

Researcher Profile

An Interview with Sarah Asebedo, Ph.D.

Sarah Asebedo, Ph.D., CFP®, 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. Her work has been published in the *Journal of Financial Planning*, *Journal of Financial Therapy*, *Journal of Financial Counseling and Planning*, and *Financial Planning Review*. Asebedo currently serves as President-Elect for the Financial Therapy Association. She earned her Ph.D. in Personal Financial Planning from Kansas State University.



Q. Define what you do professionally.

A. I am an assistant professor of Personal Financial Planning at Texas Tech University.

Q. What activities encompass your professional responsibilities?

A. My professional activities consist of teaching and research.

With regard to teaching, the current courses I teach include: Retirement Planning and Employee Benefits & Professional Technology in Personal Financial Planning.

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

A. I have been teaching for 2.5 years and conducting professional academic research for approximately 1 year. I also have 12 years in professional financial planning practice.

Q. What led you to your professional calling?

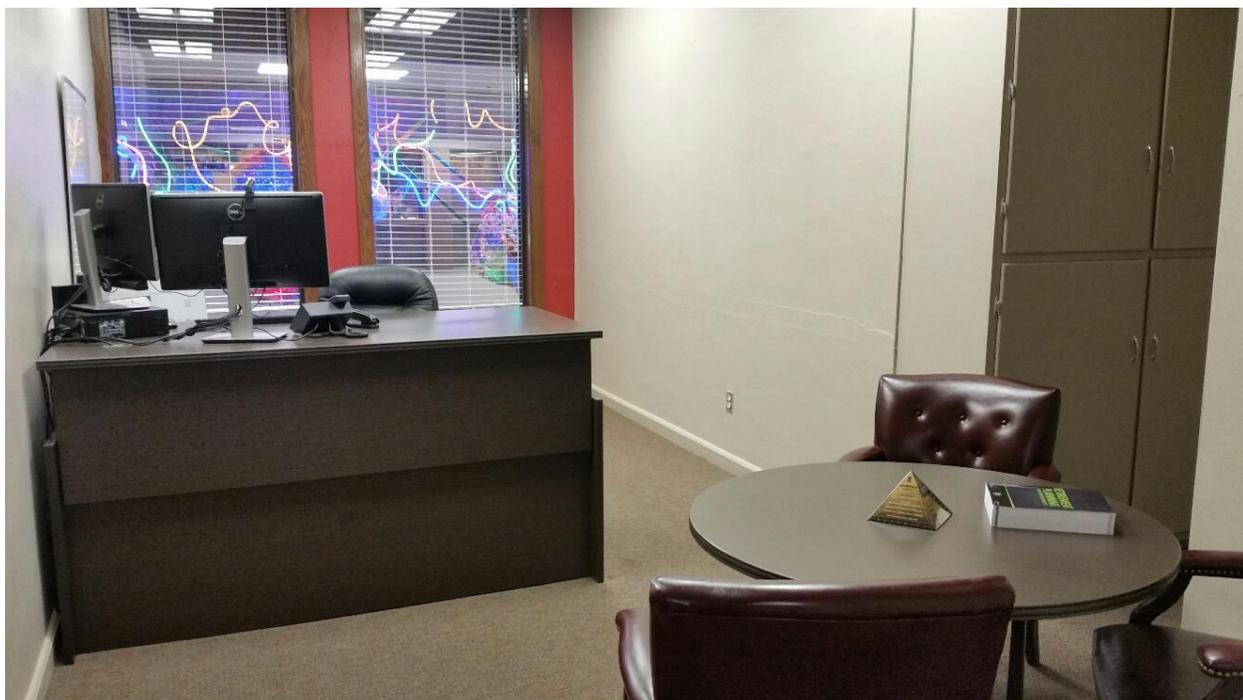
A. My love for numbers and working with people led me to pursue a career in personal financial planning. The desire to help individuals with their personal finances led me to spend about 12 years as a financial planning practitioner. The desire to train the next generation of financial planners, along with my drive to advance the practice of financial planning, led me to pursue teaching and research full-time.

Q. How are you compensated?

A. I am provided a salary for my work as a faculty member and I also receive speaking honorariums.

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

A. I work both alone and in teams. For teaching, I have a teaching assistant (Colin Slabach) that I work with. I conduct research both alone and in teams depending upon the project. The research team might consist of one additional person or 3-4 other people from various universities.



Q. What theoretical framework guides your work when dealing with clients and/or conducting research?

A. The theoretical frameworks that guide my research are:

- Well-being theory (Positive Psychology)
- 3M Model of Motivation and Personality
- Behavioral Life Cycle Hypothesis
- Family Systems Theory
- Conflict Theory

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

A. I think that financial therapy is quickly becoming a respected field of study and has already garnered a great deal of respect, particularly within academic programs in Human Sciences departments. For example, The *Journal of Financial Therapy* is a highly ranked journal at Texas Tech University for tenure purposes. To continue to strengthen financial therapy as a respected field of study, I think we need to define the competencies of a financial therapist. This will help inform more specifically what research is relevant to the training and development of a financial therapist. Moreover, academic and educational programs in financial therapy will need to be available in universities nationwide.

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

A. The Financial Therapy Association offers a very unique and diverse membership that can effectively disseminate a variety of research related ideas from the mental health and financial professional perspective. The monthly webinars are incredibly helpful as a dissemination tool for this purpose. I also find the financial therapy conference as very enriching to both my research and teaching activities.

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

A. Feel free to visit the Texas Tech website at:
<https://www.depts.ttu.edu/hs/pfp/asebedo.php>