Practitioner Profile

An Interview with
Saundra Davis, MSFP, MCC, FBS®

Saundra Davis is the founder and lead trainer of Sage Financial Solutions and a lecturer and director of Financial Planning Programs at Golden Gate University's Ageno School of Business. A U.S. Navy veteran who entered financial planning at age 44, she holds a Master of Science in Financial Planning, the ICF Master Certified Coach (MCC) credential, and the Financial Behavior Specialist (FBS®) designation. She is a past president of the Financial Therapy Association. With over 20 years of experience, her work integrates trauma-responsive coaching, Internal Family Systems (IFS), mindfulness, and liberation psychology to serve marginalized communities and train financial professionals. She is the creator of the Accredited Personal Financial Counselor® (APFC®) certification and of the Inclusive Planning Collective, a mentorship initiative for new professionals serving low- to moderate-income communities.

ISSN: 1945-7774

Q. Define what you do professionally.

A. I am a financial coach, educator, and coach trainer. I help individuals develop healthier relationships with money by integrating financial planning expertise with coaching skills, Internal Family Systems (IFS), mindfulness, and trauma-responsive practices. I also train financial professionals to do this work through my APFC® certification program and through my role as director of Financial Planning Programs at Golden Gate University. My home discipline is financial planning, but my work sits at the intersection of financial planning, coaching, and financial therapy.

Q. What activities encompass your professional responsibilities?

A. My professional responsibilities span several interconnected areas. I design and deliver coach training programs, including the APFC®, which is an International Coaching Federation Level 1 certification. I teach graduate-level financial planning courses at Golden Gate University, where I also serve as director of financial planning programs. I develop programs that provide direct financial coaching to individuals and groups, with a particular focus on serving low- to moderate-income communities. I lead the Inclusive Planning Collective, a mentorship and pro bono financial planning initiative for new professionals. I also develop curricula and tools, such as the *Befriending Your Money Parts* journal and the *Money & Me* audio meditation, that integrate Internal Family Systems (IFS) and mindfulness with financial behavior work. In addition, I speak and present nationally on topics including financial coaching, IFS applications in financial contexts, inclusive financial planning, and ethics in financial services.

Q. What led you to your professional calling?

A. After serving in the U.S. Navy and building a career as a nonprofit executive and consultant, I reached a pivotal moment at age 44 when I realized my own retirement savings would not be sufficient. That personal reckoning led me to pursue a master's degree in financial planning. Upon graduating, rather than joining a large firm, I felt called to address a gap I observed in the profession, the disconnect between financial services and the communities that needed them most. I founded Sage Financial Solutions to help bridge this gap, beginning with a small-business incubator for new financial planners funded in part by the CFP Board. Over time, I recognized that the missing piece for most clients was not information, but rather their internal relationship with money. This realization led me deeper into coaching and, eventually, into Internal Family Systems (IFS) and mindfulness, which fundamentally reshaped how I understand financial behavior. My lived experience, coming to financial planning later in life as a Black woman and a veteran, shaped my conviction that this work must be accessible, culturally responsive, and grounded in the whole person.

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

A. I have been engaged in financial coaching, education, and training for over 20 years. I founded Sage Financial Solutions in 2005, with additional support from a CFP Board grant in 2007. I began teaching at Golden Gate University in 2006 and have served as director of Financial Planning Programs since 2023. My journey into this field began at age 44, when I realized I would not have enough to retire and decided to pursue a master's in financial planning.

Q. What theoretical framework guides your work when dealing with clients?

A. My work is guided by an integrated framework that weaves together several complementary approaches. At the core is mindfulness, rooted in self-compassion and self-awareness. I integrate this practice with Internal Family Systems (IFS), which provides a compassionate, non-pathologizing model for understanding the multiple "parts" that influence a person's financial behaviors. For instance, the managers who attempt to control spending, the firefighters who respond to financial stress with avoidance or impulsive actions, and the exiles who carry financial shame or scarcity from earlier experiences. I combine IFS with ICF-aligned coaching competencies, with a particular emphasis on attuned listening and evoking awareness. Mindfulness serves as the essential foundation, providing the grounding and present-moment awareness that allows clients to access what IFS calls the Self. That place of curiosity, compassion, and clarity. I also draw from liberation psychology, which helps me attend to systemic factors such as racism, classism, and historical trauma that shape financial experiences in ways that purely individual models may overlook. Together, these frameworks honor the whole person beyond the dollars and cents in ways that are trauma-responsive, culturally grounded, and deeply respectful of each person's internal wisdom.

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

A. Several things need to converge. First, we need a robust, growing body of research that demonstrates outcomes. Not just that, financial therapy feels good, but it also measurably improves financial well-being, reduces financial stress, and leads to sustained behavioral change. Second, we need clearer professional standards and credentialing pathways that give the public confidence in who is practicing financial therapy and what training they have received. Third, the field must intentionally center equity and inclusion, both in who becomes a financial therapist and who has access to these services. If financial therapy remains primarily accessible to affluent, White populations, it will fail to achieve the legitimacy and relevance it deserves. Fourth, we need stronger bridges between financial planning and mental health professions, with clear scope-of-practice guidelines that protect consumers while encouraging collaboration. Finally, the Financial Therapy Association must continue to build community, support emerging researchers and practitioners, and advocate for the field's recognition in both academic and professional settings.

