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## Researcher Profile: An Interview with Jodi Letkiewicz, Ph.D.

Jodi Letkiewicz  
*York University*

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## Researcher Profile

### An Interview with Jodi Letkiewicz, Ph.D.

*Jodi Letkiewicz, Ph.D., is an assistant professor of finance at York University in Toronto, Ontario. She teaches in the Certified Financial Planner® Core Curriculum program preparing undergraduate students for the Canadian CFP® certification and conducts research in several areas of personal finance and consumer decision-making, including behavioral aspects influencing the decision to seek financial help, how personality traits affect financial decision-making, and the financial state of young adults, including the impact student loans have on overall well-being and financial milestones early in their adult life. Dr. Letkiewicz's goal is to increase financial well-being in the general public, which she hopes to accomplish through teaching, research, and community outreach.*



**Q. Define what you do professionally.**

A. I teach personal finance courses and conduct research on the financial decision-making of individuals and families.

**Q. What activities encompass your professional responsibilities?**

A. Teaching, research, and university and community service and outreach.

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

A. After graduating from Ohio State in 2012, I spent one year at the University of Nebraska-Lincoln and am now in my second year at York University.

**Q. What led you to your professional calling?**

A. I wanted to study consumer economics because of a sense that many people lack the basic financial knowledge and skills to make positive financial decisions for themselves, particularly in a financial environment that is growing ever more complex. Even when people have the knowledge and skills, they are still susceptible to their own cognitive biases that lead them to make decisions that are not in their best interest. How do we change this environment so that financial decisions become simpler and easier for the consumer?

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

A. I collaborate with colleagues both at York and at other universities, but have no formal team.

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

A. Effective empirical research showing the benefits of financial therapy is needed. We often think that people will change if just given the right information, but both anecdotal evidence and empirical research indicate that is not the case. In a world where financial stress can lead to number of life events including both divorce and suicide, we need better ways to manage financial stress and financial therapy is a key to that change.

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

A. A space for collaboration, promotion of quality research, and connection with professionals in the field.

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

A. I can be contacted at:

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