and the Clinic Coordinator at the University of Georgia's interdisciplinary ASPIRE Clinic in Athens, GA. She earned a graduate degree in Marriage and Family Therapy at Kansas State University and is a Ph.D. student in the Financial Planning program at UGA. She currently serves as copyeditor for the *Journal of Financial Therapy*.

**John E. Grable, Ph.D.**, is a Certified Financial Planner™ and holds an Athletic Association Endowed Professorship at the University of Georgia. Dr. Grable served as the founding editor for the *Journal of Personal Finance* and the founding co-editor of the *Journal of Financial Therapy*. His research interests include financial risk-tolerance assessment, financial planning help-seeking behavior, and psychophysiological economics. He is co-director of the Financial Planning Performance Laboratory at the University of Georgia.

**Jurdene Ingram, M.S.**, has been a Licensed Marriage and Family Therapist since 2012. She earned a B.S. in Psychology from Kent State University in Ohio, and graduated from Kansas State University in 2012 with a M.S. in Marriage & Family Therapy. Jurdene has worked with adolescents in the juvenile justice system, children and families in foster care, and most recently has joined Pawnee Mental Health Services in Manhattan, KS as an outpatient therapist. She is a Pre-Clinical Fellow member of the American Association for Marriage and Family Therapy and serves on the state affiliate's board as the Communications Chair.

**Bradley T. Klontz, Psy.D.**, is a Certified Financial Planner™; Managing Principal and Executive Director of Financial Psychology & Behavioral Finance at Occidental Asset Management (OCCAM), LLC, a registered investment advisory firm and partnership opportunity for independent advisors; a co-founder with Dr. Ted Klontz of the Financial Psychology Institute™; and an Associate Professor in Personal Financial Planning at Kansas State University. Dr. Klontz is a co-editor of *Financial Therapy: Theory, Research & Practice* (Springer, 2015) and co-author of *Mind Over Money* (Broadway Business, 2009), *Wired for Wealth* (HCI, 2008), *Facilitating Financial Health* (NUCO, 2008), and *The Financial Wisdom of Ebenezer Scrooge* (HCI, 2005; 2008).

**Laura Irwin Kruger, M.S.**, is a Licensed Marriage and Family Therapist in Kansas. She currently works at a non-profit community mental health agency providing individual, family, and group therapy services to children and their families. Laura has prior clinical experience working with children in the foster care system. She received Bachelor degrees in Psychology and Family Studies and Human Services, and a Master's degree in Marriage and Family Therapy from Kansas State University.

**Linda Leitz, M.B.A.**, is a co-owner and financial planner in It's Not Just Money, Inc., a small fee-only firm in Colorado Springs, CO. Besides working with middle market clients, Linda has done volunteer work in the profession, teaching and helping new advisors establishing a practice, and having served as the Chair of the National Association of Personal Financial Advisors. Linda is also a Ph.D. candidate in the Personal Financial Planning Program at Kansas State University. Before becoming a financial planner, she was an investment advisor, banker, and bank examiner.

**Jorge Ruiz-Menjivar, M.S.**, is a doctoral student in the department of Financial Planning, Housing and Consumer Economics at the University of Georgia. His current research focuses primarily on financial risk tolerance (FRT) and its cross-cultural applications, as well as the measurement of FRT using modern psychometric techniques.

**Rebekah J. Nelson, MSW**, is a doctoral candidate in Social Work who has presented in state and national conferences on financial therapy. She has studied abroad and more recently been concerned with the financial challenges of clients with developmental disabilities.

**Kristin V. Richards, Ph.D.**, is an Assistant Professor in the Department of Social Work at the Mississippi Valley State University. She was a Fellow in the National Endowment for Financial Education, and is completing a Certificate in Financial Planning from the Florida State University.

**Martin Seay, Ph.D.**, is a Certified Financial Planner™ and an Assistant Professor at the School of Family Studies and Human Services at Kansas State University in Manhattan, Kansas. His career objective is to provide impactful consumer finance research while educating ethical, thoughtful, and well-rounded financial planners. His research focuses on consumer borrowing decisions and how psychological characteristics inform financial behavior. Dr. Seay's educational background is in Housing and Consumer Economics from the University of Georgia.

**Victoria M. Shelton**, is a graduate student in social work. She has presented at state and national conferences on financial therapy and has conducted financial literacy programs in community agencies and church settings.

**Thomas E. Smith, Ph.D.**, is a Professor in the College of Social Work at Florida State University. He was formerly a Director of a COAMFTE Training Institute in Milwaukee, WI. More recently, he founded the Financial Therapy Center in Tallahassee, FL.

**Raquel Tibbetts, M.B.A.**, is a Vice President and Senior Financial Planner with Key Private Bank in New England. Racquel has been providing Key clients with comprehensive and customized financial solutions since 1999. Prior to joining Key, Racquel was an Accountant for Berry, Dunn, McNeil & Parker, a CPA firm headquartered in Maine. She earned both her Bachelor's Degree in Business Administration and MBA from the University of Maine in Orono. She also earned her CPA certificate from the State of Maine in 2003, and CFP® certificate in 2008. Racquel is a Ph.D. student at Kansas State University in the Personal Financial Planning Program.

**Lloyd Zimmerman, M.S.**, is currently a Ph.D. candidate at Kansas State University in Manhattan, Kansas. He has been a Certified Financial Planner™ since 1992 and completed a Master of Science degree in Personal Financial Planning from the College for Financial Planning in Centennial, Colorado in 2005. Mr. Zimmerman retired after more than 30 years as a business owner and bank director. His research interests include financial aspects of women in agriculture and rural families.

## 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 <https://fta.memberclicks.net/find-a-ft>

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