

## Researcher Profile

### An Interview With Dr. Rebecca J. Travnichek, AFC®

*Dr. Rebecca Travnichek is a Family Financial Education Specialist with University of Missouri Extension. Dr. Travnichek currently serves as the Financial Therapy Association's Annual Conference Program Chair. She is also very active in the Association for Financial Counseling and Planning Education, where she serves on the Board of Directors. Dr. Travnichek has participated in leadership development programs at the state and national levels. She was involved in the initial proposal development of the Financial Security for All Community of Practice with eXtension and continues to be involved through several roles. She is active in the National Extension Association of Family and Consumer Sciences at the national and state levels, serving in multiple leadership roles. For the past three years, Dr. Travnichek has also served as the Editor of the Journal of the National Extension Association of Family and Consumer Sciences. She represents the type of person who makes the Financial Therapy Association a dynamic organization linking practitioners and academicians.*

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#### **Q. Define what you do professionally.**

A. By title, I am a Regional Family Financial Education Specialist and Andrew County Program Director for University of Missouri Extension. But what do the titles really mean? "I teach people of all ages about money," is my short 'elevator' speech and what I told my daughters when they were young and asked "What do you do, Mommy?" For about 4 years (2006-2009), my leading comment was "Well, I have been doing a lot of prison time lately." Wait, it isn't what you think. You can imagine the facial expressions I observed (just look in the mirror, I bet you have the same expression). For those four years, my largest learner audience was incarcerated men and women. Several of my colleagues and I taught a 13-module program in 4 Missouri Department of Corrections facilities; three facilities were for men and one was for women. I shared my experiences and evaluation data at the FTA Conference in Manhattan, Kansas last year.



I recently submitted my Dossier for promotion and tenure. As part of that process, I was required to have a written teaching philosophy. I have been teaching college students

and community members for 23 years; however, I did not have an official written teaching philosophy. To be honest, I panicked, and procrastinated. At the last minute, I had one of those “Ah ha” moments. At an Association for Financial Counseling and Planning Education Conference (AFCPE), Dr. Ray Fogue and I had a discussion about developing a “business” statement for what we do in financial research, education, and practice. That challenge was all I thought about on the airline trip home as well as the following week. Here is my business statement: ***I am a leader, helper, guide, change agent, coordinator, counselor, and facilitator of learning to help individuals and families make confident and competent decisions leading to successful personal financial behaviors.*** This statement has been included in my email signature line for the past two years. It depicts what I was hoping to accomplish in my graduate teaching and research associate positions at Oklahoma State University and Auburn University as well as in my career with University of Missouri Extension.

### **Q. What activities encompass your professional responsibilities?**

A. Those of us with university-based professions, whether in research, education, or similar positions, have certain job responsibilities listed in a position description document. My position description is divided into my education role and my local leadership role: Regional Family Financial Education Specialist responsibilities include conducting needs assessments, planning, developing, implementing, and evaluating extension personal and family financial programming efforts in fifteen northwest Missouri counties through face-to-face and electronic teaching opportunities; newspaper and newsletter articles; radio (live and taped) segments and television appearances; and providing research-based information and resources through telephone, e-mail, and personal contacts. County Program Director (CPD) responsibilities include maintaining a successful county extension office; providing county citizens with diverse extension programming by all regional specialists serving the county; supervising multiple staff; managing an annual county commission budget allotment, program funds, grants, investments, and endowments. However, working in Cooperative Extension, there is so much more.

Expanding the business statement above may be a better explanation of my various activities:

- Leader
  - The word ‘leader’ has many meanings in the dictionary. Some of those definitions relate to your eyes, horticulture, fishing, or the military. I believe I lead learners by directing them to unbiased, research-based information they can use and turn into knowledge and actions to improve the financial health of themselves and their families or businesses.
- Helper
  - As a ‘helper,’ I provide assistance and support to learners in their quest to learn and improve all aspects of their lives. I give assistance through the delivery of pertinent financial information and resources. Support is given by providing contact information to learners and offering one-on-one learning and counseling sessions.

