

Editorial

Kristy L. Archuleta, Ph.D.

Sarah D. Asebedo, Ph.D.

Co-Editors

We have exciting news to share with you! First, we have an upcoming special issue on *Diversity, Inclusion, and Equity* that is slated to be published in December 2022. Dr. Wookjae Heo from Purdue University and Abed Rabbani from the University of Missouri will serve as the guest editors. Both have contributed significant research to contribute to our knowledge of financial therapy-related topics. We are thankful for their service and appreciative of the time they will devote to this important issue. If you are interested in publishing, the special issue will focus on the following topics:

1. Demonstrating diversity, inclusion, and equity issues in financial therapy and related fields such as mental health disciplines (e.g., social work, marriage and family therapy, counseling) and financial disciplines (e.g., financial planning, financial coaching, financial counseling);
2. Theoretically-informed or evidence-based case studies (i.e., practical cases) to promote inclusion in financial therapy or related fields;
3. Empirical research about minority (i.e., gender, race, ethnicity, income, etc.) populations in financial therapy or related fields;
4. Sustainable strategy and policy suggestions supported by theory and research that promote diversity, inclusion, and equity in financial therapy or related fields; and
5. Emerging issues in diversity, inclusion, and equity.

Other topics that contribute to the knowledge and understanding of diversity, inclusion, and equity in financial therapy (or related fields) are welcome. We encourage various methodologies, including qualitative research, systematic reviews, theoretical papers, and empirical research. Manuscripts should be submitted by April 15, 2022. Please see the full announcement below for more details.

Second, but for the first time in *JFT* history, we are officially transitioning editors. While an initial transition took place several years ago when Dr. John Grable stepped down as co-editor, making Dr. Kristy Archuleta the sole editor, this is the first issue where we are in the process of transitioning to a completely new editor. In this issue, Drs. Asebedo and Archuleta co-edited. In the next issue, Dr. Archuleta will take a much lesser role before completely handing it over to Dr. Asebedo. For Dr. Archuleta, this process is a bit like leaving your child with someone else for the first time. The caregiver is excellently competent and highly regarded because you would not leave your child with someone who was not well qualified and who you do not trust. In this case, Dr. Archuleta is the parent, and Dr. Asebedo

is the new caregiver. While we are working to create a smooth transition, we appreciate your patience and grace through the process.

This Issue

Volume 12, Issue 1 begins with the FTA Membership Profile. A membership profile has not been conducted since 2013. With data collected from 2020, Archuleta and Dwakhwa authored the profile summary. Several FTA current (at the time) and former Board members crafted the survey based on the two previous profile surveys that were disseminated to the membership. Key takeaways are that the membership has grown and that a budding profession has emerged from what began as a new field of study. The launch of the new code of ethics and standards of practice and professional certification, Certified Financial Therapist-I™ (CFT-I™), have helped FTA members to highlight the additional skills they bring to their current primary professions like financial planning, financial counseling, marriage and family therapy, psychology, and others. Notably, *JFT* was the number one source for scholarly publications read by members, with scholarly publications ranking as the highest type of information accessed by respondents. In 2013, scholarly publications of any kind were not a primary source of information for members, and *JFT* was not even mentioned. Both of these findings indicate that respondents value scientific information more than in 2013, and *JFT* is a reputable source. We encourage you to dive in to read about how far FTA has come since the 2013 report.

The second article is authored by Drs. Grable, Kruger, Byram, and doctoral student, Eun Jin Kwak and titled, “Perceptions of a Partner's Spending and Saving Behavior and Financial Satisfaction.” In this paper, the authors found that perceptions of married and cohabiting partner’s spending behaviors did not impact the individual’s financial satisfaction, but perceptions of savings did. When looking specifically at females and males, females who perceived their partners as savers were more satisfied with their financial situation. No association existed for males. From a practice standpoint, the research supports the need for couples to have ongoing discussions around saving and spending. These types of conversations may cause conflict for some couples. Practitioners have an opportunity to help couple clients navigate these difficult conversations by utilizing fair fighting or conflict management techniques. Moreover, financial therapists can help couples explore each other’s perceptions. All too often, what one partner perceives is not real or is misunderstood. Negative perceptions of behavior can, in reality, be one’s unmet, unspoken expectations. Helping partners dive deeper into what they perceive their partner doing and what and why a partner is actually doing something can be helpful in improving both financial and relationship satisfaction.

