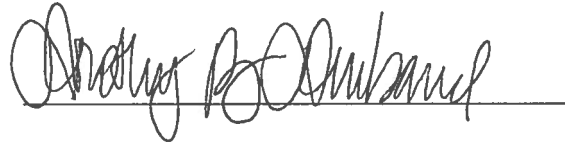


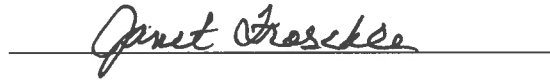
Financial Counseling Management

Angela Mazzolini

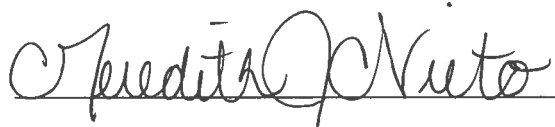
Master of Arts Candidate

A handwritten signature in cursive script, reading "Dorothy B. Durband", written over a horizontal line.

Dorothy B. Durband, Ph.D., committee chair

A handwritten signature in cursive script, reading "Janet G. Froeschle", written over a horizontal line.

Janet G. Froeschle, Ph.D.

A handwritten signature in cursive script, reading "Meredith J. Nieto", written over a horizontal line.

Meredith J. Nieto, J.D.

I want to thank my wonderful husband, our two amazing children, and my incredibly supportive parents for allowing me to disrupt all our lives for a couple of years while I came back to school to pursue a dream. You mean the world to me. Without people to share it with, a dream is pretty meaningless. I love you!

A special thank you to my committee members and other professors who have helped shape my time in graduate school. I will be forever grateful for your guidance.

Finally, to my professor, mentor and friend, not only did you help me find my dream, you gave me the wings and wind to fly after it. The words “thank you” seem inadequate, but I do thank you, just the same.

Reflection

When people ask me what I am studying in graduate school and I tell them I am getting an Interdisciplinary Masters in three areas of study, they almost certainly ask which three areas. When I give them the answer of Personal Financial Planning, Counselor Education, and Management, I can almost guarantee one of two responses. Either, “How do *those* fit together?” or “Wow, that sounds like a lot of work!” I can relate to both of those responses! It is possible that from the outside those three areas of study are very different and do not seem to be a logical mix. However, for me, they make perfect sense. This portfolio is a collection of the papers I have written in each of the three areas, beginning with Management, moving to Counselor Education, and ending with Personal Financial Planning. By the time you read them all, I hope you have a sense of why I decided to put them all together in one degree plan that I titled Financial Counseling Management.

My undergraduate degree is in Personal Financial Planning, so that was my starting point of knowledge when beginning my graduate school career. When I was an undergraduate, I worked with an organization on campus called Red to Black[®] which offers free and confidential financial coaching to Texas Tech students. I knew that I would never be a traditional financial planner because making the wealthy wealthier never provided much motivation for me. Instead I wanted to focus my efforts on a group of people who truly needed financial help, such as college students who were drowning in credit card or student loan debt or needed basic money management education. I knew that I wanted to do that as the Assistant Director of Red to Black, but I was unsure if I had the skills to do that job effectively. I had never been in charge of anyone except my children, and I did not think college students wanted to be treated like children, so I needed to develop skills to make me an effective leader and manager. I also felt that I needed to

hone my counseling skills because while I had some natural tendencies that made counseling instinctive for me, I wanted to be more successful in translating that into financial counseling or coaching. For my last discipline I went back to my roots, and chose Personal Financial Planning because so many things have happened in the financial world since I graduated in 2003. I needed to retake some classes that were affected by those changes, but also take courses with a new perspective.

As an undergraduate, I was very motivated by grades. I would cram my brain for an exam and then forget that information as soon as I dumped it out on the paper. Graduate school has been a very different experience for me. I gave up time with my children to come back to school, so I wanted to make every moment count. My motivation was far less about grades and more about learning the absolute most I could and then apply it to my job. In every course, after every project or paper, I ask myself, “How can I use this in Red to Black? How can this make me a better leader? What knowledge can I share with other people?” This paradigm shift has not only made me better suited for a job with Red to Black, it has made me a better student and a more well-rounded person.

In the next section of this reflection paper, I will walk through my courses and especially the papers included in this portfolio to give a sense of what I have learned and accomplished during my time as an Interdisciplinary graduate student in Financial Counseling Management.

Management

I took three Management courses: Managing Organizational Behavior and Organizational Design, Negotiation and Conflict Management Skills, and Managing Innovation and Change. Each course was very different from the others and was a stand-alone course, not requiring any

pre-requisites so they were not designed to build on each other; however, I found that I used the information from previous courses to improve my experience in the next course I took.

Managing Organization Behavior and Organizational Design

The first Management course I enrolled in was Managing Organization Behavior and Organizational Design and was structured as a two-weekend course over a month's time instead of a traditional course schedule. We went to class from eight in the morning until five in the evening for four days. I bring this up because I think it played an important part in how different the learning environment was for the course from any other course I had taken or would take. The class broke up into groups the morning of the first day and we worked together for the entire course. Not only were we learning how to create groups in our jobs, we were figuring out how to make our groups successful in the classroom, as well. My group was incredibly diverse for students in a business school class. We had an electrical engineering student, someone with a marketing background but hadn't quite decided what to do in graduate school yet, an Information Systems and Quantitative Sciences (ISQS) major, two Personal Financial Planning Students, and me. I should also mention I was the only female in the group and was about 8 years older than everyone else. It was a fun group to work with, but more than that, it was interesting to see how we evolved from strangers into a very cohesive group over the month.

While group work was vital in the course, self-reflection was also important. Figuring out what role I played as an individual but still part of a team was a little confusing for me, but also one of the things that made me grow, as well. We did a personality analysis and I was not very happy with my results. Looking back over the paper I turned in for that assignment, one of the things I said was that I needed to decide if I was going to learn how to be happy with myself or change what I did not like. In retrospect, I think I have done a little of both. I think some of my

scores would be very different, especially those surrounding self-confidence and confidence in my academic ability (I scored very low in those areas during that class), and some would be the same or maybe a little higher, such as empathy.

I read many articles in that course having to do with the idea of different types of motivation. Why do people do the things they do? After a certain point, people are no longer motivated by extrinsic things, like money, but are more intrinsically motivated. (Wyld, 2011). People want to be challenged by their jobs, not just expected to do what they are told and then claim a paycheck. If one were to do an internet article search on worker motivation, the results would be page after page of lists of articles showing that a) workers are not currently motivated and are dissatisfied with their jobs and b) workers are motivated by factors besides money. However, even with all the research, the reward structure of most companies is still based on monetary gain. With respect to Red to Black, this is good news! Red to Black operates with only three paid staff members and over 40 volunteers. The students who volunteer for the organization are gaining experience, but they could gain experience with a paid internship or part-time job. It is my opinion that they volunteer because they are intrinsically motivated to help others.

Another lesson I learned from the Managing Organization Behavior and Organizational Design course was the Pygmalion effect (Eden, 1990). Treat people like winners and they are much more likely to succeed than if they are treated as if they are expected to fail. This very easily translates to my work with the volunteers of Red to Black. The organization would not run without the volunteers so if I encourage them and set expectations high and reassure them that I know they will succeed, we will be much more productive than if I treat them as children who needed to be coddled or have their hands held in order to do anything effectively.

An invaluable resource that I plan to use for every new Red to Black graduate assistant in the foreseeable future is the book *The Five Dysfunctions of a Team: A Leadership Fable* by Patrick Lencioni. It is an easy to read book that examines how a team works, what happens when it does not work and solutions to explore to get it working. Most of our graduate assistants will be Personal Financial Planning majors with little to no management training, so this book provides at least a base for how to design and manage a team.

Negotiation and Conflict Management

When I first thought about taking the negotiation course, I thought I would just be learning about how to get the best salary out of a job negotiation or how to negotiate the lowest salary as a manager in charge of hiring. However, I learned so much more than that. The course did cover subjects such as car- and house-buying and salary negotiation, but I also had to do some self-analysis. I went in to the course thinking that because I am someone who often makes decisions based on emotions that I would be a weak negotiator. I learned that I should embrace that emotional side and use it as a negotiation tactic or technique. I also learned that because others might view that tactic as a weakness, I need to project confidence and calmness during negotiations.

When I look at everything I learned in the Managing Organizational Behavior course and compare it with what I took away from Negotiation and Conflict Management, there seems to be a large discrepancy. However, I feel the lessons I learned in Negotiation were just as important and valuable as everything I learned in the other course even if there were fewer take away points. Negotiations happen every day in many different types of settings, from trying to decide where to eat dinner to who to hire for our organization, so I think the course was beneficial to

help me refine and enhance my communication skills and to affirm my stance as an emotional or relational negotiator.

Managing Innovation and Change

The paper for the Management section of this portfolio comes from the Managing Innovation and Change course. I learned about myths surrounding creativity and how it actually functions. I learned that I do not have to be creative to manage creativity. I also learned how to lead a group through different creative exercises to spark new ideas.