- Guide
  - Explaining complex financial concepts and processes in a language with terms learners can understand is the best manner in which to serve as a guide. Learners may be intimidated by the vocabulary and overuse of acronyms in the financial industry. They may make decisions based upon information they do not understand.
- Change Agent
  - The *Webster's Ninth New Collegiate Dictionary* gives the following definition of change: "to give a different position, course, or direction." As an educator/teacher, I provide information and resources to give individuals and families the tools and opportunity to chart a new course on their financial roadmap, changing the direction their finances may be headed.
- Coordinator
  - Being a coordinator of education means encouraging and empowering learners to step up and take action regarding their finances and in other aspects of their lives. Providing information and resources is great, but I need to go that extra step to ensure learners will be willing and able to directly apply what they have gained.
- Counselor
  - As an Accredited Financial Counselor (AFC®), I utilize research and resources to assist individuals and families in selecting more informed and effective financial behaviors.
- Facilitator
  - As an educator of youth and adults, it is one of my goals to make learning fun, easy, and worthwhile for the learner. If I can make the learning process easier, and less like a traditional school classroom, learners are more accepting of knowledge and information and feel comfortable in making purposeful life decisions.

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

A. I began my career in personal finance with University of Missouri Extension on July 1, 1996. Upon my hiring, I provided family financial education for 7 counties in northwest Missouri. Upon the retirement of a colleague in 2000, I gained another 8 counties. Thus, I have responsibility for family financial programming in 15 counties. It was also in 2000 when I became the county program director of my headquarter county. Between 2002 and 2005, I served as interim CPD in two other counties in addition to my own.

**Q. What led you to your professional calling?**

A. I have been associated with the Cooperative Extension Service (CES) all of my life. Before I was old enough to join 4-H, I was going to club meetings and the county fair. It was through my family, 4-H, and teen leadership activities that I decided a career in CES was my future (I can truly say that I am exactly what I wanted to be when I grew up). In pursuing this career goal at Oklahoma State University (OSU), I worked closely with the Family

Resource Management Specialist, in revising a publication entitled “Cost of Raising a Child.” As part of this project, I also developed supporting materials, marketing pieces, and conducted the county educator training. From this OSU Extension experience, I decided to kick my goal up a notch by becoming a state extension specialist. We headed south to Auburn University, where I continued working toward my goal with the Family Economics Specialist of the Alabama Cooperative Extension Service.