The third article is “Older Adults’ Life Satisfaction: The Roles of Seeking Financial Advice and Personality Traits” by Drs. Chatterjee and Fan. The authors employ a large national dataset, the Health and Retirement Study, to investigate the relationships among personality, financial advice-seeking, and life satisfaction for older U.S. adults. This study builds upon a growing body of evidence that connects personality traits to financial behaviors. Specifically, the authors found that the odds of seeking professional financial advice were greater for those with stronger conscientiousness and openness traits and less

for those with a stronger extraversion trait. Only those with greater neuroticism exhibited greater odds of seeking financial advice from children, relatives, and friends. Furthermore, those who seek professional financial advice and who are more extraverted and conscientious have greater odds of reporting more satisfaction with their life. The authors suggest that financial therapists and counselors can gain insight into their clients' help-seeking behaviors and quality of life by recognizing and measuring their personality traits. Through this understanding, they can also provide more customized strategies. Another notable result is that being Black or Hispanic was negatively associated with life satisfaction. Intervention strategies that create greater access to professional financial therapy and counseling in minority communities could be developed as a resource to improve the life satisfaction of Black and Hispanic older adults and other under-served minority groups.

The fourth article is "Financial Anxiety among Caregiving Parents of Adult Children with a Substance Use Disorder" by Drs. Tambling, D'Aniello, and Russell. Their findings indicated that caregivers reported that health insurance providers paid for only a small percentage of substance use treatment attempts, leaving a major financial burden on the caregivers. Not surprising is that insurance coverage for treatment attempts and caregiver burden predicted financial anxiety. Moreover, increased depression of the caregiver was associated with increased levels of financial anxiety. These results, along with a growing body of research, caregivers of young adults with substance use disorders experience both economic and psychological distress. Financial therapists can utilize the results of this study to understand the tremendous financial and emotional burden that caregivers experience. Addressing barriers to access to substance abuse treatment and planning for the financial costs while at the same time providing emotional support is imperative. Exploring reasonable expectations caregivers can have for themselves is also essential.

Drs. Grable, Joo, and Kwak authored the fifth article of this issue, titled "Describing Gambling Affinity: The Role of Personality Traits." This article extends our understanding of personality and financial behavior to a new area—allocating household financial resources to gambling activities. The authors found that those who are highly extraverted were the most likely to gamble a day's wages at a casino, amongst other factors (such as risk tolerance, subjective financial knowledge, and financial satisfaction). The authors also took a unique approach by categorizing personality trait scores into four clusters: (a) moderate trait scores, in which no trait dimension was dominant; (b) elevated trait scores, where a respondent scored highly across trait dimensions; (c) agreeably conscientious, in which a respondent scored highly on the agreeableness and conscientious trait domains; and (d) highly extraverted, where a respondent's dominant trait dimension was extraversion. Their results showed that those in the highly extraverted cluster had the highest affinity to gamble, followed by those in the moderate-trait-scores cluster. Overall, the authors note that the relationship between personality and gambling affinity is nuanced and that this relationship can best be understood by combining elements from the Big Five personality traits (openness, conscientiousness, extraversion, agreeableness, and neuroticism). The authors suggest that financial therapists, counselors, and planners assess clients' gambling affinity and that the personality clusters they developed could be employed to proactively identify clients potentially needing help to manage their gambling behavior.