I started putting the things I learned in this course to work right away. One of the first brainstorming exercises I learned was created by my professor Hans Hansen. It is described in more detail in the Creativity and Innovation paper, but essentially I learned how to take seemingly unrelated objects or ideas and recombine them into new objects or ideas. I used this exercise during the same semester in a Red to Black Continuing Education training. I wanted to improve Red to Black's presence on social media, but I was unsure how to accomplish that task. Instead of trying to figure it out on my own, I used that topic for a brainstorming session with our volunteers. I had the group call out the best qualities of social media. They listed qualities such as quick, easy, share ideas, organize, free, find people, and stay in touch. Then I had them come up with other objects or ideas that shared any or all of these qualities and got back responses such as sleep, exercise, dinner at grandma's house, the Container Store, email, telephone and blogs. I choose the new object that had the least to do with social media, which I thought was the Container Store. The next step was for the volunteers to list qualities about the Container Store, such as makes organizing easier, attractive, multifunctional, expensive (negative quality), do not think you need it, but you do. The final step was for us to take those qualities and apply them back to Red to Black's use of social media. We came up with creating a Twitter account,

integrating Facebook and Twitter, offering incentive to volunteers who posted status updates on Facebook or tweeted about Red to Black, creating a media film series, have clients report back their budgeting status on Facebook, have all volunteers change their Facebook avatars to our logo for Financial Education Week and many other ideas. As a result of this brainstorming session, we created a Twitter account and currently have 106 followers. We also have 161 “Likes” on Facebook which is an increase from approximately 60 “Likes” when I ran the social media brainstorming exercise.

Learning how to run a brainstorming exercise was not the only benefit to Red to Black from this course. My classmates and I were assigned groups and tasked with adopting a company to help solve a problem through creativity and innovation. I proposed Red to Black to my group and they agreed to help solve the problem of not having enough recognition on campus. As a result of the recommendations from that project, Red to Black created a new group called the Promo Team, which has the task of marketing Red to Black all over campus.

Needless to say, Managing Innovation and Change was a very beneficial course. I was able to pull together the things I learned in my other two Management courses and readily apply what I was learning in the classroom to my job at Red to Black.

Counselor Education

While my Management courses were focused on the group, with some self-reflection, Counselor Education was much more focused on self-awareness and growth of the individual in order to facilitate growth in others. With an undergraduate degree in Personal Financial Planning and having had some coursework in the Rawl’s College of Business Administration, I was very used to a structured classroom and structured assignments with rigid grading requirements. I was trained to be outcome driven. I smile even as I type this because my academic world was rocked

to the core when I started my Counselor Education classes, but in a most beneficial way, because outcome is secondary to the process of learning.

Introduction to Community Counseling

In Introduction to Community Counseling, I did several projects that were aimed at learning about the different areas counselors might work. I interviewed three different professionals about their experiences in practice and how their education prepared them for work in the community. That paper is included in this portfolio along with a paper about my experience as a client receiving counseling. I felt that these two papers represented my experience in Counselor Education the best because they are a glimpse of my growing self-awareness and the application of education to work after graduation.

Along with those papers and a couple of other smaller projects, I worked with a group to create the ideal counseling clinic. We envisioned a holistic women's clinic offering services in health, mental health, nutrition, financial counseling and seminars focused on sex education and parenting. I was in charge of the budget and felt like I was bursting everyone's big plans with the talk of money. Grants are available, but it would take an awful lot of grants (and experience grant writers) to get enough to fund a project that big. I felt like we explained why some big ideas never move into production—there is a lack of funds available or a lack of knowledge about where to go to find the funds. We also had a guest speaker come talk to our class about how to set up a business plan for a private counseling practice and just the set up costs alone were enough to make most of the students decide that they would have to work for an agency, at least temporarily, to be able to make a living.

Theories of Counseling

The Theories of Counseling was the course I was most interested in when I began in the Counselor Education area of study. Just like in my Managing Organization Behavior and Organizational Design course, I was interested to know why people make the decisions that they make. The theories class went in depth into many different theories about why people act the way they do and how a counselor could assist in the remedy of maladaptive thoughts and/or behaviors. From the information I learned in that course I have started to develop my own integrated theory of use for financial counseling. I am in the beginnings stages of taking the Transtheoretical Model of Change (Prochaska and DiClemente, 1983) and integrating different theories into the different stages focused on financial issues. I hope to develop and refine this theory over the next year and submit it for publication in 2014.

One of the things I enjoyed the most was practicing the different theories with my classmates. We created groups and then took turns in our group modeling the counseling theory as the counselor. I was able to get instant feedback from my peers but also able to ask questions of and really dissect the theories and ultimately figure out which theories I felt were the most appropriate for use in the future. Each week we would add a new theory to the mix and I felt like I was adding a new tool to my counseling toolbox. There is something very empowering about having knowledge and knowing how to implement that knowledge for the betterment of society.

Techniques in Counseling

Techniques in Counseling took practicing skills to a different level. We learned a skill and practiced. We learned another skill and practiced it, and so on. The most uncomfortable part of the class was having to demonstrate skills in front of the entire class. Especially in the beginning, I was very insecure about my skill level and had a fear of failing in front of my

classmates. However, the class was very supportive and affirming and by then end of the course, I felt I had much more confidence in my counseling skills. I learned how to take a technique, such as a probing question, and use it differently based on which theory I felt most comfortable with using. A counselor using psychoanalytical theory and a counselor using cognitive behavioral theory (CBT) would not ask the same kinds of probing questions. A psychoanalytical counselor might try to find out what fixation the client had as a child that is preventing the client from moving forward in life. A CBT counselor might want to explore what negative self-talk the client is engaging in that is causing the maladaptive behavior. While these are two very different theories and approaches to counseling, they both use probing questions to find out more information from the client.

The final project for Techniques in Counseling was to conduct a counseling session with a partner in front of our professor. I think I was more nervous for that part of the class than I had been for any other; however, all the practice sessions we had done before and all the skills we had learned came more easily than I thought they would. I did not do a perfect job, but I feel like the feedback I received from my professor was instrumental in cementing the confidence I now have in my counseling skills. I will always have room for improvement and will continue to evaluate my performance and have others do the same, but I feel as though I have an identity as a financial counselor. Identity is something that I was missing when I first started graduate school so to be able to uncover or define who I am is an exhilarating feeling! I took those skills and demonstrated a financial counseling session as part of our training for new Red to Black volunteers.

Dysfunctional Behavior

Dysfunctional behavior was offered online and dealt with the disorder, addictions, and compulsions found in the Diagnostic and Statistical Manual of Mental Disorders (DSM). The current version is the DSM-IV-TR, though the DSM-5 should be published sometime in 2013. This course gave me a better understanding of behaviors that are considered to be odd, weird, or against the societal norm. Before I took this course, I felt like I could never work with someone who had been a child abuser or sexual offender. However, after examining the fact that not everyone's brain works the same way and that self-control is not always as much of a choice as society would like it to be, I feel like I see people differently. I can see the person first, and then their disorder.

We watched many videos about people telling their stories of addiction and mental disorders. One of the quotes that made the biggest impression on me was from a man suffering from Schizophrenia. He said, "I know what I am seeing. I just don't know if what I am seeing is real." I realized that living in a world that may or may not be real and not being able to tell the difference could be absolutely terrifying. I began to have empathy for him that I did not think I would be able to feel for someone suffering from something I had never personally experienced.

Personal Financial Planning

I have covered the Management and Counseling part of Financial Counseling Management, so this section will cover the Financial part. Because of the limitations of the Interdisciplinary degree plan, I could only take 12 hours out of each college. I need to have Income Tax Accounting, but that is offered in the business school, so that is why I only had three management classes. However, since I counted that class as a Personal Financial Planning class, I decided to take an Addictive Disorders and Recovery Studies (ADRS) class. In this section I

will cover Employee Benefits, Emotional Intelligence, an Independent Study in Personal Financial Planning, Retirement Planning, and Income Tax Accounting and the ADRS course Issus of Addiction and Recovery.

Employee Benefits

In the Employee Benefits course the focus was on how to create a suitable employee benefits package for a business owner, who would presumably be the type of client a traditional financial planner would have. We covered topics such as group health insurance, cafeteria plans, disability coverage, and fringe benefits. The course was also heavily focused on The Affordable Care Act and the implications for employers, especially small business owners. This was probably the class from which I gleaned the least amount of knowledge. This class no longer exists because it is not specifically tested on the Certified Financial Planner[®] test and the material has been spread out over several different classes.

Emotional Intelligence

Emotional Intelligence was a special topics class that took place over a full day with Helen Parker and Wayne Lear from Parker Lear Consulting in Sydney, Australia. This class was about learning how to identify and expressing our own emotions and gaining the ability to read a client's emotions more effectively. Much like the Counselor Education courses, this class focused on self-awareness because knowing and being aware of my own emotions makes me more likely to be aware of others' emotions. I enjoyed this class because it combined financial planning and some skills similar to those in counseling.

