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Researcher Profile: Goldie Prelogar-Hernandez

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RESEARCHER PROFILE

An Interview with

Goldie Prelogar-Hernandez

Goldie Prelogar-Hernandez, Ed.S., is a Certified Personal and Family Financial Educator (CPFFE) and Associate Instructional Professor for the Family & Consumer Sciences program in the Department of Teaching and Leadership at Pittsburg State University. In addition to undergraduate instruction in family financial planning and resource management, she is a member of the Board for the Kansas Association of Family & Consumer Sciences.

When not teaching, Goldie conducts teacher trainings for Financial Literacy educators throughout the state of Kansas. Her research interests include understanding the financial wellbeing and concerns of marginalized populations and queer representation in financial professions. Through her multifaceted contributions, Goldie remains committed to advancing financial education and inclusivity within academic and professional spheres. When not working, Goldie enjoys spending time with her partner and their five children.

Q. Define what you do professionally.

A. I'm a teacher, first and foremost. I teach pre-service Family and Consumer Sciences (FCS) teachers, future community educators, and in-service teachers about personal finance and family resource management. I love developing games and activities to make personal finance more hands-on and fun! I also have a small financial coaching practice where I help people clarify their financial goals and improve money behaviors.

Q. What activities encompass your professional responsibilities?

A. I have a relatively heavy teaching load at my university. I teach mostly at the undergraduate level: Consumer Education and Personal Finance, Family Resource Management, Family Financial Planning and Education, and a few others. I act as a faculty mentor for our Community and Family

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Services students. I am a faculty advisor for the Eta Chapter of Phi Upsilon Omicron, an honor society for Family and Consumer Sciences. At the college level, I serve on the Diversity and Inclusion Committee. Professionally, I serve on the Diversity, Equity, and Inclusion Committee for the American Association of Family and Consumer Sciences.

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

A. I believe that this is my 9th year as a full-time faculty member.

Q. What led you to your professional calling?

A. I have always been interested in improving my financial knowledge and living frugally. I spent a lot of time with my Great Depression-era grandparents, and I loved their way of life. It wasn't until I was in graduate school that things started to "click" into place. I was asked to teach a section of Personal Finance as part of my graduate teaching assistantship, and I absolutely fell in love with both the content and with teaching.

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

A. We like to say that the Family and Consumer Sciences program is small but mighty. I have the BEST colleagues both in FCS and in Teaching and Leadership, but I'm the only financial educator.

Q. What theoretical framework guides your work?

A. As a social science, in FCS we pull from many different theories. We use systems theory, behaviorism, social learning theory, intersectional feminist theory, and one of my favorites: Bronnfenner's Ecological Systems Theory. The ecological theory lends itself to a better understanding of where our money ideas and scripts come from.

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

A. This summer, I wrote a paper on women and financial anxiety that should be published in Spring 2025 in the *Midwest Quarterly*. I wanted to create practices for addressing women's financial anxiety based on what we know about female (and assigned female at birth) clients

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and existing research on financial anxiety. So, I created some journal prompts and other ideas that I expanded on in the paper. I workshopped a few of the ideas on some of my coaching clients, which led me to put together an LGBTQ+ financial support group that I am really excited about!

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

A. Researching and testing out best practices! Our clients and their needs are so varied, but having tried-and-true, well-researched practices would lend itself to being a respected field of study. Additionally, any collaborations between similar fields give exposure and increase awareness of the financial therapy discipline. Not to mention, collaboration across fields also tends to get the creative juices flowing, which benefits everyone!

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

A. Many of us in higher education are being asked to do more with less. I think having free webinars and educational materials that can be made available to practitioners (and faculty) to disseminate to students and clients would be very helpful. Short, informative videos on topics like money and relationships, financial behaviors, and present biases would be helpful in educating young people on not only how to improve their financial thinking and behaviors but also demonstrate what a financial therapist does for clients.

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

A. Shoot me an email: gprelogar@pittstate.edu.

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

A. I would love to dig into two research projects: 1) Understanding the Financial Status and Well-Being of Sexual and Gender Diverse Populations and 2) Measuring and Resolving LGBTQ+ Disparities in the Financial Counseling and Therapy Fields. Both of these topics are high on my priority list. I want a greater understanding of how other queer folks navigate financial spaces and financial experiences.

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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. Make time and have an accountability buddy. Even if you have a heavy teaching load and a busy family like mine, make time and space for researching and writing. Join a group! I joined a writing group this summer, and it really helped to keep me motivated. That slight bit of competition was the inspiration I needed to stay on track.

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