The final scholarly article of this issue, *When Your Partner Cheats: Financial Infidelity in Committed Couples*, addresses the financial infidelity of committed couples. In this study, Drs. Mong, Stadthagen-Gonzalez, Noguchi, and Jeanfreau used the ABC model (i.e., affect, behavior, cognition) and found that the only behavior that elicited a willingness to leave the relationship was the partner not telling their significant other about filing for bankruptcy. Other behaviors certainly indicated that respondents in this study would be less accepting of their partners. A few examples of these behaviors included gambling away money without telling their partner, lying to cover up a debt, keeping a secret account, spending money on pornographic material without telling their partner, and hiding credit card statements. While it is no surprise that any of these behaviors would raise mistrust in a couple relationship, this study was framed using a three-prong approach looking at the connections among affect, behavior, and cognition. As a result, the authors suggested that Couples and Finances Theory (CFT; Archuleta, 2008; Archuleta & Burr, 2015) can help professionals think through the relational dynamics of the couple. Financial therapists should strive to help couples discuss their finances openly and honestly, construct a budget together as a couple, and avoid hiding large financial decisions from one another.

To close the issue, we have two book reviews. Renee Earwood and Brandon Ratzliff reviewed FTA Board Member Ed Coombs' new book, *The Healthy Love and Money Way*. Dr. Robin Raniero Norris covered Drs. Ed Horwitz and Brad Klontz's book, *Money Mammoth*. Both are packed with helpful information and tools to use with your clients. The Researcher Profile features Dr. Ashley LeBaron, and the Practitioner Profile introduces Erika Wasserman. Check out how these professionals contribute to the ever-growing field and practice of financial therapy.

Closing

To close, I (Kristy Archuleta) am going to take over the remainder of the Editorial to share my appreciation of the support of the Financial Therapy Association and New Prairie Press, the volunteer reviewers, the board members, and the authors for making *JFT* what it has become. Many authors took a chance to publish in *JFT* when they could have published their research in a different publication. However, their confidence in *JFT* helped us to shape a quality journal that shows theoretical and empirical evidence to support the intersectionality of psychological, relational, and financial factors that impact financial and overall well-being.

As I have mentioned previously, I am proud of the publication that *JFT* has become, where scholars from across the world see *JFT* as a quality outlet. The caliber of submissions continues to improve, and the standard of reviewer feedback is high. Most importantly, *JFT* is known for its contributions to connect research, theory, and practice in a way that is useful for both scholars and practitioners. I believe this upward trajectory toward superb scholarship that shapes a field and a new profession is only accelerating with Dr. Asebedo at the helm. So much empirical evidence and theoretical development that impacts how we work with clients remains to be conducted. As I often tell graduate students, the sky is the limit in this field of study. In fact, there is so much yet to be done—it may even seem overwhelming.

Editorial Team

Kristy Archuleta, Ph.D., University of Georgia
Editor
karchuleta@uga.edu

Sarah Asebedo, Ph.D., Texas Tech University
Editor
sarah.asebedo@ttu.edu

Megan McCoy, Ph.D., Kansas State University
Profile and Book Review Associate Editors
meganmccoy@k-state.edu

Kaplan Sanders, Ph.D., Dixie State University
Copy Editor
kaplan.sanders@dixie.edu



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Special Issue call for papers: Diversity, Inclusion, and Equity in Financial Therapy

Aims & Scope

The *Journal of Financial Therapy* is an interdisciplinary journal focused on publishing research that explores the intersection of psychological, relational, and financial factors that impact financial well-being and overall well-being.

The *Journal of Financial Therapy* is calling for papers for a special issue on **Diversity, Inclusion, and Equity**. The journal is looking for submissions from researchers and practitioners who have a critical awareness of how diversity, inclusion, and equity in financial therapy (or related professions) has a powerful influence on the quality of life and wellbeing of our clients.

This special issue will focus on these topics:

- (a) Demonstrating diversity, inclusion, and equity issues in financial therapy (and related fields such as mental health disciplines (e.g., social work, marriage and family therapy, counseling) and financial disciplines (e.g., financial planning, financial coaching, financial counseling);
- (b) Theoretically informed or evidence-based case studies (i.e., practical cases) to promote inclusion in financial therapy or related fields;
- (c) Empirical research about minority (i.e., gender, race, ethnicity, income, etc.) populations in financial therapy or related fields;
- (d) Sustainable strategy and policy suggestions supported by theory and research that promote diversity, inclusion, and equity in financial therapy or related fields; and
- (e) Emerging issues in diversity, inclusion, and equity.