Independent Study in Personal Financial Planning

I wanted to be able to pull together financial planning and counseling in a more concrete way than just a one-hour special topics class, so with the help of my professor, I designed an

independent study to explore the connection between the two areas of study. I did a comprehensive review of the literature which is included in this portfolio. I included that as my representation of Personal Financial Planning for a couple of reasons. First of all, my roots are in financial planning, but I never felt like a financial planner. I wanted to showcase the fact that there are many different career paths available to someone who studies financial planning. Secondly, in the classes that I selected from Personal Financial Planning, there were not one or even two papers that were long enough or comprehensive enough to be included in a portfolio. The traditional degree plan is set up very modularly which makes sense when all the modules are pulled together in a capstone course, but that did allow for a paper that was representative of a course or area of study.

In addition to the literature review, I also refined my theory of use. I know that I am a very integrative financial counselor and have not found a single theory that best fits how I work with clients or explains how clients make financial decisions. As mentioned before, I am working on creating a theory that will integrate financial counseling and traditional counseling techniques. I was allowed the freedom in this course to think big. So big, in fact, that it outgrew the course. I did come up with a five page outline, but I am still thinking about and refining that project.

Retirement Planning

When I took Retirement Planning as an undergraduate, the Baby Boomer generation was just beginning to make their way into retirement. We learned about the three-legged stool of retirement: inheritance, pension plans, and Social Security. Since the Great Recession, planning for retirement has completely changed. The three-legged stool lost the leg of inheritance and is now a balancing act of employer retirement plans and Social Security.

As a financial counselor, these factors are important, not from the prospective of the employers who will be setting up the retirement plans, but for the employees who will need to choose from plan options. Knowing how to calculate whether a defined benefit plan or defined contribution plan will be better for an individual in the long run can have a significant impact on a person's life. Many times when college seniors are getting ready to graduate and looking for employment, they are unsure of what some or all of the terms in an employee benefit package mean. A good number of those terms are related to retirement benefits. Is it better to invest in a 401(k) or is a pension plan better? Is it better open a Roth IRA or a Traditional IRA or both? The best answer is, "It depends." It depends on if there is an employer matching option and what the vesting schedule looks like. It depends on if you are married or single and if you are expecting your tax bracket to be higher or lower in the future. There are other factors, too, but it is obvious that a financial counselor needs to have this kind of knowledge to be able to provide options for their clients from which to choose the appropriate plans.

I feel that I am learning where to find answers to questions that may come up from my clients about retirement. I am struggling in Retirement Planning, but I am not exactly sure why. It could be because the class is designed to be difficult; however, I think it might have more to do with the fact that I do not connect to material as well as I have in some of my other classes. So far we have just dealt with numbers and they are just, well, numbers. There is no meaning behind them. However, we are currently working on a case study that puts names of people with goals, wishes, and wants and I find myself much more engaged in creating a plan for them. I know that they are fake people, but for me fake people are better than taking the human element out of the equation all together.

Income Tax Accounting

Along with Retirement Planning, Income Tax Accounting is a good base of knowledge for everyone involved in the financial world, including me as a financial counselor. Many times retirement planning and taxes go hand in hand because so much of retirement planning has to do with when and what kind of taxes will be due for each kind of investment vehicle.

Having a basic knowledge of personal expenses and business expenses and which are deductible is also incredibly important for financial counselors. While working with Red to Black, I have had clients come in and ask how to figure out how much in taxes they need to include in their budgets. Before taking the tax class, I felt inadequate to handle those types of questions. I feel that I least have the skills to go find the information in the Internal Revenue Code (IRC). I also know when I need to refer the client to a tax professional. Helping a client figure out a formula as an estimate to include in their budget is within my scope of services; however, I always recommend they seek professional tax advice before filing any tax returns or paying any estimated taxes.

Issues in Addiction and Recovery

Issues in Addiction and Recovery is a great companion to the Dysfunctional Behavior course. I think if I had not taken Dysfunctional Behavior, I would not comprehend or internalize the material in Issues in Addiction and Recovery as well. This course presents many different addictions, such as drug and alcohol, gambling, sex and eating disorders. We have talked about how the brain gets addicted to substances or activities and what kind of treatments might be beneficial. We also talk at great length about Relapse Prevention and how that is different for different types of addictions. For instance, abstinence is preferable for substance abuse, but is not possible for eating disorders.

I wish that an addictions class was mandatory for all financial planning students because addictions have no socioeconomic boundaries and it is quite possible clients who come to a planner could have some sort of addiction. It is important to be able to recognize the signs and symptoms of addiction. Planners usually have access to all kinds of financial information and one thing addicts do is use money at a very rapid pace to feed their addiction. A planner faced with a client who suffers from an addiction could be a first line of defense against the client losing all of their money to their addiction. While the planner could not stop the client from taking all his or her money, if the relationship is deep enough and the planner has a high Emotional Intelligence, then the planner could at the very least have a conversation with the client about certain troubling patterns of behavior. The planner could also refer the client to a therapist or counselor.

One interesting project that will be turned in at the end of the semester is a family genogram centered around a person who has or has had an addiction. Addiction has a tendency to run in families. I will be exploring my own family's relationship with addiction and I think I will be able to see the trends and hopefully be able to stop them from affecting my own children.

Conclusion

Management, Counselor Education and Financial Planning really do fit together! Not everyone would be comfortable with this mix, but for my role as Assistant Director of Red to Black, they make perfect sense. I needed the management skills to be able to effectively work with the other staff members and our large number of volunteers. I wanted to gain a better understanding of counseling theory and techniques to integrate them into financial counseling. In the area of financial planning, I needed to gain knowledge about how to help explain retirement

benefit packages and basic tax information to clients. I also needed a class that allowed me to pull financial planning and counseling together in a new way.

I feel as though I have transformed from this very insecure mom who was coming back to school to hopefully one day get a job in financial counseling to being a woman of confidence in my skills and abilities both as a financial counselor and as a manager and leader. After reading some of my early self-evaluations I hardly recognize that person any more. I still struggle with some insecurities, but for the most part, I have a sense of who I am as a mother, wife, and now as an Assistant Director of Red to Black.

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Chapter 2

Management: Creativity and Innovation

Creativity and Innovation

There are misconceptions of creativity and how it can be used in organizations. This paper will discuss those misconceptions, as well as provide a definition of creativity, and the product of creativity: innovation. There are differing opinions on how to pursue innovation and overcome the obstacles organizations may face while trying to innovate. A discussion of how creativity and innovation can be effectively managed in organizations will also be presented.

Creativity

Myths of Creativity

Many of the misconceptions, or myths, about creativity surround three areas: creativity is something that just happens; creativity needs constraints; creativity is best done alone.

Creativity is something that just happens. One myth is that creativity cannot be managed (Leonard & Swap, 1999) and that it only comes from creative types of people. (Breen, 2004) This myth assumes that creativity is a characteristic, which according to Leonard and Swap, is inaccurate. While there are people to whom creativity comes very easily, it is not a trait. Another related myth is that creative groups are only found in “The Arts.” (Leonard & Swap, 1999) Creativity can be found in artistic endeavors, certainly; however, “...creativity thrives in the nooks and crannies of managements everywhere, and the same general principles for promoting creativity apply in pharmaceutical companies, banks, higher education, the military, and even the government.” (p. 5)

Creativity Needs Constraints. Whether it is time, money, fear or competition, constraints are often put upon members of an organization in an effort to foster creativity. (Breen, 2004) With few exceptions, constraints actually hinder creativity! Money is an extrinsic motivator and people are more often motivated by intrinsic values, such as working on projects

that are meaningful to them or doing challenging work. Anxiety, anger and fear have all been shown to be negatively associated with creativity, whereas love and joy were positively associated with creativity. Going a step further, how people feel one day at work will affect how they feel about work the next day. “One day’s happiness often predicts the next day’s creativity.” (p. 78) Competition fosters an environment of isolation, which will be discussed later, instead of a spirit of collaboration. Sharing ideas in a team setting helps creativity, but when people compete with each other, the sharing stops and so does the creativity.

The authors of *Creativity Under the Gun* developed a Time-Pressure/Creativity Matrix to explain their research. (Amabile, Hadley, & Kramer, 2002) The matrix shows that when time pressure is low, the likelihood of creative thinking is high when people feel as if they are on an expedition and people are more geared toward exploring ideas rather than identifying problems. When time pressure is high, creative thinking can also be high, however, there have to be certain factors to produce this scenario. People must feel like they are on a mission and able to be undisturbed to focus on the activity for a significant amount of time during the day. They must also believe that they are doing important work. Their creative thinking is geared toward exploring ideas and identifying problems. Low time pressure and low creative thinking occur when people feel as though they are on autopilot because they receive little encouragement to be creative and they are less engaged in collaborative work. When time pressure is high and the likelihood of creative thinking is low, people feel as though they are on a treadmill. They are distracted, have a busy and fragmented schedule and do not feel that they have an important job to do.

It might be assumed that people who are under the threat of being downsized would be more creative in order to keep their jobs. Unfortunately, this is just the opposite of what actually happens. Many people in this situation become risk adverse and freeze-up and creativity suffers.

