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December 2016

## Editorial, Volume 7, Issue 2

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# Editorial

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

There has never been a better time to be part of the development of financial therapy. Recently, I attended a conference that involved the study of financial planning, but the focus of the conference was highlighting how the integration of multiple disciplines could help to inform the understanding of client financial behavior, how financial advisors think about clients, and how financial advisors can help clients. Sounds a little like financial therapy to me. The conference reaffirmed that financial therapy has a place at the forefront of understanding client financial behavior and how to help clients achieve overall financial well-being.

Recently, the Financial Therapy Association Board of Directors released a simplified definition of financial therapy to help better communicate what financial therapists do. A financial therapist helps a person think, feel, and behave differently with money to improve overall well-being. A financial therapist does this through evidenced-based practices and interventions that help to resolve underlying issues limiting self-growth and wellness. As a way to develop the study of financial therapy, *JFT* aims to publish research that informs our understanding of how people think, feel, and behave around money, as well as how those thoughts, feelings, and behaviors can be successfully altered to better one's quality of life. *JFT* also publishes advances in theory and research to develop financial therapy standards and practices.

This issue features four articles, two profiles, and one book review. Each article adds a new contribution to the field of financial therapy. First, Dr. Asebedo applies a conflict resolution framework to money arguments. Next, Drs. Rea, Zuiker, and Mendenhall explore financial management practices among emerging adult couples. In the third paper, Drs. Ann Woodyard and Cliff Robb help to add further description of financial satisfaction by looking at what consumers know, feel, and do from a financial perspective. Then, Dr. Russell James offers a unique theoretical analysis of mortality salience and financial decisions.

This issue features a practitioner profile of Beth Crittenden and a scholar profile of Sarah Asebedo. Both of these individuals play an important role in the development of financial therapy. Finally, we conclude with a review by Neal Van Zutphen about a book entitled, *The Seven Principles for Making Marriage Work*. This could be a helpful book in working with couples!

As I noted in my previous editorial, the *Journal of Financial Therapy* will have its first special issue in Summer of 2017 that focuses on stress and money. This issue will be edited by Dr. Sonya Britt, Kansas State University. In addition to this upcoming special issue, I am excited to announce that *JFT* will have its second special issue in Winter 2017 on the topic of couples and money. Dr. Jeff Dew, from Brigham Young University, will be the special issue editor. If your research is in the area of couples and money, you have most certainly cited Dr. Dew's research. If you would like to submit a manuscript that is related to couples and money, please submit by June 2, 2017. We are looking to solicit quality papers that feature financial therapy practices, experiments, and other research related to couples and money.

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## Meet the Authors

**Sarah D. Asebedo, Ph.D.**, is an Assistant Professor of Personal Financial Planning with Texas Tech University. With extensive financial planning practitioner experience, her goal is to connect research and financial planning practice with a focus on the relationship between psychological attributes, financial conflicts, and financial behavior. Asebedo currently serves as President-Elect for the Financial Therapy Association. She earned her Ph.D. in Personal Financial Planning from Kansas State University.

**Russell James, J.D., Ph.D.**, is a professor in the Department of Personal Financial Planning at Texas Tech University. His research focuses on topics related to estate planning, charitable planning, behavioral economics, and neuro-economics using methodologies including econometric analysis of national datasets, experiments, and functional magnetic resonance imaging.

**Tai J. Mendenhall, Ph.D.**, is a Licensed Marriage and Family Therapist and a faculty member in the Department of Family Social Science at the University of Minnesota, Twin Cities.

**Jennifer K. Rea, M.S.**, is a Ph.D. student in the Department of Family Social Science at the University of Minnesota, Twin Cities.

**Cliff Robb, Ph.D.**, is currently an Associate Professor of Consumer Science at the Center for Financial Security at the University of Wisconsin. He earned his Ph.D. in consumer economics and personal financial planning from the University of Missouri in 2007. His research focuses on consumer financial well-being. Dr. Robb has published his research in a number of peer-reviewed academic journals and serves as an Associate Editor for the *Journal of Consumer Affairs*, and is on the Editorial Board for the *Journal of Financial Planning* and the *Journal of Financial Counseling and Planning*.

**Neal Van Zutphen, M.S.**, is the CFP Board Ambassador for the Phoenix Metropolitan area. He is past President and Chairman of the FPA of Greater Phoenix. In 2010, the FPA of Greater Phoenix Board of Directors nominated Neal for the Heart of Financial Planning Award. His research has been published in the *Journal of Financial Planning*. He has a Master's in Personal Financial Planning. He is a member of the Financial Therapy Association, and earned a graduate certificate in Financial Therapy in 2016 from Kansas State University. He is a member of the FPA and NAPFA and an Associate member of the American Psychological Association. In 2016, Neal completed his training as a Financial Behavior Specialist™ from the Financial Psychology Institute. This is his 29<sup>th</sup> year as a CFP® practitioner and entered the financial services field in 1983.

**Ann Woodyard, Ph.D.**, received her Ph.D. in Family Studies from Kansas State University in 2010 and has been a Certified Financial Planner™ practitioner since 2003. She is currently an assistant professor in the department of Financial Planning, Housing and Consumer Economics at the University of Georgia. Her areas of research include financial well-being,

charitable behavior, and gender issues in personal finance. She is an associate editor and reviewer for several journals in the fields of higher education, personal finance, and consumer economics.

**Virginia S. Zuiker, Ph.D.**, is an Accredited Financial Counselor and a faculty member in the Department of Family Social Science at the University of Minnesota, Twin Cities.

## 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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