Other topics that contribute to the knowledge and understanding of diversity, inclusion, and equity in financial therapy or related fields are welcome. We encourage various methodologies, including qualitative research, systematic reviews, theoretical papers, and empirical research. Papers that articulate clear connections among theory, research, and practice will be given priority.

Submitting a Manuscript

Submitted manuscripts should not be published or under review elsewhere. All submissions will be subject to the journal's standard peer-review process. Criteria for acceptance include originality, contribution, scientific merit, and relevance to the special issue. Papers accepted for publication will be published in a standard issue of the journal to avoid delay in publication. We expect to publish the special issue in December 2022.

All submissions should follow [JFT guidelines](#) and should be submitted online in the usual way for the journal (<http://jftonline.org>). Authors should indicate that the paper is being submitted for consideration for publication in this special issue; otherwise, the submission will be handled as a regular manuscript.

Paper submissions are due by the 15th of April 2022. All submissions will undergo regular peer review and are not guaranteed to be accepted. If a manuscript is submitted to a special

issue but is more appropriate for a regular issue, then the guest editor may transfer the manuscript to the Editor-in-Chief for the regular review process.

The deadline for submissions is the 15th of April 2022. The review process will begin from the due date. For more information, please contact the Editor-in-Chief (sarah.asebedo@ttu.edu) or Guest Editor of the Special Issue (heo28@purdue.edu).

The special issue was dedicated by the **Equity and Inclusion Committee (E&I Committee) of the Financial Therapy Association**. Two scholarly members of the E&I committee (Dr. Wookjae Heo and Dr. Abed G. Rabbani) will serve as the guest editor and the guest co-editor for the special issue.

Editor-in-Chief:

Sarah Asebedo, Ph.D., CFP®, Texas Tech University, USA (She/Her)

Guest Editors:

Wookjae Heo, Ph.D., Purdue University, USA (He/Him)

Abed G. Rabbani, Ph.D. CFP®, University of Missouri, USA (He/Him)

Meet the Authors

Jamie Lynn Byram, Ph.D., is an Assistant Professor of Practice in the Pamplin College of Business at Virginia Tech. Dr. Byram's research examines financial planning and behavioral finance issues and the financial behaviors of married couples. She has published in leading financial planning and consumer sciences journals and contributed to books and other professional publications. She is currently the financial editor for Top Dollar, a money management newsletter from Ebix. Dr. Byram has taught at the University of Missouri, the University of Southern Mississippi, and the University of Georgia. As a doctoral student, she was recognized with several teaching and service awards. She also won a competitive position in the Future Faculty Fellows program at the University of Georgia. Before attending graduate school, Byram worked for nine years in corporate finance for Compass Bank in Birmingham, Alabama. She currently owns a financial counseling practice, Peace Within Financial Counseling.

Swarn Chatterjee, Ph.D., is the Bluerock Professor of Financial Planning at the University of Georgia. His research focuses on studying the factors associated with the financial well-being of households. He received his Ph.D. in Consumer Economics with a specialization in Personal Financial Planning from Texas Tech University.

Carissa D'Aniello, Ph.D., is an Assistant Professor in Community, Family & Addiction Sciences at Texas Tech University. Her research program is focused on relational treatment engagement and retention intervention. Further, she studies relational treatment engagement and retention in the context of vulnerable populations including families in which one member experiences a substance use disorder.

Renee Earwood MS, AFC®, is a personal financial counselor with Zeiders Enterprises, directly serving the United States Military. She is an active member of the Financial Therapy Association and the Association for Financial Counseling and Planning Education. 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. Additionally, Renee offers financial coaching and education specializing in student loans in her independent practice.