Creativity is Best Done Alone. Another myth about creativity is that it is done best by individuals and that creative ideas can get lost in groups. (Leonard & Swap, 1999) This myth may be perpetuated by the fact that society rallies around a single inventor, instead of the team of inventors, as in the case of Thomas Edison, Henry Ford or Steve Jobs. (Hargadon, 2003)

It pays to have a single name and date associated with any idea because that provides evidence, in the court of public opinion, of who “owns” the idea. And it pays by providing legitimacy and celebrity to a particular few individuals in the struggle for new investors and suppliers, or in the race to have their invention become the new standard.

(p.93)

While it seems that a single inventor is responsible for a new product or idea, in reality most of the important inventions of the twentieth century have come from groups of people bringing together their complementary skill sets. (Leonard & Swap, 1999)

If creativity is not an act of magic and is not created by a myriad of constraints or done in isolation, then what it is and how does it work?

Definition of Creativity and Its Importance to Innovation

According to *The Medici Effect*, something is deemed creative if it is both new and valuable. (Johansson, 2006) The authors of *When Sparks Fly* define it this way, “Creativity is a process of developing and expressing novel ideas that are likely to be useful.” (Leonard & Swap, 1999) (p. 9) They also suggest the process happens in five steps:

1. Preparation

2. Innovation opportunity
3. Divergence: Generating options
4. Incubation
5. Convergence: Selecting options

Since creativity is a process, it must have an outcome. Innovation is that outcome.

(Leonard & Swap, 1999) (Johansson, 2006)

Innovation

Definition of Innovation

As mentioned above, innovation is the outcome of creativity. There are different schools of thought on how innovation happens, though they have some similarities. The discussion here will focus on *How Breakthroughs Happen* and *The Medici Effect*.

How Breakthroughs Happen. Innovation can have its own process, as discussed in the book *How Breakthroughs Happen*. (Hargadon, 2003) In order to create an innovation, Hargadon suggests that organizations need to disassemble the links between the combinations of people, ideas and objects from one or more technologies and reassemble them into a new combination. This recombinant innovation is dependent on technology brokering through building and bridging worlds. Bridging worlds refers to bringing different types of worlds together and building worlds refers to creating a community around the innovation.

There are different types of technology brokers: firms dedicated solely to brokering, such as Design Continuum; firms that have a separate division for brokering, such as BMW's DesignWorks/USA; firms that broker technology on an opportunistic basis, which is how most companies operate.

Firms like Design Continuum spend all of their time bridging and building worlds for clients. Hargadon gives the example of Reebok approaching the company to come up with an answer to Nike's Air technology. Because Design Continuum could bridge many worlds, or industries, they brought together medical IV bags and shoes to create the Reebok Pump.

Half of DesignWorks/USA's revenue comes from doing exactly what Design Continuum does and the other half comes from designing for its parent company, BMW. The advantage of this arrangement is that DesignWorks/USA gets to bridge into other worlds and so keeps expanding its breadth of knowledge. The more worlds they bridge, the more innovative ideas they can bring to BMW.

Most organizations do not have resources to devote to full-time, or even half-time, technology brokering; therefore, they must rely on being ready for opportunities. "An organization's ability to exploit one-time opportunities for technology brokering lies in adopting and adapting *existing* ideas, objects, and people." (p. 184)

Building new worlds around innovations means using networks that link organizations to multiple worlds rather than just staying in one area. In the early part of innovation, networks provide support to go against the status quo and do something different. Overtime, these new networks become the status quo that someone else looks to go up against. Team building also fits into this section of innovation. Effective team building strategies will be discussed later in this paper, though Hargadon does identify three different roles that teams need to fill: ambassadors to represent and protect the team, coordinators to link the team to outside groups, and scouts who can search outside the team for technology.

The advantages of taking elements from two or more different technologies in two or more different worlds and combining them in new ways can revolutionize an industry. By building and bridging worlds, creativity can lead to innovation, according to Hargadon.

The Medici Effect. Johansson defines innovation as a realized creative idea and innovations must be “put to use by others in society.” (Johansson, 2006, p. 15) Similar to Hargadon’s bridging of worlds, Johansson believes that innovation takes place in the Intersection, which is where organizations seek out connections between different fields of study.

...intersectional innovations share the following characteristics:

- They are surprising and fascinating.
- They take leaps in new directions.
- They open up entirely new fields.
- They provide a space for a person, team, or company to call its own.
- They generate followers, which means the creators can become leaders.
- They provide a source of directional innovation for years or decades to come.
- They can affect the world in unprecedented ways. (pp. 19-20)

Johansson believes that innovation may be a result of past successes, but that innovation is also random and that innovators produce many failures before and after having success. Innovators produce their best work while they are producing their worst because of the randomness of creativity.

In order to take advantage of the Intersection, companies or groups must strike a balance between the breadth and depth of their knowledge. Knowing a lot about one subject is not helpful for creativity and knowing a little about hundreds of different fields is not practical. Johansson suggests teaming up with someone who has a different knowledge base, which is

similar to bridging worlds from Hargadon. In addition to balancing breadth and depth of knowledge it is necessary to create as many ideas as possible and one way to achieve that is through brainstorming. IDEO is a design firm that has mastered the art of brainstorming. Jahansson references *The Art of Innovation*, a book about how IDEO builds teams and uses brainstorming sessions to innovate. The concept of brainstorming will be discussed further in a later section.

Obstacles to Innovation

Innovation is not always easy. Both Hargadon and Johansson recognize obstacles to innovation.

How Breakthroughs Happen. One of the obstacles Hargadon discusses is the competency trap. (Hargadon, 2003) Changing one part of a system that has dense ties without affecting the rest of the system is extremely difficult.

Another obstacle for opportunistic technology brokers is that the structure and support for innovation is not readily available. Information comes into organization and is filtered through the same people that it has always been filtered through. Then the new information falls victim to the competency trap: if the information fits the status quo, it is incorporated; if the information goes against the current competencies, then it is ignored or it encounters resistance.

An obstacle faced by the networks of building worlds is the “not invented here syndrome.” When new networks are created around a new innovation, there is a tendency for those networks to become close minded. “Thus, part and parcel of building collective and communities is knowing their limits: when they can become too insulated and when they should be dismantled.” (p. 117)

The Medici Effect. One of the biggest obstacles to innovation is associative barriers. (Johansson, 2006) Associative barriers are connections that happen automatically and subconsciously. By hearing a word or seeing an image, our minds unlock a string of associated ideas, each one connecting to another. These chains are linked to our experiences. To break down the barriers, one or more of the following must take place:

- Expose yourself to a range of cultures.
- Learn differently.
- Reverse your assumptions.
- Take on multiple perspectives.

Once these barriers are broken down, it is easier to link new ideas from different worlds together.

Another obstacle to innovation in the Intersection, according to Johansson, is the current network. “Although value networks are essential for directional innovation, they can prevent us from successfully pursuing intersectional innovation.” (p. 149)

Once obstacles are encountered and overcome, innovation is free to thrive. Knowledge of some theories of how creativity occurs and produces innovation is important, but it is also important to be able to apply that knowledge. Some examples of companies who are successful innovators are Pixar, Gore and IDEO. The next section will cover the application of some of the theories examined in this paper and how innovation can be managed.

Lessons for Managers

Brainstorming

IDEO is a design firm who has mastered the art of brainstorming. (Kelley, 2001)
“Brainstorming is practically a religion at IDEO, one we practice nearly every day.” (pp. 55-56)
A successful brainstorming session has several factors. Before the brainstorming session even

begins, cover the walls and tables with paper in order to keep the flow of ideas going. Have participants do a little homework, like going to a kitchen gadget store or toy store, for a half hour before coming to the session. The session should be one to one and half hours long and it involves a clear statement of the problem. A clear statement is tangible, does not limit possible solutions and puts the focus outward on the needs of the customer. There is no debate or critique of ideas. It is helpful to number the ideas because it can motivate participants to reach a goal and it becomes easier to jump back and forth between ideas. If the energy starts to dwindle, facilitators can build on ideas that have already been offered or they can jump back to something discussed earlier or jump forward to a new approach. Get physical by bringing in other technologies or have materials on hand to build models or even act out the problem and see how it can be changed.

Another brainstorming technique that can be used is Hans' 5 Step Creative Collision.
(Hansen, 2012)

1. Think of a product, service or an idea to improve.
2. List all the attributes that make a great product, service or idea.
3. What OTHER product, service or idea has similar attributes?
4. What are the attributes that make the OTHER product, service or idea great? List those. The real challenge here is in forgetting what you put down in Step 1. We are talking about a great OTHER product from Step 3. Keep your ideas focused on improving this OTHER product, service or idea.
5. Take the list generated in Step 4 and brainstorm how those 'translate' back into the original product, service or idea. Be very open here. Think of how it can work. Entertain the craziest of ideas. How can you make it work?

Take those that are novel, appropriate, and satisfying and consider implementing them. Re-create your product/service/idea.

The main idea behind brainstorming is creating a lot of ideas and then narrowing them down to get some really good ideas that can be used for innovating products, services or other ideas.

