



## Journal of Financial Therapy

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Volume 11 | Issue 2

Article 1


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2020

### Editorial, Volume 11, Issue 2

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#### Recommended Citation

Archuleta, K. L. (2020). Editorial, Volume 11, Issue 2. *Journal of Financial Therapy*, 11 (2) 1.  
<https://doi.org/10.4148/1944-9771.1265>

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## Editorial

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

Editor

One more time...as the sole Editor and then Dr. Sarah Asebedo will take the reins. I have found myself procrastinating writing this, and it is likely because I have found great joy in being the Editor of *JFT*. From mentoring new authors who were submitting their work for the first time to providing direction to more experienced authors, I have loved connecting and working with scholars and practitioners. Both contribute to the financial therapy literature and help to change how we think about and work with clients and how we change the landscape of our primary disciplines. Financial therapy has grown out of multiple disciplines in which both practitioners and scholars are key players but rarely communicate with one another. If you read my editorials, you know that a major goal of *JFT* is to bridge the gap between practitioners and scholars. And, it is not just to bridge the gap but to facilitate an ongoing conversation where practitioners and scholars are walking alongside each other across the bridge of the "gap."

This facilitation was evident in a recent review process. As you are aware, we invite scholars who can examine the quality and soundness of the literature review, theory, and methodologies of an empirical or theoretical paper to conduct double peer reviews of submissions. This is the case with most all peer-reviewed academic journals. As part of this process, we also invite practitioners who can examine the applicability of theoretical or empirical contributions. In a recent peer review, a practitioner reviewer who was well versed in the current literature on a particular topic, challenged the authors to further critically think about how the paper was framed and how the conclusions fit into real practice. This practitioner reviewer also pushed the authors to consider how the manuscript fit within the broader context of the literature. Often I find that the scholarly reviewers are the ones who push for more critically thinking and how to improve the soundness of theoretical development or design. In this case, the scholar did do just that, but it was the practitioner who, in summary, said that this could work in reality but not yet like it is written. In the end, the manuscript was significantly improved and will be more palatable and useful to other practitioners as well as scholars. From an editor who is passionate about the development of financial therapy, I thought this was a beautiful example of an excellent review process that facilitated scholars and practitioners walking and talking together, not just bridging the gap.

To help facilitate this walk and talk, we (*JFT*) have to have excellent journal staff. I am pleased to welcome our newest team member, Kaplan Sanders. Kaplan is our new Copyeditor, joining the *JFT* team in late December. Since then, he has worked diligently to prepare this issue for publication. Kaplan is a doctoral candidate in Financial Planning at Texas Tech University. Welcome to the team, Kaplan!

Turning our attention to the articles in this issue of *JFT*, we present four scholarly articles, two book reviews, and two professional profiles. The scholarly articles address a range of issues across diverse populations. The first paper in this issue comes from a group of authors in Europe. Dare and colleagues utilized a publicly available dataset from the United Kingdom to examine associations among individual factors, positive financial behavior, and financial satisfaction with path analyses. The individual factors addressed were (a) financial knowledge and financial confidence, (b) future orientation and attitude toward money, and (c) spending self-control and perceived behavioral control. The implications of this study add to our understanding of the areas we can help clients with to increase financial satisfaction.

Muruthi and colleagues conducted a qualitative study with Black-Caribbean and African women. The focus of their study aimed to understand transnational financial socialization. Two major themes arose, including parental socialization in country of origin and the impact on women's financial transitions when they came to the U.S. With its thematic qualitative analyses, this study highlights the value of taking a deeper dive into a specific population to understand their experiences.

Blanco and associates also conducted a qualitative study using focus groups. Their study focused on describing the perspectives on financial and mental health of Latinas residing in Los Angeles County. This community-based participatory qualitative research design found that these women faced financial stressors stemming from managing personal finances, and that they wanted to learn new skills. Recommendations that arose from their study encompassed creating learning environments with peer groups, improving knowledge about financial tools and resources, and understanding therapies to reduce financial stress.

The final scholarly article, written by Harris and a team of co-authors, applied money scripts to copreneurs or intimate partners who own a business together. The authors proposed that misunderstanding and conflict can arise when copreneurs do not understand the other's beliefs and attitudes around money. This theoretical paper suggested how financial professionals, including financial therapists who work with business-owning couples, can use money scripts and the Klontz Money Scripts Inventory to help clients come to agreement and enhance their business.