Lu Fan, Ph.D., CFP®, is an Assistant Professor at the Department of Personal Financial Planning, University of Missouri. She graduated with her doctorate in Financial Planning, Housing, and Consumer Economics and her Master's degree in Journalism and Mass Communication from the University of Georgia. Her research interests include financial decision-making, financial advice-seeking, financial socialization and education, and financial literacy.

John E. Grable, Ph.D., CFP®, teaches and conducts research in the Certified Financial Planner Board of Standards Inc. undergraduate and graduate programs at the University of Georgia where he holds an Athletic Association Endowed Professorship. Prior to entering the academic profession, he worked as a pension/benefits administrator and later as an investment advisor in an asset management firm. Dr. Grable served as the founding editor for the *Journal of Personal Finance* and co-founding editor of the *Journal of Financial Therapy* and *Financial Planning Review*. He is best known for his work in the areas of financial risk-tolerance assessment, behavioral financial planning, and psychophysiological economics. He has been the recipient of several research and publication awards and grants and is active in promoting the link between research and financial planning practice where he has published over 150 refereed papers and co-authored several financial planning textbooks, handbooks, and manuals.

Chicago native **Michelle Jeanfreau, Ph.D.**, received her Bachelor's Degree in Psychology from Wright State University. She continued her education at the University of Southern Mississippi and earned her Master's Degree in Marriage and Family Therapy. Michelle completed her Doctorate Degree at Kansas State University in Human Ecology also with the Marriage and Family Therapy emphasis. Michelle is a licensed marriage and family therapist and works clinically on the Mississippi Gulf Coast along with teaching at USM. Michelle is an Associate Professor in the School of Child and Family Sciences and is starting her 15th year at USM. Michelle's research interests include marital infidelity, financial infidelity, and couples' relationships.

So-Hyun Joo, Ph.D., received her Bachelor's and Master's degree from Seoul National University and a Ph.D. from Virginia Tech. She was an assistant and Associate Professor of Personal Financial Planning at Texas Tech University, research associate at Samsung Finance Research Institute, and Associate Professor at Inha University, Korea. Currently, she is a professor of Consumer Studies at Ewha Womans University, Korea. Her research interests include personal financial wellness, financial help-seeking behavior, behavioral aspects of financial decision making, and inter-generational/cross-cultural differences in consumer behavior. She has received numerous research awards from academic associations both in the United States (Association for Financial Counseling and Planning Education, American Council for Consumer Interests) and in Korea (Korean Society of Consumer Studies, Gallup Research Award, Korean Society of Consumer Policy and Education, Korean Academic Society of Financial Planning). She has served as a president for the Korean Academic Society of Financial Planning and the Korean Academy of Financial Consumers.

Michelle Kruger, Ph.D., CFP®, is a Financial Planner at Elwood & Goetz Wealth Advisory Group in Athens, Georgia. Michelle completed her Ph.D. with a concentration in Financial Planning at The University of Georgia after graduating magna cum laude with a B.B.A. in finance from the Terry College of Business. Michelle previously held the position of Assistant Professor of Finance at Loras College in Dubuque, Iowa. Michelle has taught a variety of finance and personal finance courses at Loras College and the University of Georgia. During her time at UGA, she served as a financial counselor and supervised undergraduate student financial counselors at the ASPIRE Clinic, an interdisciplinary teaching and research facility, applying marriage and family therapy theories and techniques to her work with financial clients. Michelle has also served as a site coordinator with UGA's Volunteer Income Tax Assistance Program, supervising undergraduate students in preparing tax returns for members of the Athens community. Michelle's research has been published in academic journals such as the *Journal of Financial Planning*, *Journal of Financial Therapy*, and *Financial Services Review*. Her research publications have focused on topics such as the financial satisfaction and financial management practices of couples, risk tolerance, and behaviors associated with building wealth.

