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5 STEPS TO FINANCIAL FITNESS *for Women*

Yes, it is a financial jungle out there nowadays., and it is scary and daunting to think about...so we don't. Instead many women passively decide not to deal with their finances...today.

Tomorrow, we'll get to thinking about it more seriously, only after taking care of all the people in our lives and attacking the insurmountable daily "to do" list. Besides, my husband says we're fine, my broker says I wouldn't get it anyway, and truth be told, I'm really not that interested-it's just not my thing. Some of this may feel familiar, even if you've never said it out loud. Well, hiding our heads in the sand and assuming everything will be all right will never give you the confidence and security every woman

desires. Women, it's time to get involved! Believe me, once you do it's like a dark cloud gets lifted and you'll feel an invisible but nagging burden is lifted off your shoulders. So how do you begin to tackle this task? Just like any other on your revolving "to-do" list, one step at a time.

Step One: Know your Purpose. What are you trying to accomplish? What is it that really excites you? Is it starting a new business, traveling around the world, forming a charitable foundation, changing careers, leaving a legacy? There is nothing like a passion for something specific to get you motivated.

Step Two: Know Your Numbers. Regardless of whether you feel you have adequate assets, or not, it is important to know what your personal needs are. This will take some effort but you need to figure out what your "must have" monthly expenses are. Besides the obvious like mortgage or rent, utilities, phones/internet/cable, food, insurances-home, car, life, health, gas/tolls, credit cards, car payments; don't forget hair & nails, clothing, dry cleaning, gym memberships, clubs, magazines, dining out, entertainment, travel, gifts-holidays, birthdays, weddings, showers, charities. This is a wonderful 'warm up' exercise and will give you a clearer picture of your spending habits. It will also help you to clarify and separate your NEEDS-what you absolutely must have, from your WANTS-what you just like to have. There is nothing wrong with wanting more than we need, in fact it's healthy and can help us to feel happy, content and successful. The importance of the distinction is that it will allow us to decide if the "wants" are still important to our PURPOSE, or if any of them can be reduced or discarded altogether.

Step Three: Prioritize Your Goals. Women are experts at multitasking, but sometimes we do take on too much at once. Decide what is most important in order of priority. Then, determine when this goal must be reached. Sometimes we can focus on shorter term goals with extra intensity and get them accomplished and off our list quickly so that we can have a laser focus on the bigger goals that will take more time. This approach can also provide us with the emotional fortitude to stay on track when the unexpected happens, which we know will occur. That's life!

Step Four: Create the Plan and Stick With It. After all, you wouldn't set out for California from New Jersey without knowing how or when you planned to get there, right? So, in order to know where you are going, you have to know where you are. If your goal is short term, you are not going to invest the same way as you would for something that is 10 or 20 years down the road, and vice versa.

Step Five: Work With an Advisor Who Gets You. Chemistry is an integral part to any important relationship. This couldn't be more true when it comes to being Financially Fit. An acceptable advisor will treat everyone the same and suggest a suitable model for each client. A great advisor will recognize that each client is a unique individual with their own personal circumstances, PURPOSE, and PRIORITIES and will listen attentively to what you are saying and help you to recognize what you are feeling but not saying. Don't settle for the "plan in a can". You deserve better!

Visit our Website at www.FFFGonline.com for GREAT information, original articles from a woman's perspective, register for upcoming events, and learn more about our unique "Savvy Women's Club". Or call us at Family Focus Financial Group (888) 685-7237. We'd love to listen to "your story". ■

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