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

A. The FTA provides something that is hard to find elsewhere: a professional home for those working at the intersection of financial services and therapeutic or behavioral practice. For someone like me, trained as a financial planner and coach and drawing on Internal Family Systems (IFS) and mindfulness, the FTA offers a community that understands and values this integration rather than questioning its purpose. Specifically, the FTA provides access to research that grounds our work in evidence, professional development spanning both financial and psychological domains, opportunities to network with practitioners from diverse home disciplines, and a credentialing pathway through the Certified Financial Therapist (CFT) designation. The annual conference and the *Journal of Financial Therapy* are particularly valuable for staying current and for contributing to the field's growing body of knowledge. For those of us training the next generation of practitioners, the FTA's resources and community help ensure that our students and trainees are connected to a broader professional ecosystem.

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

A. I work within a collaborative ecosystem rather than a single team structure. At Golden Gate University, I work alongside faculty colleagues, and through Sage Financial Solutions, I partner with other trained coaches and facilitators who deliver programming and support client work. The Inclusive Planning Collective brings together a growing network of new financial planning professionals committed to serving diverse communities. I also maintain professional relationships across the Financial Therapy Association, the Financial Planning Association, and the Internal Family Systems (IFS) community. While I am often the lead trainer and primary voice for my programs, the work itself is deeply collaborative and community-rooted.

Q. How are you paid?

A. My revenue comes from multiple streams. I earn a salary as a lecturer and director of Financial Planning Programs at Golden Gate University. Through Sage Financial Solutions, I generate revenue from coach training programs (including the APFC® certification), speaking engagements, consulting, and asynchronous courses, journals, and guided meditations. I also receive income from direct financial coaching services. I do not sell financial products or receive commissions; my work is fee-based and grounded in a fiduciary standard that always places the clients' interests first.

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

A. People can learn more about my work through several channels. The first is Sage Financial Solutions (sagefinancialsolutions.org), which provides information about my coaching, training programs, and the APFC® certification. I am also active on LinkedIn and have been featured in various financial planning publications and podcasts. I welcome direct inquiries at saundra@sagefinancialsolutions.org.

Q. What ethical considerations do you think financial therapists should consider when working with clients?

A. Ethics in financial therapy requires attention to several critical areas. The scope of practice is paramount. Financial therapists must be clear about the boundaries of their training and know when to refer to a licensed therapist, a financial planner, or another specialist. The dynamic power in the practitioner-client relationship demands particular care, especially when working with marginalized communities that may carry historical mistrust of financial and mental health institutions. Informed consent must ensure that clients fully understand the nature of the work, its limitations, and what is and is not confidential. Cultural humility is not optional. Practitioners must recognize how their own identities and assumptions shape the therapeutic relationship and be willing to engage in ongoing self-reflection. Financial therapists should hold themselves to a fiduciary standard, always prioritizing the client's interests over their own. Given that this is an emerging field, there is also a collective ethical obligation to advocate for clear standards and credentialing that protect the public from harm by unqualified practitioners.

Q. How do you think practitioners from a different home discipline should use financial therapy?

A. Practitioners from mental health, social work, counseling, or other therapeutic disciplines should recognize that financial stress is one of the most significant drivers of anxiety, depression, relational conflict, and trauma responses in their clients. Yet, it often goes unaddressed in clinical settings. Financial therapy provides these practitioners with a framework for integrating financial well-being into their existing work without requiring them to become financial advisors. They can learn to recognize financial trauma, understand how money dynamics play out in relationships, and help clients develop healthier internal relationships with money by applying therapeutic tools they already know, like IFS, CBT, or narrative therapy, to financial contexts. What is critical is that practitioners from non-financial disciplines understand the financial landscape well enough to make appropriate referrals and can recognize when a client needs concrete financial planning rather than solely therapeutic exploration of their money story. The ideal is a collaboration across disciplines, and not practitioners trying to do it all. Ultimately, financial therapy serves as the bridge that connects these domains in the service of the whole person.

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Q. How do you think practitioners from your home discipline of financial planning should use financial therapy?

A. Financial planners should recognize that financial therapy is not about becoming a therapist. Rather, it's about understanding the emotional and psychological dimensions of financial behavior so they can serve clients more effectively. At a minimum, every financial planner should develop basic competency in recognizing when a client's financial challenges are rooted in behavioral patterns, trauma, or relational dynamics, rather than a lack of information or willpower. Models such as Internal Family System (IFS) offer financial planners a framework for understanding why a client who knows what to do still struggles to follow through. Planners can integrate financial therapy concepts into their practice by listening more deeply, asking more powerful questions, and being willing to sit with the discomfort that arises when money conversations touch deeper issues. For those who wish to go further, pursuing formal training in coaching or financial therapy, while maintaining clear scope-of-practice boundaries, can significantly enhance their effectiveness. The key is to remember that financial therapy is not about planners becoming therapists. It is about recognizing the profound impact of financial well-being on overall quality of life and being prepared to address these dimensions within their scope or through appropriate referrals.

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