For book reviews, Tracy Kasing reviewed *Tiny Habits: The Small Changes that Change Everything* by B.J. Fogg. Imagine how incorporating what may seem like small things can lead up to transformational changes. As someone who studies Solution-Focused Therapy and how it can be used in financial planning and financial therapy, this reminds me of one of Solution-Focused Therapy's key principles: Small steps can lead to big changes. *Tiny Habits* needs to be on my list of books to read.

The second book review was authored by Tiyani Rodrigo who discusses one of my personal favorite books, *The Less People Know About Us* by Axton Betz-Hamilton. This is a captivating true crime story of familiar identify theft experienced by Betz-Hamilton herself.

The book intertwines relational dynamics, mental health issues, relationships with money, identity theft, and its personal and financial consequences. It is a must-read for any financial professional, especially financial therapists!

Finally, we present two professional profiles. The first is a familiar name as we spotlight our former Copyeditor, Dr. Christina Glenn, in this issue's researcher profile. Learn about the work she has been doing in her new role at Fort Hayes State University.

Our practitioner profile features Elizabeth Sterbenz, a Licensed Marriage and Family Therapist in California. Learn how she works with clients who have experienced trauma and anxiety along with other mental health issues. Elizabeth also is active in the Financial Therapy Association.

I hope you enjoy reading this issue! May you find blessings in the current season.

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## Meet the Authors

**Jessica A. Baker, M.P.H.**, is a clinical data specialist with her degree in applied epidemiology. Her area of research is in women's health and looking at different modifiable epidemiological risk factors. Recently, Jessica joined the Gilda Radner Hereditary Cancer Program at Cedars Saini Medical Center as a Clinical Data Specialist. Their research program's primary focus is integrating genetic epidemiology with genomic datasets and improving their understanding of the genetic risk for ovarian cancer. This program collects clinical and epidemiological risk information from women at high risk for developing ovarian cancer. Jessica's role in the program is in the collection and analysis of this data.

**Luisa R. Blanco, Ph.D.**, is Professor of Public Policy and Economics at Pepperdine University School of Public Policy. She specializes in development and international economics. Her research interests pertain to the wellbeing of Latin Americans at home and abroad. Blanco is a Robert Wood Johnson Fellow and a board member at UCLA Resource Center for Minority Aging Research-Center for Health Improvement of Minority Elderly (RCMAR-CHIME). Blanco is currently working on the area of household finance, with a focus on minorities in the United States.

**Arleen F. Brown, M.D, Ph.D.**, is a Professor of Medicine in the Division of General Internal Medicine and Health Services Research at the University of California, Los Angeles. She serves as Chief of GIM and HSR at Olive View-UCLA Medical Center as well as Co-Director of the CTSI Community Engagement and Research Program at UCLA. Dr. Brown's research focuses on improving health outcomes, enhancing health care quality, and reducing disparities for adults with chronic conditions (e.g. stroke, cardiovascular disease, diabetes). In addition to serving as PI on several studies, Dr. Brown also leads a statewide collaborative to mitigate disparities in COVID-19—the Share, Trust, Organize, Partner: the COVID-19 California Alliance (STOP COVID-19 CA)—including 11 universities and over 70 community partners.

**Savanna L. Carson, Ph.D.**, is associate program director of the Community Engagement and Research Program at the Clinical and Translational Science Institute (CTSI) at UCLA. Her research interests include public health, health disparities, environmental health, and community engagement. She received her doctoral degree in public health at the UCLA Fielding School of Public Health.

**Shekinah E. Dare, MSc.**, is a senior economist and supervisor at the Central Bank of Curaçao and Sint Maarten. As an external Ph.D. candidate at Leiden University and the Knowledge Centre for Psychology and Economic Behaviour in the Netherlands, she currently examines the relations among financial knowledge, psychological factors, financial behavior, and financial well-being.

**Eric van Dijk, PhD.**, is a Professor at Leiden University and the Knowledge Centre Psychology and Economic Behaviour in the Netherlands.