Eun Jin (EJ) Kwak is a Ph.D. candidate in the Department of Financial Planning, Housing and Consumer Economics at the University of Georgia. She holds a Bachelor's degree in Economics and a Master's degree in Business Management with an emphasis in Big Data Analysis. Prior to entering the academic profession, she worked at J.P. Morgan and UBS as an operations analyst. Ms. Kwak is the co-author of several peer-reviewed research papers. She was awarded the outstanding financial planning graduate student award at the University of Georgia in 2021, and the best research award at the Financial Planning Association/Academy of Financial Services 2020 conference. Her research focuses on financial risk-tolerance/aversion assessment, household finance, behavioral financial planning, and machine learning.

Michael Mong, Ph.D., is currently an associate professor of psychology at the University of Southern Mississippi. He earned his Ph.D. from Mississippi State University, and his research interests include financial and marital infidelity, disaster-related trauma, and behaviorally-based interventions.

Kenji Noguchi, Ph.D., is an Associate Professor at the University of Southern Mississippi. He earned his Ph.D. from the University of Mississippi. His research interests include cultural differences in attitudes and values, health promotion through persuasive techniques and mindfulness, coping strategies, and psychological well-being.

Robin Raniero Norris, Ph.D., LMFT, is a licensed marriage and family therapist in private practice as well as an adjunct assistant professor for Old Dominion University and the College of William & Mary. She teaches courses such as Crisis Intervention and Professional Ethics. Through her business Windward Optimal Health, she helps males and couples process both normative and traumatic emotions attached to finances. Multiple topics in the fields of Financial Psychology and Financial Therapy became her clinical passions as she saw links between people's behavior with money in relation to most of the decisions made in life. Additional clinical topics that she holds an expertise in include pet loss, bariatrics, and hoarding. When not working, she enjoys reading, walks in the forest, laughing with family and friends, and most water related activity. She is obsessed with financial therapy, sailing, humor, and enjoys meeting other professionals. If you would like to talk with her, you can contact her through www.wind-opt.com.

Brandon D. Ratzlaff, MS, MBA, CFP®, is director of wealth planning at Cypress Point Wealth Management and an adjunct faculty member at Southern Methodist University. He is an active member of the Financial Therapy Association and the Financial Planning Association, where he served as President of the Dallas/Fort-Worth chapter. 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.

Beth Russell, Ph.D., is an Associate Professor in HDFS at University of Connecticut, where she also serves as Director of the Center for Applied Research in Human Development. Her research is centered on emotion regulation, often in high-risk individuals/families. She is interested in the intersection of individual and contextual factors that shape the regulation of psychological distress. She is also interested in interventions that modify coping skills, and often focuses on mindfulness as one promising approach.

Hans Stadthagen-Gonzalez, Ph.D., earned a Ph.D. in Experimental Psychology at the University of Bristol, England. He is currently an Associate Professor of Psychology at the University of Southern Mississippi. The main focus of his research is on cognitive psychology, including the study of language and cognition, emotional aspects of language, and measurement techniques for attitudes, abilities, and opinions.

Rachel R. Tambling, Ph.D., is an Associate Professor in HDFS at University of Connecticut. Her research is centered on intervention and service utilization in behavioral health. She is interested in treatment initiation, client engagement, and processes of change in psychotherapy and substance use treatment. She is also interested in behavioral health equity and social determinants of health.

Co-Editors:

Sarah Asebedo, Texas Tech University & Kristy L. Archuleta, University of Georgia

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Florida State University

Robert Van Beek
*About Life & Finance,
The Netherlands*

Neal Van Zutphen, M.S., CFP®, FBS
Intrinsic Wealth Counsel, Inc.

Mailing Address:

Kristy Archuleta
Financial Planning, Housing & Consumer Economics
205 Dawson Hall
305 Sanford Drive
University of Georgia
Athens, GA 30602
Phone: (706)542-5263
E-mail: karchuleta@uga.edu
Website: www.jftonline.org

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Postmaster: Send address changes to Kristy Archuleta, Editor, Journal of Financial Therapy. 205 Dawson Hall, 305 Sanford Drive, University of Georgia, Athens, GA 30602

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