



## wonder woman didn't need a sidekick

### Think About This...

Ninety percent of American women will become single during their adult lifetimes<sup>1</sup>. At this point, women often question whether there is really enough time and money to improve their financial situation. Don't let this be you. It's time to take charge of your finances and move forward with confidence.

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Households headed only by women survive on about half of the income generated by all other households<sup>1</sup>. That fact alone can make planning for your financial future seem overwhelming. Add in all of the other commitments women face, and it's no wonder that women tend to procrastinate, saying they will pay attention to their financial life sometime in the future<sup>2</sup>. The problem is, that time never arrives.

As a single woman, you can't afford to put it off.

### You Can Do This

Just take it one step at a time and build a plan around what's important to you. To help you get started, here are some questions to ask yourself:

- How much money do I need to save for short-term goals (emergency fund, new car)?
- How much do I need to save for long-term goals (college for kids, retirement)?
- Do I have a retirement plan? (It's never too early or too late to have one.)
- Do I have a will and an estate plan? Are they up-to-date?
- Do I have provisions for the financial and physical care of my dependents (children, aging parents) in the event something should happen to me?
- Am I interested in charitable giving or leaving a legacy for my loved ones?

## Protect Your Future

Because you're single, you're going to have to do all of the saving and planning on your own. That doesn't mean it's impossible. On the contrary, it can be quite rewarding to know that you did tackle it on your own and have protected what's important to you.

## Call Me Today

I encourage you, as a single woman, to start taking control of your finances. Together, we can work to strengthen your financial skills, helping you to feel more confident about your money and your future.



<sup>1</sup> Market Watch, December 2, 2011

<sup>2</sup> Prudential Financial, "Financial Experience and Behaviors Among Women," 2010

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