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**Julie A. Friedman, M.P.H.**, is the director of the Iris Cantor-UCLA Women's Health Education and Research Center where her work focuses on the social determinants of women's health. In collaboration with cross-sector partners, she engages in education, research, and advocacy initiatives focused on vulnerable women in LA County to advance their health across the lifespan. Previously she was the executive director of the Early Childhood Parenting Center, managed the employee health promotion program at the Los Angeles Times, and was a consultant to Worksite Wellness LA, Children's Hospital LA, and Community Development Technologies Center. She has published articles on worksite wellness, health promotion, and women's health. Currently she is an appointee to the LA County Commission for Women.

**Marcello Gallucci, PhD.**, is Professor at University of Milano-Bicocca in Italy.

**Josh Harris, MBA, CFP®, AFC®**, joined the Clemson faculty in January 2016. He comes to Clemson from working in Financial Services and Planning with PNC Bank. Currently Josh is a CERTIFIED FINANCIAL PLANNER™ and an Accredited Financial Counselor® in good standing. He is a member of the National and South Carolina chapters of the Financial Planning Association, Financial Therapy Association & Association for Financial Counseling and Planning Education. He is currently a doctoral student at Kansas State University, pursuing studies in Personal Financial Planning. His research focus is the intersection of family and finance.

**Audree Hsu, B.S.**, is a medical student at the California University of Science and Medicine. She received her B.S. in Physiological Sciences from the University of California, Los Angeles. During her senior year, she was a student intern at the Iris Cantor-UCLA Women's Health Education & Research Center and served as the Center's Program Coordinator after graduation where she was involved in health education and community participatory research projects.

**Richard Kahler, MS, CFP®, CFT-I™**, is a Certified Financial Therapist-Level 1, a Level 3 IFS Practitioner and an internationally recognized pioneer in integrating financial planning and psychology. He is the co-author of four books on integrating money and emotions, a 2019 recipient of the InvestmentNews annual Innovator Award for his work in financial therapy, and one of Investopida's top 100 most influential financial advisors.

**Tracy E. Kasing**, is in the senior year of her undergraduate degree at the University of Georgia pursuing a Bachelor of Business Administration in Finance and International Business with a minor in Spanish. She is also pursuing a Master of Science in Financial Planning through the Double Dawgs program. After graduation, she plans to sit for the CFP® certification examination and work for a fee-based financial planning firm.

**Megan McCoy, Ph.D., LMFT, CFT-I™**, is a Professor of Practice and the Director of the Personal Financial Planning Master's Program at Kansas State University. Her research has been published in a range of journals such as *The Journal of Financial Planning*, *The Journal of Family Economic Issues*, and *Family Relations* to name a few. Dr. McCoy serves as Secretary for the Financial Therapy Association Board of Directors. In addition, she is the Associate Editor of Profiles and Book Reviews for the *Journal of Financial Therapy*.

**Amanda Stafford McReil, MPA**, is a PhD Candidate at the University of South Carolina College of Social Work. Her research focuses on child and family well-being, childhood trauma and resilience, nonparental caregiving and global child welfare systems.

**Sierra D. Moon, B.A.**, is a medical student at Pacific Northwest University, College of Osteopathic Medicine. After graduation, Sierra intends to practice family medicine with an emphasis on lifestyle medicine. She received her B.A. in Human Biology and Society from the University of California, Los Angeles. During her senior year, she was a student intern at the Iris Cantor-UCLA Women's Health Education & Research Center and served as the Center's Program Coordinator after graduation where she was involved in health education and community participatory research projects.

**Bertranna A. Muruthi, Ph.D.**, is a research scholar and marriage and family therapist whose primary aim is to conduct research that will lead to community based culturally responsive interventions and prevention programs for immigrant families in the US. Central to her research activities is the examination of factors related to immigrant families in transition and family predictors for risk and resilient behavior. Specifically, she uses an intersectionality lens within a transnational framework to explore how immigrant experiences evolve and change as they stay connected to native countries while in host countries. This perspective provides vital tools that highlight the lives of marginalized families while empowering their cultural practices. These experiences allow for a closer examination of connections that migrants have to their native countries and how these connections may affect migrants' resettlement experiences in receiving nations.

**Stefanie Pickard, MS, CFP®, EA**, is a financial advisor in the process of setting up her own independent Registered Investment Advisor in Oregon. She is a graduate of Kansas State University's Personal Financial Planning Master's degree program and also holds a graduate certificate in Financial Therapy from Kansas State. Stefanie plans to offer financial planning, investment advising, and financial therapy in her independent practice.



