


2020

Researcher Profile Interview: Christina Glenn

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Recommended Citation

Glenn, C. (2020). Researcher Profile Interview: Christina Glenn. *Journal of Financial Therapy*, 11 (2) 8. <https://doi.org/10.4148/1944-9771.1264>

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RESEARCHER PROFILE

An Interview with Christina E. Glenn, Ph.D., CFP®

A strong desire to help others reach their greatest hopes and dreams is what led Dr. Christina Glenn to the field of financial planning. She believes the best way to accomplish this is by educating and guiding others toward sound financial principles. Christina is a Certified Financial Planner™ and works as an associate financial planner at Priority Financial Partners. She is also a full-time assistant professor of financial planning at Fort Hays State University. Christina completed her B.B.A. and M.B.A. at Fort Hays State University, and her Ph.D. in Personal Financial Planning from Kansas State University. Christina's doctoral dissertation focused on how the implicit and explicit financial lessons children learn from their parents and through formal education impact their later financial behaviors. Her research interests center around financial socialization, financial help-seeking, financial therapy, and the financial behaviors of young adults. She is a member of the Association for Financial Counseling and Planning Education®, the Financial Planning Association, and the Financial Therapy Association.

Q. Define what you do professionally. What activities encompass your professional responsibilities?

A. As an assistant professor at Fort Hays State University, my role encompasses many responsibilities. First and foremost, I teach financial planning courses – Estate Planning, Retirement Planning, Insurance, and the Capstone course, as well as the general education personal finance course. I also serve on the General Education Committee, our university's Financial Literacy Task Force, advise students who are majoring in financial planning, and conduct research. Most of my research centers on college students, financial behaviors, financial self-efficacy, and of course, financial counseling and therapy. I also work as a financial planner for Priority Financial Partners, which has been a wonderful addition to my teaching role, allowing me to bring more practical experience to the classroom.



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

A. I have been teaching at the university level for about 8 years, though I am just starting my second year as a full-time instructor. I have been with Priority Financial Partners for just under a year now.

Q. What led you to your professional calling?

A. Many years ago I was sitting in a college classroom listening to my favorite professor give a lecture (thank you Dr. Micol Maughan!) and I thought to myself, “that seems like a fun job”. He made financial planning look MUCH easier than it actually is! It took me a much longer time to come around to financial planning and teaching though. After I earned my MBA, I wasn’t sure what field I wanted to pursue a PhD in. I was fortunate that I was able to teach a couple of different classes as an adjunct, and personal finance was one of those courses. I absolutely fell in love with the course, the materials, and teaching at that point. I applied to the financial planning doctorate program at Kansas State University, and the rest was history! It was hands down the best decision I ever made. The faculty, the experience, the education – life changing!

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

A. I recently read a quote – “Alone we are smart. Together we are brilliant.” I work with so many great minds at both of my jobs! Dr. Tom Johansen has been a great colleague at FHSU, as we work to grow our financial planning program together. Dr. Derek Lawson and Trent Porter are amazing associates at Priority Financial Partners. And I have been honored to collaborate on research with some of the greatest minds in financial planning and therapy! I am truly blessed to be surrounded by people who make me a better person, teacher, planner, and researcher.

Q. What theoretical framework guides your work when dealing with clients?

A. So many theories come to mind when I am working with clients and/or my students. Human life cycle approach is ever present in teaching and planning, as it is the most recognizable in our accumulation and dissaving of wealth throughout our stages of life. Human capital theory is one I preach to my students, reminding them of the investment they are making now in order to increase their income in the future. Theory of planned behavior and trans-theoretical stages of change are in the back of my mind as I try to guide my students to changing some of those negative financial behaviors. But my favorite is the family financial socialization model, as it describes how our personal and family characteristics impact our implicit

and explicit financial socialization, which in turn impacts our self-efficacy, knowledge, attitudes, and behaviors. I like that as an instructor, planner, and researcher, I am part of that explicit socialization people are receiving, and it is exciting to know that I am making a positive impact on people's financial lives.