**Q. How are you paid?**

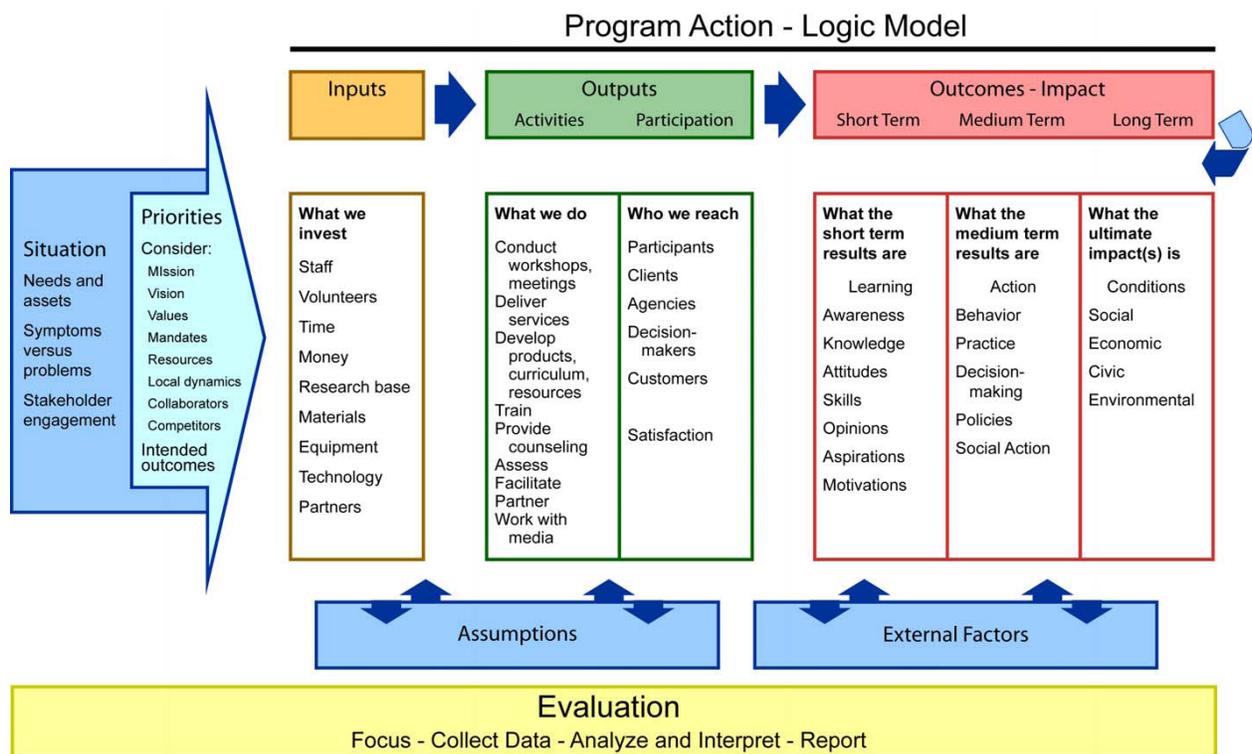
A. As a field faculty member of the university, I am paid a salary from the University of Missouri. I have a 12-month contract with a 100% Extension appointment.

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

A. The answer to this question is yes and no. As a financial educator, I teach both as an individual and as part of multiple teams, depending on the curriculum/program. Involvement in multiple professional associations and serving in leadership positions in those associations means working with elected boards and multiple committees.

**Q. What theoretical framework guides your work when dealing with clients and/or conducting research?**

A. Being an extension educator, my main form of research is program evaluation. Thus, I use the Program Logic Model (PLM) designed by University of Wisconsin Education for program planning, implementation, evaluation, and communication.



The PLM displays the sequence of actions that describe what the specific program is and what it will do. It includes five core components in this depiction of the program action:

1. Inputs: resources, contributions, investments that go into the program
2. Outputs: activities, services, events and products that reach people who participate or who are targeted
3. Outcomes: results or changes for individuals, groups, communities, organizations, communities, or systems
4. Assumptions: the beliefs we have about the program, the people involved, and the context and the way we think the program will work
5. External Factors: the environment in which the program exists includes a variety of external factors that interact with and influence the program action.

Utilizing this type of model lends easily to the development of public value statements necessary for state and federal reports and grant final reports. It also assists in communicating with a variety of media outlets including traditional print and recorded media, as well as Facebook, Twitter, and other nontraditional media.

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

A. Patrick Lencioni states in his book, "Silos, Politics and Turf Wars" that silos are the invisible barriers that separate work teams, departments, and divisions, causing people who are supposed to be on the same team to work against one another. Silos devastate organizations by wasting resources, killing productivity, and jeopardizing results. I am a member of a self-directed work team within University of Missouri Extension called Silo Busters. We are working together to erase the invisible barriers between and among the various program subject matters, state and regional specialists, and researchers and educators within our own university system.

For financial therapy to be a respected field of study, we will need to break down the 'silos' that currently exist between university research/education, sociology, psychology, marriage and family therapy, etc. We will need to collaborate on research, education, counseling, practice, and therapy. Maybe we don't know the exact manner in which this will happen right now, but we are off to a good start.



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

A. From an educator's point of view, the most important benefit is that FTA enables professionals from multiple fields of study to collaborate in research, program development, and share resources to improve our methods of reaching individuals and families to help improve their financial well-being.

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

A. To learn more about my extension programming, go to <http://extension.missouri.edu/andrew>

or via mail/email at:

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