**Janet Pregler, M.D.**, is the Iris Cantor Endowed Chair of Women's Health at UCLA and general internist who directs the Iris Cantor-UCLA Women's Health Center. Dr. Pregler is co-editor of the textbook "Women's Health: Principles and Clinical Practice". She has developed educational programs on women's health for the American College of Physicians, Centers for Disease Control and Prevention, National Heart, Lung, and Blood Institute, and the Department of Health and Human Services, Office on Women's Health. In 2017, she was recognized as "Woman of the Year" in the health category by the Los Angeles County Commission for Women and LA County Board of Supervisors for her work developing health education programs with community experts targeting medically underserved communities.

**Tiyani Rodrigo, B.B.A.**, is currently a student at the University of Kentucky pursuing her Master's in Family Sciences with an emphasis on Family Finance. She has completed her B.B.A with a specialization in Finance from the University of Colombo (Sri Lanka) and worked as an accountant when she identified her passion for enhancing financial literacy. Her research interests include financial literacy, retirement preparedness, and financial planning, especially among the Asian community.

**Derek Sensenig, MBA, CFP®**, is the Senior Vice President of Financial Planning for Encompass Advisory Services, LLC in Houston, TX. Previously, Derek served as a Military Training Instructor for the USAF. Derek is currently pursuing a Ph.D. in Personal Financial Planning from Kansas State University.

**Olaf Simonse, MSc.**, is Head of the Money Wise platform of the Ministry of Finance in the Netherlands. As a dual PhD candidate at Leiden University and the Knowledge Centre Psychology and Economic Behaviour, he currently investigates the topic 'promoting cautionary savings and use of benefits by low income households in the Netherlands'.

**Karen T. Singh, M.P.H.**, recently received her Master of Public Health from the Yale School of Public Health. She received her BS in Human Biology and Society from the University of California, Los Angeles (UCLA). She was a student intern at the Iris Cantor-UCLA Women's Health Education & Research Center and served as the Center's Program Coordinator, where she was involved in health education and community participatory research projects. At Yale, she worked on advancing racial equity through programming that addressed implicit biases. She also served at-risk populations as a Sexual Health Educator at the HAVEN Free Clinic, providing fertility counseling, risk reduction strategies, and safe sex education. Karen is currently working in a clinical capacity at Dartmouth-Hitchcock in New Hampshire.

**Rob Stephens, M.S., CPA**, is the Founder of CFO Perspective, where he provides financial consulting and education to small businesses. He has been quoted in Forbes, U.S. News and World Report, Business Insider, Business News Daily, and many other news sources. Rob has a 20-year career that includes serving as CFO for two banks and a health clinic system. He was also Director of Operations at a \$4 Billion bank and SVP of Finance of a \$2 Billion credit union, where he was Program Manager of an investment advisory group with \$170 Million in assets under management. Rob is an adjunct instructor for the MBA program at Gonzaga University.

**Abiola Taiwo, M.A., BCBA**, is a third-year school psychology doctoral candidate at the University of Oregon. Her research interest focuses on assessments and treatment for caregivers and children who have intellectual and developmental disorders and examining risk and protective factors for African immigrant families.

**Michael Thomas Jr., Ph.D.**, is an Accredited Financial Counselor (AFC®) and a lecturer at the University of Georgia. His research focuses on financial empathy, financial well-being, and data visualization's effects on financial behavior.

**Kimberly Watkins, Ph.D.**, is an assistant professor in the Department of Consumer Sciences at The University of Alabama. Her research interests center on financial planning pedagogy, financial education, and diversity, equity, and inclusion in the financial planning field. Dr. Watkins has published her research in peer-reviewed journals such as the Journal of Family and Economic Issues, Journal of Financial Planning, and Financial Services Review. Dr. Watkins received her Ph.D. in Financial Planning from The University of Georgia in 2018.

**Kenneth J. White Jr., Ph.D.**, is an Assistant Professor of Financial Planning in the College of Family and Consumer Sciences at the University of Georgia. His research has been published in the Journal of Financial Planning, Journal of Family and Economic Issues, and Contemporary Family Therapy. Dr. White earned his M.S. and Ph.D. in Consumer Sciences with a focus on Family Resource Management from The Ohio State 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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