



## The Five Amazing Things That Happen When You Start Talking About Money..

**Ladies, when was the last time you openly talked about money? About your budget? Savings? Retirement? A recent survey revealed that women are generally more comfortable talking about their kids, Botox, sex, fitness or death than their personal finances! In contrast, men start talking about salaries, stocks and investing at a much earlier age than women.**

Most of us women have been taught that the topic of money doesn't make for polite conversation. Whether you are rich or poor, money can feel like a measure of self worth and a way to define yourself. It may also be an aspect of your life that you are not proud of or you feel lacks control. Money is an emotional topic that can stir up unexpected thoughts and feelings and if left undiscussed it can be the source of much anxiety.

Here's what can happen when you speak up..!

**You identify your unique money talk mindset:** Money is such a taboo topic that it often takes a crisis for couples or families to discuss it openly. The reasons vary from person to person and are based on our unique set of beliefs about money which I refer to as the "money talk mindset". Many factors contribute to the development of our money mindset including family money messages, culture, gender, generation, religion, socioeconomic status and personal financial experiences. By actively identifying your money mindset you can help change your conversations and investment behaviors.

**You enjoy more intimate and satisfying relationships:** Money silence is ruining marriages and families, bankrupting businesses, and making it almost impossible for the next generation to be healthy around money. Fifty percent of first marriages end in divorce, with financial conflict often cited as the leading cause. Financial infidelity is on the rise with 42% of adults surveyed in 2016 (33% in 2014) admitting to financially cheating on their partner. Having an open conversation about money (without exercising passive aggressive behavior) can help establish better relationships and give you peace of mind.

**You start raising a financially intelligent next generation:** As a parent or a loving relative or mentor to a young person you can only teach what you know. If you were raised in the money silence, then it is challenging (but not impossible) to empower your children to talk about money and be financially intelligent. To raise a financially fit next generation, you may need to admit that you need to learn a few new things! Parents are influential role models for the next generation and it's never too late or too early to engage your family in the money talk.

**You start raising financially fit parents:** Seven in ten adults find it difficult to talk to their families about who will make financial decisions for an aging parent or relative. It is also common for parents to want to maintain control as they age. Learn techniques to respect this desire by approaching them with loving intent, at a quiet time, and in a manner that lets your parent maintain dignity.

**You learn more about your worth as a consumer:** There has never been a time in U.S. history where women have been more economically powerful. Currently, women control over 50% of the personal wealth in the United States, act as primary or joint decision makers for \$11.2 trillion in investable assets, and will control at least two thirds of the nation's wealth by 2030! Even if you don't bring home all the bacon, women make 85% of the buying decisions and are very influential in how family income is spent. *Yes, women we are a financial force to be reckoned with!*

Given the U.S. has spectacularly low financial literacy rates, open discussions can be a key source of knowledge. That's why I suggest attending finance workshops like my "Women, Wine & Wealth" series with your friends the same way you do, say fitness classes.

**So what is "Women, Wine & Wealth" series?:** It's a regular meetup group designed primarily for women on how to speak up, communicate and participate in productive financial dialogues. It's also for romantic partners, whether married or living together; for parents who want to raise financially fit children; and for adult children who want to talk about finances with their aging parents. *There is no sales pitch – just helpful solutions on how to talk more openly about money & live a more fulfilling life.*




Women  
Helping  
Educate &  
Elevate  
Life

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### Women, Wine & Wealth A Ladies Night Out!

#### "Breaking the Money Silence"

Join us for wine, chocolates, refreshments and an informative program for women like you!

*Do you want help in identifying your unique money mindset?  
Do you want to learn how to break money taboos?  
Do you want to learn how to talk more openly about finances  
and plan for a more fulfilling life?*

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