Team Building

IDEO also has what they refer to as Hot Groups, which are great teams. (Kelley, 2001) To make great teams, many factors have to come into play. It is important to find diverse people to be on teams together and each team should pick their own leader. Let the team work where they want to, but keep them in close proximity to one another. Focus on what is appealing about the project and create tangible goals that the team can feel good about accomplishing. Instead of worrying about obstacles, use them as a way for teams to bond. Allow teams to work on more than one project at a time to help inspire creativity. Give awards that the teams have designed and decided on. Finally, allow team members to play hooky together, have off-site meetings, or take field trips together for inspiration.

The author of “How to Kill Creativity” suggests that there are three features, in addition to diversity, that make a creative team. (Amabile T. M., 1998) Members of the team have to be excited about the goal. They have to be willing to help their teammates through obstacles and they have to be able to recognize the strengths and weaknesses of their teammates.

Gore’s Company Strategy

W.L. Gore & Associates, the makers of Gore-Tex fabrics, may be one of the most innovative companies in America. (Deutschman, 2004) Their strategy is different from most business models. They keep teams small so that everyone can get to know each other and can

work without rules and regulations. There are no bosses, only mentors, and each person takes on a unique role in the company. Anyone can talk to anyone else in the company and anyone can be a leader for a new project. Gore is patient when it comes to the time between product development and getting the product to market. They also celebrate failure because this encourages employees to continue taking risks.

Lessons from Pixar

Pixar is another company that is famous for its creativity and innovation. Ed Catmull, a cofounder of Pixar and the current president of Pixar and Disney Animation Studios, wrote an article called “How Pixar Fosters Collective Creativity.” (Catmull, 2008) The first thing he suggests is to give over the control of every aspect of development to the people creating it. The composition of teams is crucial. Pixar assembles cross-company teams, comprised of directors, writers, artists, and storyboard people and those teams are the ones who come up with and refine the ideas. This concept of cross-company teams falls in line with how IDEO is doing business and also with Hargadon’s concept of bridging worlds.

Other Pixar’s principles include encouraging employees to help each other be creative, allow anyone in the company to talk to anyone else without having to get permission (a strategy also used by Gore), create a culture of learning, and, after a project is complete, list the top five things the team would do again and the top five things they would not.

While these principles may sound like a different way of doing business, they are working for Pixar. “Pixar’s has racked up a unique track record of success: It’s the leading pioneer in computer animation. It has never had to buy scripts or movie ideas from outside.”

(p.1)

Other Lessons

Weird ideas that work. Robert Sutton came up with five and a half weird practices that work for managing creativity and innovation. (Sutton, 2002)

1. Hire slow learners of the organizational code.
- 1.5 Hire people who make you uncomfortable—even those whom you dislike.
2. Hire people whom you (probably) don't need.
3. Use job interviews to get new ideas not just to screen candidates.
4. Encourage people to ignore superiors and peers.
5. Find happy people, and let them fight.

According to Sutton, “A weird idea works because it trips discomfort. The idea is to flip from autopilot to mindful creation.” (p.70) Getting out of the rut makes people think about what they are doing and may lead to an innovation.

Classic traps of innovation. Kanter writes about the strategy, process, structure, and skills mistakes that are often made when companies try to innovate and she also gives remedies for each mistake. (Kanter, 2006)

The strategy mistake of Hurdles Too High, Scope Too Narrow is one in which companies are only interested in innovations that would bring in huge revenue. She suggests companies should widen the search and broaden the scope. An innovation pyramid allows managers to evaluate ideas as those ideas prove their value, they move up in the pyramid. The top of the pyramid has the ideas that are the most developed and the bottom has those that are in the beginning stages. Making innovation at each stage allows more people to be involved and when breakthroughs do occur, people are more receptive to the idea. This relates back to Hargadon's networks.

Controls Too Tight is the process mistake. When companies ask for new innovations, but do not give employees the budgetary support, creativity and innovation suffer. Performance reviews are a constraint that restricts innovation instead of supporting it. Companies end up punishing employees for not delivering exactly what they say they would deliver, even if what they ultimately come up with is much better than the original promise. This leads employees to under promise and stifles innovation. Kanter suggests adding flexibility to planning and control systems. Set aside funds for unexpected opportunities and provide flexible and customized treatment of innovations.

The structure mistake of Connections Too Loose, Separations Too Sharp refers to companies that miss the opportunities to innovate from within their own divisions. One of the examples given is that of Gillette. They had a toothbrush unit, an appliance unit and a battery unit but lagged in the innovation of a battery-powered toothbrush. This structure mistake also applies when management in a company exempts a certain division from following the corporate rules. This is especially true when one of those groups is getting to innovate and the other group is the one making the money to support the company. In order to combat that problem, managers should facilitate close connections between their innovators and their mainstream business. Organizational structures should allow for teams to cross functions or disciplines.

The last kind of mistake that companies tend to make during innovation is a skill mistake. Leadership Too Weak, Communication Too Poor is when top management puts those with the best technical skills, instead of those with the best leadership skills, in middle management positions. External communications get ignored because the technical managers feel that the best ideas will speak for themselves. This directly relates back to the “not invented here syndrome.”

Upper management must select leaders with interpersonal skills, not just technical skills, and they must also provide a culture of collaboration for those who are innovating for the company.

Whether using weird ideas or avoiding classic traps, managers who wish to nurture creativity and innovation will have to change standard business practices. Taking examples from Pixar, IDEO, Gore and other companies who have shown that creativity can take place on a daily basis is a good place to start.

Summary

Creativity is a process that produces innovation. The fewer the constraints and the more collaboration, the more freedom people have to be creative. Creativity is not a trait, so it can be learned and fostered by management. Bringing together different worlds, or fields of study, allows new combinations of ideas to create innovation. To foster creativity, business practices must be altered to develop an environment where people can follow their passions and be free to fail because failure is essential to innovation. The more attempts and failures, the more likely a successful innovation will occur.

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Chapter 3

Counselor Education: Community Agency Interview Results and
Counseling Experience as a Client

Community Agency Interview Results

I conducted three interviews with two Licensed Marriage and Family Therapists (LMFTs) and one Licensed Professional Counselor (LPC). This paper includes the results of the interview, what I found most surprising, and what I will do based on the information I gathered.

Questions

1. What is your practice like and who are your clients?
2. What is your life like as a community agency counselor?
3. How has your training best and least prepared you for community counseling?
4. How has managed care impacted your community agency?
5. What do you do for self-care?
6. What are the unique challenges to agency counseling?

David Hooten, LMFT

I spoke on the phone with David Hooten, LMFT. He had a unique perspective on agency counseling because he has had a private practice and also has been a director of a non-profit agency prior to his current agency position. It was very clear from the beginning of our interview that Mr. Hooten is extremely happy with the position he is in now. The model he currently works in has a director, Dr. Randolph, a licensed psychologist, and then 10-12 other counselors who work on their own schedules. Dr. Randolph takes care of the billing and all expenses and then takes his cut of the profits and distributes the rest to the counselors that work for him.

One of the things that Mr. Hooten said he was not prepared for when he started his own private practice was the loneliness. He had no one to talk to about business or about anything else and he did not like it. In the agency he works in now, he is friends with the other counselors and has people around him all day long. He can ask for help when he needs it and he can

socialize during the day. Mr. Hooten remarked that school did not really prepare him for practice, either in an agency or in private practice. Time and actually having a practice taught him how to have a practice. The more I talked with him, I realized that he tried a few things and he was not happy with them and then moved on to something else until he found his niche. He works with workman's comp and those with chronic pain, as well as some individual and marriage and family counseling. Self-care was another thing that he did not learn at school. The biggest thing Mr. Hooten does to take care of himself is to find balance between his work and his home life. He said that it is important to learn to leave the office and leave the client's problems at the office. He said he had to realize that he cannot fix everybody or even fix anyone. "My clients' poor choices are not my fault. They are my clients' choices. Not mine." Another part of self-care is occasionally getting out of the office with his colleagues for lunch. Spending time together with his friends away from the office is important to him.

As with most counselors, Mr. Hooten's patients use insurance and managed care. One of the biggest hassles for him is having insurance companies dictate treatment plans for his clients. One example he gave was that insurance refused to pay because he had diagnosed a client with a depressive disorder, but the client was not prescribed medication. Since he uses cognitive behavioral theory, he did not want to immediately go to medication as a treatment plan, but the insurance would not pay for counseling only. His advice was to set up a well-organized treatment plan and take notes because counselors will have to defend their actions in order to get paid by the insurance companies. He also stated that it was possible that his compensation would go down in the future because of the change in the percentage that insurance would pay. I asked him if he would consider going to a cash-only practice and he said that he probably would not. He went to a seminar once about having cash-only clients and one of the big things he took away was

that counselors have to be careful not to price themselves out of the market so those working on a cash-only basis would have to adjust their rates.

