

## Researcher Profile: Megan Ford

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## RESEARCHER PROFILE

### An Interview with

### Dr. Megan Ford

*Dr. Megan Ford is a financial therapist and academic who uses her unique interdisciplinary education, research, and practice background in both financial planning and marriage and family therapy to help individuals and couples, train students, and contribute to evidence-based financial therapy approaches. Through her own journey as a self-proclaimed money avoider and mathphobe, Megan maintains attunement to the complexities surrounding our relationship with money and experiences of money stress, shame, and detachment. She is a former President of the Financial Therapy Association (FTA), has co-authored a textbook, "The Fundamentals of Writing a Financial Plan", and has published her own evidence-based financial therapy model, the Ford Financial Empowerment Model (FFEM).*

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

A. I wear quite a few professional hats. I am a faculty member who focuses on interdisciplinary training and education. I also teach and conduct research related to financial therapy. Furthermore, I am an author, consultant, and mentor.

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

A. As a faculty member at the University of Georgia (UGA), I am responsible for contributing to several broad areas: administrative work, service to my University and profession, teaching, and research – so, my activities and responsibilities tend to fall into one of these larger categories. Day to day, I direct an on-campus interdisciplinary training clinic in which students provide low- or no-cost services to the community (including financial planning, individual, couple, and family therapy, and financial therapy). I currently teach a financial therapy-related course specifically for first-year students at UGA that is aimed at



raising their awareness of the current relationship they have with money and connecting them to the important intersections between money and interpersonal and intimate relationships. I also conduct research on financial therapy topics and interdisciplinary training.

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

A. About 15 years! I'll soon be celebrating my 13<sup>th</sup> year at the University of Georgia. I like to joke that I was "born into" the world of financial therapy. By some stroke of luck – and perhaps destiny too – I was connected to the early ideas and academic pioneers of financial therapy as a graduate student. I was also asked to serve as the copy editor for the first issue of this *Journal* as it was launching. I continued serving in that role for many years afterward and always felt privileged to have had a small part in helping much-needed financial therapy research reach broader audiences.

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

A. My early teachers and mentors in financial therapy undoubtedly helped lead me here and encouraged me to explore this work. I would also say, like others who find financial therapy, carrying around my own narrative and experiences of feeling "not enough" with money definitely led me to pursue work and research in financial therapy.

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

A. I thrive when I am part of an interdisciplinary team! I'm fortunate enough to work with a fantastic group of colleagues, staff, and graduate and undergraduate students who continuously inspire me and contribute so much energy and passion for financial therapy research and training.

**Q. What theoretical framework guides your work?**

A. I proudly claim my training in marriage and family therapy, and we tend to be pretty notorious for being family systems thinkers. This theory undeniably shows up in how I see the world and is a dominant lens for me. Much of my research centers on couples and money, so Couples and Finances Theory from Dr. Kristy Archuleta also strongly influences the work I do.

**Q. Are you working on any projects right now that you are really excited about related to financial therapy?**



A. Yes! Along with my graduate assistants, I am furthering my research into couples' financial conflict and continuing to test the validity and reliability of a new tool for practitioners and researchers, the Couple Financial Conflict Scale. I hope to publish more about this project over the next year. We are also working towards enhancing training opportunities in financial therapy at my clinic.

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

A. Something that I am personally trying to contribute is research that increases the availability of measurements and evidence-based assessment tools for use with financial therapy clients. From my perspective, we have experienced incredible and important growth in the practice and application-related aspects of financial therapy. This amazes me still – and I am all for more access to financial therapy for consumers, clients, and practitioners. One area I feel needs to catch up over the coming years is the science guiding what we do in training and practice.

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

A. I have always found that FTA, even from the organization's beginnings, felt like my tribe – a group of thoughtful, giving, and brave people whose hearts were set on changing people's lives by helping them individually, relationally, and financially. The Financial Therapy Association still has a central role to play in the professionalization of financial therapy, including championing the importance of research-informed practices and tools. Continuing support of this *Journal*, helping to fund financial therapy research, promoting access to evidence-based training and measures, and facilitating dialogue and connection between FTA's researchers and practitioners – all are critical benefits the organization can provide.

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

A. Feel free to check out my UGA bio: <https://www.fcs.uga.edu/people/bio/megan-ford>. I am always glad to connect with others and can be reached most directly via email at [mrayford@uga.edu](mailto:mrayford@uga.edu). Though I'm not on it a lot, you can also connect with me on LinkedIn.

**Q. If you had unlimited resources, what would your dream financial therapy research project look like?**

A. Since finances are consistently touted in the media as one of the topics that causes couples to break up, I have always dreamed of running a longitudinal study on couples and money that aims to illuminate whether early financial therapy interventions in premarital couples lead to more favorable relationship outcomes later down the road, like enhanced money communication skills, fewer chronic financial conflicts, and most optimally, fewer divorces.

**Q. Could you give advice to practitioners wanting to get involved in doing their own research or writing on financial therapy?**

A. No one is born a researcher – it's a skill set we must continuously cultivate! That said, the perspective that the world of research can sometimes seem exclusive and not so accessible is valid. My advice would be, don't let preconceived notions hold you back from dipping a toe in and exploring. Attend a research-focused webinar, set up a meeting with a researcher within FTA, interact with the research posters and presenters at an upcoming conference, and/or perhaps find an introductory course that provides an overview of research basics and the variety of methods used for conducting studies. And lastly, researchers are your friends... or at least I want to be! I personally strive to have the work I do as an academic and the science I engage in ultimately be translatable and meaningful to financial therapists in practice. We need each other to be the best at what we do.