Q. Please list the published articles that have you done related to financial therapy?

A. **Glenn, C.E., & Heckman, S.J.** (2020). Financial Help-Seeking Behavior of Young Adults. *Journal of Financial Therapy, 11*(1).

Glenn, C.E., Caulfield, B., McCoy, M., Curtis, J.R., Gale, N., & Astle, N. (2019). A Review of Financial Therapy Research 2010 to present. *Journal of Financial Therapy, 10*(2), 1-92.

I have a couple more under review right now, but of course with blind peer reviews, it is probably best I keep those under wraps until published!

Q. Which study are you the proudest of and what do you hope readers take away from your article?

A. Of the two listed above, I am most proud of the review of financial therapy research. Our team reviewed published scholarly articles from 2010 to 2018, which took an enormous amount of work. The review was quite lengthy, which shows just how much the field of financial therapy has grown in the past decade. It was a follow up to the first review of financial therapy literature conducted by Mentzer, Britt, Samuelson, and Herrera, which was written as the field of financial therapy was just emerging. The real take-away from our review is that financial therapy is starting to become more recognized – not quite mainstream, which is what we are striving for – but at least the field is being researched and talked about in the media, giving us momentum and legitimacy. As much research as has been conducted (and reviewed for that article), there are still a lot more areas to explore.

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

A. First of all, who doesn't respect financial therapy?! Forget those people. They are the ones that are slow to recognize innovation if you ask me. The field has come a long way since its inception in 2000. I think for it to become a MORE respected field, we need to have more universities offering course work in financial therapy, more counselors, therapists, and planners offering financial therapy services, and/or collaborating with their complimentary field (planners working with therapists, therapists working with planners), and of course more evidence-based research showing its effectiveness.

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

A. FTA has so many wonderful resources for teachers, planners, and researchers! The monthly webinars are very affordable and cover a variety of topics, making them a good place to learn about the application of financial therapy in practice and research. In addition, the educational resources related to obtaining the CFT™ can provide anyone with more insight into better communication, therapy techniques, and theories to guide and improve one's practice. And I have to say, I'm a big fan of the *Journal of Financial Therapy*! It is wonderful that it is open-access and that readers all over the world are able to enjoy the evidence-based research they publish!

Q. If you had unlimited resources, what would your dream financial therapy research project look like?

A. My dream project would involve offering financial counseling/therapy to college-aged individuals and examining the effectiveness of different modalities (professional financial counselor vs. peer-financial counseling in both virtual and in-person settings), while exploring the outcomes of different financial therapy techniques (solution-focused financial therapy, financial art therapy, narrative theory) in easing financial stress, negative financial behaviors, and personal awareness of financial attitudes, knowledge, and behaviors. Ideally, half of the participants would receive ongoing therapy for 2 to 4 years, and we could compare those who received only the initial therapy to those who received ongoing therapy, and to those who received no therapy.

Q. Could you give advice to practitioners' wanting to get involved in doing their own research or writing on financial therapy?

A. The great thing about starting your own research project is that you get to answer the questions YOU want to ask! Research is not an easy task, so my advice is to reach out to someone you might want to collaborate with, hopefully someone whose skill sets complement yours (maybe a stats person if you aren't a math person, or someone who is really great at writing if you prefer the numbers), and come up with a question or two to design your study around. Researchers are always looking for practitioners who have the ability to collect client data and to conduct experimental and control groups with, or who just have more field experience and have a great research question in mind! Read as many scholarly articles as you can related to your research question and identify where the gaps are in the literature. All you need is a good question and a great team to get started! Don't be afraid to reach out to people you don't know for help. Researchers love a good project and make great friends!

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

A. I am available via email at: ceglenn@fhsu.edu or christina@priorityfp.com

I am also on LinkedIn: [linkedin.com/in/christina-glenn-phd-cfp@-09b4b75b](https://www.linkedin.com/in/christina-glenn-phd-cfp@-09b4b75b)

Priority Financial Partners: <https://www.priorityfp.com/our-team>

Fort Hays State University: <https://fhsu.edu/efa/Faculty-and-Staff/christina-glenn>