When Mr. Hooten was the director of a United Way agency, he said that there were so many reporting requirements that the bureaucracy was not worth the time he spent there. Other than that, he had only good things to say about his agency setting. He has a built-in ethics board and other counselors to ask questions and most importantly, he has encouragement from his colleagues. "If some people want total freedom and control then private practice is better for them." But Mr. Hooten says he is very happy with the agency model he works for now. (D. Hooten, personal communication, November 7, 2011)

Janice Zikan

The second interview was via email with my friend, Janice Zikan, who is a LMFT in California. She currently works part time seeing community based clients as her services are needed. In the past she worked 40-50 hours per week and had a fee split arrangement where the agency took a percentage to cover overhead and then she got the rest. One thing I found interesting is that she said that most agencies in her area of California that paid therapists on salary have gone out of business. When I asked Ms. Zikan about her how her training best prepared her or what part of professional counseling was she least prepared for, she said that she sees herself as constantly being in training. Along with her continuing education, she reads books and articles to improve her knowledge and skills. She graduated with her masters in 1990 and says she feels that her program prepared her fairly adequately given what was known at that time. She feels her program put an emphasis on who she was as a therapist over technique and theory. She says she would have like to have seen more of an emphasis on client strengths and autonomy. For example, what has worked for the clients in dealing with life stressors in the

past? She has learned through her practice that the client is the key to their own healing and that should be respected. A reoccurring theme that I keep hearing when talking to practitioners is that they needed more training in the business aspects of practice and Ms. Zikan is no exception to that sentiment. She also feels that that supply of therapists is increasing at a much greater rate than the demand by paying clients. “As a field we need to increase the demand and communicate to the public the efficacy of therapy as born out by research. The public perception that psychopharmacology is a superior and more cost effective means to address psychological ailments needs to be challenged with recent research. Government funding sources and other third party payors, namely insurance companies, also need to be convinced of this.” She also feels that graduate programs need to let students know of the current job shortages and train students in how to be successful at building, maintaining, and marketing a practice in such a competitive field.

Managed care was in full force when Ms. Zikan began work in the 1990s. She said that biggest impact that she noticed throughout that decade was an increase in paperwork. She even resigned from a couple of Employee Assistance Programs because of the “inordinate amount of paperwork required.” Some only paid \$40 to \$50 a session but then required an extra hour or two of paperwork. After the agency overhead was paid, her share did not warrant the effort she had put in. Ms. Zikan feels that third party payors are justified in requiring accountability; however, she feels that they were a bit overzealous for a time. In the past few years she has seen a shift towards a more practical accountability.

For self-care, Ms. Zikan tries to follow the same advice she gives to clients: balance. She tries to live a balanced life with adequate sleep, exercise, and recreation. She also thinks that relationships outside of the agency are important. In the early years of her career, she rarely took

vacations and now considers that a mistake. “Those breaks away from practice help to maintain perspective and restore my spirit.” She also says that maintaining good boundaries with clients and with the agency is crucial to self-care.

Ms. Zikan answered my question about challenges to agency counseling quite differently. Some challenges, she says, are not unique to a counseling agency but are common to any agency. Communication, personality conflicts, power struggles, and values conflicts are a few that she mentioned. Sharing cases is common in her agency because one therapist may be seeing one sibling while another sees another sibling and it can be difficult to communicate with a colleague who does not share her vision of therapy; however, communication is crucial for coordination of care. She also feels that it is important for caseloads to be balanced in the tough economic times. Another challenge to working in an agency is that each therapist needs to do their part to promote and market the agency, unless there is a person dedicated to this role. “The bottom line is that it is crucial to work together as a team within the agency for the benefit of the well-being of the therapists as well as the clients being served. (J. Zikan, personal communication, November 7, 2011)

Karen Edmondson

The last interview was via email as well and was with Karen Edmondson, LPC who works at the West Texas Centers for Mental Health and Mental Retardation. Ms. Edmondson believes her training best prepared her for her practice by providing exposure to the DSM IV and differential diagnosis. She feels that being encouraged in her graduate studies to become more self-aware, was also helpful. Ms. Edmondson was not prepared for the issue of keeping her personal and her professional boundaries far apart. Another issue she feels her training did not

prepare her for was the way that the government controls care through the diagnosis that they will cover on insurance.

Managed care plays a significant role in the MHMR setting. Ms. Edmondson feels that with managed care, the quality of care is not as important as the number of sessions that are allowed. Extensive paperwork is required for more than the set number of sessions and some providers may not want to do the paperwork needed, so the client does not get the required care. Ms. Edmondson feels that the poorer part of the population may have a harder time getting therapy because copayments are getting more expensive.

When asked about self-care, here was Ms. Edmondson's response:

I do what I can to insure that I do get sleep. I am useless if I am too tired. So I come in late if on call the night before. I pray, listen to Christian music, spend time with my grandchildren, walk on the treadmill when I have the time. Occasionally I go the thrift shop to scrounge for good stuff. When I know I am burned out and hate work, I take leave.

It is obvious that Ms. Edmondson has learned how to take care of herself and avoid long-term burnout.

Ms. Edmondson's view of agency counseling seems to be much more negative than the other two therapists I interviewed. She feels that no one wants to work for the agency she works for because of the multiple demands. They are expected to counsel, do intakes, be in the on-call rotation, and any other duty that is assigned. And they are expected to do all of these things with little pay. "The demands are greater to *do more with less*." Currently everyone who counsels at MHMR in Texas has to use Cognitive Behavioral Theory and Ms. Edmondson feels that may be not be the best for every patient. (K.Edmondson, personal communication, November 15, 2011)

Surprising Answers and What I Will Do About Them

After conducting all of the interviews, I have much to think about for my future practice. One of the surprising things I found over the course of these interviews was how the people I interviewed thought that their education did not fully prepare them for their professional lives. It was the same thing that our guest speaker said on October 25. School does not prepare you to be a professional. I think knowing that already gives me a head start. My unique situation as an interdisciplinary student with focus in financial planning and management, as well as counselor education, does give me another advantage. It seems most counselors are not necessarily good business people and I feel I have strengths in both areas. When I think about my future career as a financial counselor, I do not see myself in private practice. For one thing, I do not think I could cover the expenses of a practice by myself and I think I would like to be in a practice with other people around for support and encouragement. When Mr. Hooten expressed how lonely he felt in private practice, I could relate to what that might feel like. Because of the exercises I have done in Introduction to Counseling, I at least have an idea of what questions I need to ask before going into any kind of practice.

Another thing that surprised me was how differently the interviewees felt about the challenges to being part of an agency. Mr. Hooten seemed to feel that there were little if any disadvantages and Ms. Zikan felt like there were significant challenges and Ms. Edmondson was clearly not in an agency because of the perks. Those differences might be due to the different agencies for which each therapist/counselor works. Mr. Hooten works for a small for-profit agency, Ms. Zikan works for a larger non-profit agency in California, and Ms. Edmondson works for the state of Texas. I am pleased that I interviewed people with different points of view on this matter. Because of the emphasis that Ms. Zikan put on communication, I will start now in making communication with my coworkers a priority. As a graduate assistant, I work with two

other student assistants and a faculty director. In January, I will be working with two new assistants, so communication will be of utmost importance to make our organization work at its fullest potential.

The most surprising thing I learned in these interviews was how both Mr. Hooten and Ms. Zikan said that balance was the most important part of self-care. I struggle with finding balance in my life, but it seems that it is a necessary skill if I am to be a successful counselor. I am not doing a good job of balancing school, work, and family life right now and I am feeling the burden of my unbalanced life. Going to counseling has helped, but there is only so much a counselor can help me with. I have to make decisions that will bring more balance. I have the freedom to set my work hours, so next semester I am going to structure my week so that I have at least one full day off from work and school and devote that time to my family and household. I am going to set deadlines for myself for projects because this semester I did not do that and I am scrambling to get everything in on time. If I can find a way to balance my life in school, it will be much easier to balance my life once I move to a full-time or even part-time job.

Conclusion

Interviewing agency counselors was very enlightening. I enjoyed talking with Mr. Hooten and getting information from Ms. Zikan and Ms. Edmondson. They were very kind and told me they would be happy to help with anything else that comes along. I learned that I need to start now on working on communication skills with my coworkers and that I need to start thinking like a business person for some aspects of professional counseling. But by far the biggest thing that I take away from these interviews is the issue of self-care. As Ms. Zikan state in her email, "I try to follow the same advice for self care that I impart to clients. In a word: balance."

Counseling Experience as a Client

When I first received this assignment, I was uncomfortable with the thought of going to counseling; however, I realized that probably meant I needed to take advantage of this opportunity all the more. I chose to get counseling at the Student Counseling Center on campus partly because of the proximity to my daily activities and mostly because it is a free service to students. I had an intake session and then several sessions with a therapy student, Vanessa. I believe I have benefited from participating in counseling as a client and will be more likely to seek counseling in the future.

