Researcher Profile

An Interview with HanNa Lim, Ph.D.

Dr. HanNa Lim is an Assistant Professor of Finance at California State University, Fullerton. She earned both a bachelor's and a master's degree in Consumer Sciences from Seoul National University and a Ph.D. in Family Resource Management from Ohio State University. Her research interests include young adults' financial well-being, the financial experiences of immigrant families, and the behavioral aspects of financial decision-making.

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Q. Define what you do professionally.

A. I am an assistant professor of finance as well as the program director for the Financial Planning Program at California State University, Fullerton.

Q. What activities encompass your professional responsibilities?

A. I conduct research, teach financial planning courses, and advise students in the Financial Planning Program. I also serve as the faculty advisor for the Financial Planning Association (FPA) student chapter at California State University. In addition, I serve on the editorial boards of *Financial Planning Review* and the *Journal of Family and Economic Issues*.

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

A. I began my academic career in 2017 at Kansas State University. Prior to that, I worked for three years as a researcher at the Retirement Research Center at Samsung Life Insurance.

Q. What led you to your professional calling?

A. I have long been interested in consumer behavior, although my initial focus was not specifically on financial behavior. My master's thesis examined consumer safety regulations. During my Ph.D. program, I was introduced to personal finance research, which sparked a growing interest and ultimately shaped my career path. I find my research especially rewarding because it has the potential to improve others' lives while also enhancing my own well-being. I feel fortunate to work in a field that offers both personal and societal value.

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

A. I primarily work in collaborative teams. Collaborating with others allows me to draw on diverse perspectives, enhance decision-making, and advance research projects more effectively.

Q. What theoretical framework guides your work?

A. My work is grounded in traditional economic theories, which I integrate with behavioral theories to better understand real-world financial decision-making. This combined approach allows me to examine both rational and behavioral factors that influence financial behavior. Given the interdisciplinary nature of the field, I also draw on frameworks from related disciplines, such as financial socialization and help-seeking frameworks.

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

A. I am currently working on research examining the financial fraud experiences of immigrant families, with plans to expand this work to explore other aspects of their financial lives. I am particularly interested in immigrant families in which traditional parental and child roles become blurred, and how these dynamics shape financial experiences and overall well-being.

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

A. Isn't financial therapy already a respected field of study? I would like to see greater awareness of the field. Expanding financial therapy major, minor, and certificate programs across universities, along with continuing to publish impactful research, would further strengthen its recognition and influence.

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

A. I believe the Financial Therapy Association plays a vital role in connecting researchers and practitioners and provides an important platform for interdisciplinary collaboration.

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

A. You can find me on LinkedIn (https://www.linkedin.com/in/hanna-lim-92b294279/) and view my research publications are available on Google Scholar (https://scholar.google.com/citations?user=0cXvZ_EAAAAJ&hl=en) .

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

A. I would like to collect longitudinal primary data from immigrant families across diverse cultural backgrounds to examine how culture, family dynamics, and individual characteristics shape financial experiences and financial well-being over time.

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

A. Practitioners already possess deep expertise through their direct work with clients, which provides an invaluable foundation for financial therapy research. I would encourage practitioners not to hesitate and to start with the questions that arise from their practice. Collaborating with academic researchers can be especially beneficial, as these partnerships create strong, well-rounded research teams that bridge theory and real-world application.

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