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Researcher Profile: Oliver Schnusenberg

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RESEARCHER PROFILE

An Interview with

Oliver Schnusenberg, Ph.D., MSc, CFP®, CFT™, BFA™, CTSS

Oliver was born in Germany, where he lived until 1989, when he moved to the U.S. In 1993, he received his B.S. degree in Hospitality Management from Lynn University in Boca Raton, FL. In 1995, he completed his MBA degree with a specialization in Accountancy from the University of Illinois at Urbana-Champaign. In 1999, he received his Ph.D. in Finance from Florida Atlantic University. In 2025, he graduated with a Master of Science in Psychology and Neuroscience of Mental Health from King's College London.

He has taught at St. Joseph's University in Philadelphia and is currently an Earle C. Traynham Professor of Finance at the University of North Florida (UNF). His work, which focuses primarily on behavioral finance, is published in various journals, including the Journal of Financial Research*,* Energy Economics*, the* Journal of Behavioral Finance, and the Journal of Financial Planning*. He has co-authored a book entitled* Closed-End Funds, Exchange-Traded Funds, and Hedge Funds*, which was published by Springer in 2009. Since 2014, he has obtained the CFT™, CFP®, and BFA™ designations as well as the Psychology in Financial Planning Specialist Badge. He teaches in the Finance and Financial Planning majors at UNF and is a member of the Financial Therapy Association and the Institute for Financial Wellbeing. He is a certified life coach, a trauma-informed coach, a Certified Trauma Support Specialist (CTSS), and is certified in neuropsychotherapy. In 2024, he founded Equilibria Evolution, which transforms clients' financial lives by empowering them to live authentic, intentional, values-based lives. He lives in Jacksonville with his wife, Lynda.*

Q. Define what you do professionally.

A. I am the Earle C. Traynham Professor of Finance at the University of North Florida (UNF). I am also the founder of Equilibria Evolution, a life coaching and financial therapy company.

Q. What activities encompass your professional responsibilities?

A. Teaching, research, and service at UNF. Life coaching and financial therapy at Equilibria Evolution.

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

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A. I have worked at UNF since 2003. I founded Equilibria Evolution in 2024.

Q. What led you to your professional calling?

A. I am just now finding my stride. I have been teaching since I started my Ph.D. in 1995 and found my niche in behavioral finance. Over time, I have become increasingly interested in financial therapy as an academic discipline, a research field, and a vocation. Life coaching combined with financial therapy has become my true calling.

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

A. As a life coach, I work individually. As a professor, I primarily co-author papers and serve on various committees. As a teacher, I mainly teach my own classes.

Q. What theoretical framework guides your work?

A. Life coaching and neuroscience inspire both my private-practice work as well as my approach to research and teaching.

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

A. I am not sure if this is considered a "project," but I recently started both a newsletter, *Brain on Purpose* (published on LinkedIn), and a podcast, *Less Hustle, More Intention* (available on Apple podcasts).

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

A. It needs to be embraced by both the finance and mental health branches as a unique field that can be integrated into those fields.

More rigorous research and graduate program offerings in financial therapy should become available.

I believe integration of financial therapy into existing licensing bodies (e.g., into the CFP® and LMFT (or other) licensing) is needed. For example, behavioral finance was integrated into the CFP® curriculum in 2022.

For all of this to happen, there needs to be more public awareness and demand for financial therapists.

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

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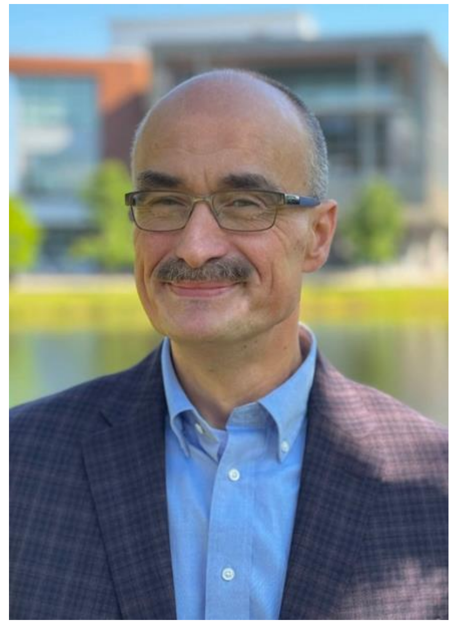

A. I have attended the Financial Therapy Association Conference twice now and am always blown away by all that I learn. I would deeply appreciate sessions on the various ways in which financial therapy is integrated into practices on both the financial and mental health sides. Nate Astle presented a version of this at the last conference, discussing the structure of the Financial Therapy Clinical Institute.

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

A. LinkedIn has all my info: www.linkedin.com/in/oschnuse, and my website lists all the services that I offer: www.equilibriaevolution.com.

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

A. Longitudinal Multimodal Study on the Impact of Financial Therapy on Mental Health, Financial Behaviors, and Neurobiological Outcomes (you asked ☺).

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

A. If you are thinking about writing something, just start. That is the first step in motivation.

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