First Impressions

On my first visit to the counseling center, I filled out an intake form on an iPad. I thought the paperless intake forms were a great idea, from a client point of view and from that of a counselor. As I think about the future and things I would like to incorporate into my own practice, I will definitely keep this idea on the list. As a client, I appreciated the fact that it took less time to fill out the forms on the iPad and there was the novelty of filling out forms on a tablet, as well. Also on my first visit, I met with an intake counselor and talked with her about the issues I would like to discuss with my counselor. I admit that I was intimidated talking to this complete stranger about things that I find to be the dark parts of my life. I have tried to push those things to the side or just bury them so I do not have to engage in the emotions associated with them on a daily basis. I realize now the pushing away of these emotions was more of an issue than the issues themselves, but I did not at the time. The counselor was kind and empathetic and even in just a small amount of time I spent with her, she created a comfortable environment where I could feel safe in knowing what I said to her would be kept confidential between me, her and my assigned counselor.

Meeting My Counselor

Once I met my counselor, Vanessa, I did not have an instant connection with her as I did with the intake counselor. It could have been because I had a bad attitude, but I really tried to go in with an open mind. The lack of connection could also have been due to the fact that Vanessa is not as experienced as the intake counselor. For whatever reason, I made the decision to try and get as much out of three sessions as I could and then move on with my life; however, three sessions turned into many more. I find it interesting that I went into counseling with an attitude that I did not have any major problems and would just get the perspective of a client to help me be a better counselor. Now, I find that attitude laughable. Even with a counselor who I did not instantly bond, and an attitude of “I don’t really need counseling” on my part, I found a safe place to discuss things that I have never talked about out loud, and some things that I have never before admitted to myself.

Lessons Learned as a Client

I learned some really important lessons over the course of my counseling experience; one of the most important lessons is that I am allowed to feel my emotions without being my emotions. I can feel sad without having to be caught up in sadness. I can feel overwhelmed without being overwhelmed. So many times I would simply dismiss my feelings because I thought I did not have time to deal with them. The problem with pushing away emotions is that those emotions have a tendency to push back. Then I would focus solely on a particular emotion to the detriment of everything else in my life. I can now give myself permission to feel whatever it is I need to feel in that moment and acknowledge it and then move on. Sometimes that acknowledgement takes longer than other times. When I was 18 I lost a very good friend of mine in a car wreck and sometimes that grief comes up and smacks me square in the face. That pain is

still deep and so many times I just do not want to feel it so I push it away and try to ignore it. Unfortunately, the next time that pain comes, it comes faster and harder and deeper and I often end up in a worse place emotionally than I would have been if I had just taken the time to say to myself or those around me, "I am hurting now and I need to grieve for my friend." Growing up I was taught that I was not supposed to ask for help. I have problems and I need to deal with them. That falsehood was debunked during my counseling sessions. I do not have to cope with my problems all on my own! I can get help from professionals if I need it! There is no shame and no horrible repercussions from admitting that I am not perfect and I cannot get through this life without some help. I cannot begin to explain how incredibly freeing that has been. I have also learned that trying to control every part of my life and every part of everyone else's life is not working. I am learning to put up some boundaries for my sake and the sake of other people in my life.

Working through problems or issues or whatever label I choose to put on them is sometimes very painful and is emotionally draining. I liken it to exercise. I know it is going to hurt, but my life is so much better when I put on my running shoes and get on the treadmill. After I am finished I feel like I have accomplished something, even if I have not gone anywhere (because I am on a treadmill). Counseling is the same way sometimes. I might drag my feet getting to the appointment, but I know I will feel like I accomplished something, even if I am just sitting on a couch or in a chair.

Negative Things About Counseling

My counseling experience was life changing, but it was not perfect, by any means. While I do understand why the counseling center operates with an intake counselor and then assigns a counselor based on the needs of the client and schedule, I felt like I had developed a rapport with

the intake counselor and I did not look forward to having to develop a relationship with another person. I did not like telling all my inner feelings to one person and then having to do it all over again. One thing I did not like at all about the counseling center is that all of my sessions were videotaped. I was self-conscious about being watched and knowing that the tapes would be watched again. I understand the reason for the camera and the tapes, but I was very uncomfortable, especially during the session when I spent the entire time crying. Another thing that I found distracting was that it seemed my counselor had a checklist of counseling techniques that she used each session. She did not actually pull one out and start marking them off; however, I felt like she was doing that mentally. There were times when I felt as if she did not understand what I was saying and even though she reflected back two or three times, she still did not understand what I was saying so I would just drop the subject or move on to something else. I learned from that experience that I will be especially careful in how I ask questions or use counseling techniques. I feel like I need to practice some key phrases or questions so they sound natural and genuine. There also seemed to be some uncomfortable pauses and silence when Vanessa would just sit and nod her head. I found myself doing the same thing so we would both sit there across from each other nodding our heads in silence. As I think back on that it makes me laugh because it was so strange and uncomfortable.

Lessons Learned as a Counselor

One of things Vanessa did well that I hope to emulate is that she seemed genuinely concerned for my well-being, especially during one very intense session. Last month one of my high school teachers was killed in a car wreck in almost the same spot that my friend was killed 14 years ago. I was in a dark place when I went to counseling that day and I had no idea how I was going to make it through the rest of my week without having a complete emotional

breakdown. Thankfully, Vanessa allowed me to process those emotions and gave me a bit more direction than she had in the past or did in future sessions. I hope that if even I am put in a similar situation with a client I will be able to set aside our counseling goals for that session and just give the client a safe place to grieve and receive comfort.

Summary

Counseling, from a client perspective, has enriched my life. When I started this journey over two months ago, I thought I would get enough experience to write this paper and be done with counseling as a client. What I have learned is that counseling will always be a part of my life. I need someone who is not connected to my life in any way to help me gain perspective and to help me reflect on my thoughts and emotions. Not only did I gain a new tool for my emotional toolbox, I have learned how important it is to be genuine with clients and how important it is to integrate more than just a checklist of techniques into sessions.

Chapter 4: Personal Financial Planning

Theories and Techniques Used in Financial Counseling

Theories and Techniques Used in Financial Counseling

Abstract

A review of the literature was completed to discover the theories and techniques that have been used during the course of the development of the financial counseling profession. The search spanned a 30-year publication period and included scholarly articles and books. Results of the review reveal that the literature is lacking in the publication of techniques and theories used in providing financial counseling services.

This paper provides a review of the available literature on the topic of theories and techniques being used in financial counseling. The review of the literature spanned a 30-year period and used keywords and phrases including “application of counseling theories to financial counseling,” “financial counseling techniques,” “financial counseling theories.” While there is some literature on theories and techniques used in financial counseling, there is a gap in both time and information. Poduska published about using Adlerian techniques in financial counseling in 1985. In the early and mid-2000s, there was a wave of literature revolving primarily around the use of the Transtheoretical Model of Change and financial counseling. The most recent published articles came in 2011 with the presentation of the Ford Financial Empowerment Model and an article identifying various theories that could be used in the practice of financial counseling. The gap in information comes from technique and theory not being used together. For instance, authors may have presented theory in an article but may not have also presented techniques from the theory or theories and vice versa. Journal articles were the most prominent type of literature available for the current search, but financial counseling textbooks were also reviewed.

Transtheoretical Model of Change

Transtheoretical Model of Change (TTM) was developed by Prochaska, DiClemente, and Norcross (Prochaska, DiClemente, & Norcross, 1992). There are five stages of change

(precontemplation, contemplation, preparation, action, and maintenance) and 10 processes of change (consciousness raising, self-reevaluation, self-liberation, counterconditioning, stimulus control, reinforcement management, helping relationships, dramatic relief, environmental reevaluation, and social liberation).

The MONEY 2000™ program is an example of TTM theory and techniques being applied to financial counseling as described in an article by Xiao et al. (2001). The article provides the change processes from TTM, the application of financial behavior change and possible effects of the financial wellness campaign, MONEY 2000™. Below is an example from the article:

Change Process	Definition of Change	Application of Financial Behavior Change	Possible Effects of MONEY 2000™
Consciousness-Raising	Finding and learning new facts, ideas and tips that support the healthy behavior change.	“It may be a good idea to start saving.”	News stories that raise awareness about the benefits of saving.

The Xiao et al. study concludes “that it is fruitful to develop and offer theory-based financial education programs” (2001, p. 8). Bivariate and multivariate analyses were used to conclude that MONEY 2000™ affected the financial behaviors of the participants “especially those using the experiential change processes such as conscious-raising, social liberation, dramatic relief, and self-reevaluation” (p. 8).

Another study assessed participants’ readiness to eliminate their credit card debt using a questionnaire to categorize the responses of participants into one of the five stages of TTM (Xiao, Prochaska, Leon, Bassett, & Johnson, 2004). The researchers found that experiential processes (consciousness raising, dramatic relief, social liberation, environmental reevaluation,

and self-reevaluation) are best suited for individuals in pre-action stages. Those in the action stage should use behavioral processes (self-liberation, counter conditioning, stimulus control, reinforcement management and helping relationships). The implications for consumer credit counselors presented in the study were as follows:

- Define targeted and desirable consumer debt behavior
- Identify stages of change
- Facilitate behavioral changes with various strategies
- Use pros and cons to facilitate the behavior change
- Use the confidence measurement to facilitate behavior change
- Use behavior measurement and data collection
- Get help from researchers

Xiao and Wu used TTM to address practical issues of credit counseling (Xiao & Wu, 2006).

