



1. Build a Strong Financial Foundation

- **Create a budget** that aligns with your goals and values. Track where your money goes and make intentional spending decisions.
- **Establish an emergency fund** with at least **3–6 months of living expenses** to cover unexpected events without relying on credit.

2. Manage Debt Wisely

- Focus on paying down **high-interest debt first** (such as credit cards).
- Consider **debt consolidation or refinancing** to lower interest rates.
- Avoid taking on new debt that doesn't contribute to **long-term growth**.

3. Save and Invest for the Future

- **Contribute regularly to retirement accounts** (401(k), IRA, or pension plans). Take full advantage of any **employer match—it's free money**.
- **Invest early and consistently**. Even small, regular investments can compound significantly over time.
- **Diversify your investments** to balance risk and reward.

4. Protect Your Assets

- Ensure you have adequate **insurance coverage** (health, life, disability, auto, and home).
- **Create or update your will** and review beneficiaries regularly.



Consider setting up a **trust or power of attorney**, especially if you have dependents or significant assets.

5. Build Financial Knowledge and Confidence

- Educate yourself on **credit, investing, taxes, and financial planning**.
- Attend financial literacy workshops and partner with a **trusted financial advisor**.
- Engage in **open conversations about money with other women**—it helps normalize financial discussions and build confidence.

6. Plan for Career and Income Growth

- **Negotiate salary and benefits** with confidence.
- Invest in developing **new skills** that increase earning potential.
- Consider creating **multiple income streams** for added security and flexibility.

7. Align Money with Your Life Goals

- Define what **financial success** means to you—whether it's being debt-free, financial security, or building a legacy.
- **Review and adjust your financial plan regularly** as your life, priorities, and goals evolve.

For informational purposes only. Please consult a financial advisor or attorney.