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## Editorial: Volume 9, Issue 1

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## Editorial

**Kristy L. Archuleta, Ph.D.**

Editor

This year has been an exciting year for the *Journal of Financial Therapy's* sponsoring organization, Financial Therapy Association. An idea was sparked many years ago by the FTA Board of Directors that a designation or credential should be created. In 2015, the FTA Board outlined in its 5-year strategic plan that a professional designation be established as a signal to consumers that a professional understands that money is more than numbers. Rather a financial therapy professional understands the connection among relational, emotional, cognitive, behavioral and financial aspects of one's life and that this connection was important not only to financial well-being but also to overall well-being. Over the past three years, the all-volunteer Board members have spent a tremendous amount of their own energy, resources and countless hours of time, researching, planning, and evaluating the best ways to make such a designation available to professionals. The certification will be introduced in three levels. The decision to make the certification a three tiered process was driven by the complexities of the field and how professionals enter the field, their level and type of education and training they have already received, and how they want to integrate their financial therapy knowledge and skill into their work. Utilizing Levels I, II, and III, supports the unique professional backgrounds, experience levels, and professional goals.

The first level will be a Certified Financial Therapist–I™ or CFT-I™. This initial level of certification will be rolled out this winter and demonstrates to other professionals and consumers that a professional has basic knowledge of how money impacts interpersonal and intrapersonal areas of one's life and, in turn, those interpersonal and intrapersonal areas impact one's financial behaviors, decision-making, and well-being. Competency of this knowledge will be verified by meeting required education standards and passing a standardized exam. Specific domains of competency that are required for the certification can be found on the FTA's website: [www.financialtherapyassociation.org](http://www.financialtherapyassociation.org). In the future, the FTA Board plans to introduce two additional level levels of certification, each level building on the other to be able to address more advanced and complex challenges.

Why do I write about certification as part of the Editorial for the Journal of Financial Therapy? Financial therapy, in the context of both research and practice, has become part of my life's work. The early leaders of the field co-developed the FTA to be a professional organization that could serve as a place for professionals with similar interests to connect, collaborate, and develop an organized field of study and practice. For many years, I too served on the FTA Board, and I am excited to see them carry out what was once an idea, then a goal, and now a reality. With the ushering in of CFT-I™, it is a critical moment for further research to be conducted that will continue to help inform the practice of financial therapy. Now, more than ever, we must connect the areas of practice, research, and theory to not only inform best practices of financial therapy, but also to legitimize the work. Meaningful research to inform for the field cannot be conducted without collaboration with

practitioners, and credible practice cannot be done be without theoretical and empirical support.

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Learn more about Financial Therapy at  
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## Meet the Authors

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**Crystal R. Hudson** joined Clark Atlanta University's School of Business faculty in August 2012 and teaches finance and financial planning courses and serves as the Director of CAU's Financial Planning program. Prior to joining CAU, Dr. Hudson had a successful career in corporate finance for 19 years with major consumer products companies such as Sara Lee Corp., Haagen Dazs Inc. and The Weather Channel. Dr. Hudson's research interests include the financial well-being and financial behaviors of African Americans and low-income employees. As such Dr. Hudson has published articles on these groups within the Financial Services Review, Journal of Financial Therapy, the Review of Black Political Economy and the Washington Business Research Forum. Dr. Hudson earned a PhD from the University of Georgia, May 2012, and a MBA in Finance from Clark Atlanta University in 1993, and a Bachelors' of Business Administration 1987 from Indiana University.

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**Michelle Jeanfreau** completed her Doctorate degree at Kansas State University in Human Ecology with the Marriage and Family Therapy emphasis. Michelle is a licensed marriage and family therapist and worked clinically for Gulf Coast Mental Health on the Mississippi Gulf Coast before she began teaching at the University of Southern Mississippi. Michelle is and assistant professor in the School of Child & Family Sciences and has been with USM for 10 years. Michelle's research interests are all relationally based and include marital infidelity, financial infidelity, parent-teacher relationships, and parent-child relationships related to youth sports.

**Michael D. Mong** is an associate professor in the Department of Psychology and the Director of the University of Southern Mississippi Autism Project. He previously served as an associate dean for the College of Education and Psychology. Dr. Mong maintains an active research program in the areas of behavioral and academic interventions; Autism Spectrum Disorders, marital infidelity, and disaster related trauma. Dr. Mong is also a practicing school

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**John Young** is assistant professor of finance in the Department of Finance and Accounting in the School of Business. His research examines the effects of education in the financial capabilities primarily among African-Americans, financial literacy in community outreach programs, and financial coaching. His recent work examines age and education as determinants of financial literacy. John Young is the author of *Financial Literacy: Age and Experience as the Determinants*. He has a Bachelor of Business Administration degree from Georgia State University, Masters of Business Administration degree from Mercer University, and a Doctor of Business Administration degree from Nova Southeastern University.

## 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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