They suggest steps to apply TTM:

1. Identify causes of financial problems faced by consumers.
2. Identify one to three most problematic behaviors that cause financial troubles.
3. Identify the stage of change in terms of these problematic behaviors.
4. Apply appropriate change strategies to match the stage of change.
5. Measure the indexes of decisional balance and self-efficacy to monitor progress.
6. Follow the consulted clients for 18 or more months to examine whether or not they have made progress in behavior change and in achieving their debt reduction.

The authors also suggest that credit counselors, with or without advanced degrees, can understand and apply TTM after being trained. They also state that debt issues are both social and behavioral and that TTM would be most beneficial when applied to behavioral issues. There

may be a misconception that “consumers who come to seek credit counseling services are those who are in the action or maintenance stage in the TTM term” (p. 429). An example is someone who has a goal of reducing debt. The debt reduction may require a behavior change of which the consumer is not yet aware. The consumer would therefore be in the Precontemplation stage.

O’Neill (2005) suggested using TTM and assessing readiness for change as the first key factor to motivate clients to develop positive financial behaviors. Other factors that may increase practitioners’ ability to assist their clients included in the article are:

- Behavioral finance concepts cited by Belsky and Gilovich (2000)
- Incentives to change financial behaviors, including tax deductions and credits
- Planning and goal setting with the support of financial professionals
- Simplifying financial processes by putting as many financial behaviors on automatic pilot as possible
- Develop responsibilities and discipline in clients by giving homework and paying attention to clients who may lack an optimistic viewpoint
- Target obstacles to financial progress whether they are financial, social/emotional, or logistical. Using probing questions can open up a dialogue with clients
- Provide personalized information and advice by using self-assessment tools and comparative statistics

Based on the research presented in the literature, it is clear that TTM can be useful in assessing whether or not a client is ready to change. However, with the exception of the MONEY 2000™ program, there is a lack of concrete techniques based on the TTM. O’Neill’s 2005 article uses TTM for one factor and behavioral finance for another, but other techniques are suggested without the use of theory.

Other Models and Theories

Ford Financial Empowerment Model

Ford's model is different from other theoretical models in the financial counseling and planning literature because of its integrative nature (Ford, Baptist, & Archuleta, 2011). It is a multi-stage model that integrates cognitive behavioral, narrative and Satir's experiential therapies with financial counseling techniques. The Ford Financial Empowerment Model (FFEM) has four stages: Preparation and Stages One –Three. Preparation involves intake and assessment.

Stage One uses the cognitive-behavioral framework to “help clients understand interactions between thoughts, feelings, and behavior” (Ford et al., p. 28). Cognitive Behavioral Therapy (CBT) techniques that can be used in Stage One are agenda setting, thought records, homework and self-help reading. Financial counseling techniques, such as financial goal setting, money tracking and budgeting, focus on behavior change through “restructuring thought processes and actions” (p. 29). Collaboration between the counselor and client to set therapeutic goals and how to reach them is an important part of CBT and FFEM.

Stage Two uses narrative therapy to help the client rewrite their own story using techniques such as sparkling moments, unique outcomes, and externalization. Satir's Personal Iceberg Metaphor (1991) can also be used during this stage. Financial issues may be linked to issues that are not visible at the surface, such as religious or moral views. Stage Three is termination. The client may be “taking on a more active role in the process, relying on the financial therapist less to accomplish goals” (p. 37).

Psychological, Sociological and Economic Theories

Ozmete and Hira (2011) suggest several theories that can be used in financial counseling, though no specific techniques are given for the theories: TTM, Health Belief Model (HBM), The

Theory of Reasoned Action/ Planned Behavior (TRA), Risk Reduction Model (RRM), Social Cognitive/Learning Theory (SCT), Relapse Prevention Model (RPM), Role Theory (RT), Socialization Theory (ST), Community Organization Theory (COT), Game Theory (GT), Social Marketing Theory (SMT), and Consumer Information Processing Theory (CIP).

Theoretical Framework of Personal Finance

Because the profession of personal finance (from which financial counseling is related) is interdisciplinary in nature, Schuchardt et al. (2007) present theories from different disciplines that are commonly used in personal finance, though there are no techniques given with the theories. The theories most commonly used in personal finance are the Human Ecological Model, Family Management Systems, Discounted Utility Model, Life Cycle Hypothesis of Saving, Behavioral Life Cycle Hypothesis, TRA, TTM, and Household Finance, which is not a theory but a study by Campbell (2006, as cited in Schuchardt et al.).

Theory of Planned Behavior

Xiao and Wu (2006) studied whether the TPB could be used to help retain credit counseling clients or not. They found that TPB could help explain behavioral intention with regard to debt management plans. However, other factors not suggested by TPB could also likely affect behavioral intention. The findings suggest the following implications for credit counselors: emphasize an attitudinal change; raise clients' perceived control ability; improve client satisfaction; encourage clients to develop positive financial behaviors.

Adlerian Psychology and Financial Counseling

Poduska (1985) used Adlerian personality characteristics developed by Kefir (as cited in Poduska, 1985) to help explain and treat financial difficulties: superiority, control, pleasing, and comfort (avoiding). The suggested techniques for treatment of the different personality

characteristics include early recollections; “spit in the soup”; paradoxical intentions; goal alignment; catching oneself; trading places; confrontation; “act as if”; and asking how things would be different if certain behaviors changed.

Financial Counseling Textbooks

In his book *Financial Counseling in Practice*, Ronald Wall (2002) recognizes the contributions of both psychological and behavioral approaches to financial counseling, though his preferred theory is William Glasser’s Reality Therapy. The behavioral therapy techniques briefly discussed in Wall’s book are counter-conditioning, desensitization, habituation, learned optimism, negative practice, operant conditioning, and thought substitution. He goes into greater detail about reality therapy and suggests its use when faced with clients who are acting irresponsibly:

In cases involving irresponsible behavior, a process is undertaken that involves these four interrelated steps: (1) counselor establishes a sincere, caring and supportive relationship with the client; (2) counselor orchestrates the client’s confrontation with the reality of his situation and behavior; (3) counselor challenges the client to assess his own behavior and to accept the implications of his assessment; and (4) counselor helps the client find more realistic and responsible ways to meet his needs (p. 28).

In the chapter focusing on client resistance Wall discusses how reality-based counseling, psychological counseling, behavioral approaches and cognitive-behavior approaches can assist counselors in helping their clients through the resistance (p. 58). Later in the book he also describes skills used in financial counseling: listening, clarifying, organizing information, identifying pursuit and response, exploring skills, and resolving skills.

While *Financial Counseling: A Strategic Approach* (Pulvino & Pulvino, 2010) is filled with skills, there does not seem to be an underlying theory of use. The authors list three types of financial counseling, which do relate back to community counseling: remedial, preventative and productive. The chapter titles provide insight into the types of areas the book discusses: Foundations of Counseling, The Communications Process, The Listening Process, Exploring Strategies, Strategies for Fostering Responsibility, Decision Making and Problem Solving, Financial Counseling Issues, The Counseling Relationship, Counseling: Basic Strategies, Counseling Intervention Strategies, Alternative Perspectives, Evaluations, and Developing a Financial Counseling Program. While there are techniques such as attending from The Listening Process chapter, that are reminiscent of counseling and psychotherapy theory, such as Rogerian therapy, the authors do not seem to use theory as the basis of their techniques.

Klontz, Kahler, and Klontz (2008) provide a way to integrate financial counseling and psychology, however, besides TTM and Social Learning Theory, other theories are absent from the text (2008). As with the Pulvino and Pulvino book, it would be easy to draw comparisons between techniques given in the book and techniques from counseling theories. For example, Money Scripts from *Facilitating Financial Health* is parallel to narrative therapy; however, the authors do not draw such parallels. The authors do provide examples of how to potentially diagnose money disorders using the Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition (DSM-IV), which is one diagnostic tool used by psychotherapists and counselors.

Conclusion

Some limitations to this review were that conference proceedings and books out of print were not reviewed. While there are several articles on TTM and a few on other theories, the current literature is lacking in articles and books that rely on theory and techniques for use in

financial counseling. When theory or technique was presented, they were not usually presented together. Based on the current search, scholarly literature, such as journal articles, tended to focus more on theory and practitioner literature, such as textbooks, was more focused on technique. Lyons and Neelakantan (2008) may have an explanation for the absence of these important elements. Practitioners do not subscribe to a theory because their clients do not all fit into one theory and “researchers do not yet have enough experience with interdisciplinary theory to demonstrate its usefulness to practitioners” (p. 106). Prochaska, Diclemente and Norcross (1992) suggest that change is supported not just by one theory, but by integrating different theories into different stages of change. One aspect of financial counseling is helping clients create change in unwanted behaviors; therefore, more literature needs to be published focusing on integrating multiple theories, and the techniques of those theories, into financial counseling.

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