

HOW TO CONQUER THE WORLD

5 Financial Strategies for Savvy Single Women



If you're a woman making the financial decisions for your household, you're not alone. One study found that 40% of women take the lead in their household finances, while another 30% make financial decisions with their partner. Whether you're just starting out, or have a well-established financial strategy, or are already enjoying retirement, here are some things to keep in mind.

Build an Emergency Fund

Sometimes, when it rains, it pours. Saving up for a rainy day (like a sudden job loss, major medical expenditure, or natural disaster) is one of the smartest places to start. While a credit card can help in some emergencies, using cash means you can avoid fees and interest. Six months' salary can be an ideal goal.

Protect Your Assets

It's not all about saving: the right insurance coverage may also play a role in your financial strategy. Even if you're offered some basic types of coverage through your workplace, you may find there are additional angles you'd be wise to consider. Being well insured can save you major headaches down the road.

Consider Investing Differently

On average, women tend to live longer than men, meaning you have more years ahead that you'll need to finance. Given women's unique financial needs and challenges, it makes sense to talk to your financial professional about long-term investment strategies that might be particularly advantageous to you.

Prepare Your Legacy

"Getting your affairs in order" needn't be a morbid exercise that you delay until the end of your life. Ideally, it's something you're already thinking about now. Your estate decisions matter, whether that means keeping your beneficiaries updated, making extended care decisions, or preparing a legacy to leave your loved ones.

When women win, everybody wins. We want to see you conquer the world. With savvy financial strategy in place and a knowledgeable team at your back, you can be more confident about the future you're creating for yourself – and those you love.

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