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Lynn's Top Five

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outcome sometimes can happen accidentally, but most often requires care and nurturing and much thought. Be the voice of calm and "future think" in your relationship. Have at least an equal voice in your family's financial decision making.

4) Understand investments, and risk, and like your portfolio. You don't need to be a money management pro, you just need to find folks who are and who are willing to design portfolios that match you, your goals and your risk tolerance. Ask questions and invest your money with those who give you straight answers, create ongoing educational opportunities for you and meet with you regularly to review your accounts.

5) Seek financial knowledge and/or outside professional help, even if you are an expert. Read! Form discussion groups or book clubs; share ideas with friends and don't be afraid to talk money. In my experience it's a topic that makes women uncomfortable in groups, which is ridiculous. Men talk about money all the time! That's why they control so much of it! So in conclusion:

Women ask directions: Don't be embarrassed to "not know" as long as you are willing to ask and then listen and learn.

Women change their minds: Women are continually "recalibrating" as new information becomes available. We get laughed at for that but instead we should be embraced!

Women are constantly saying they are sorry: Being a fiscally smart woman is nothing to apologize for: welcome it and share your knowledge and interests. Working together we can create a fiscally responsible future for all.

I recently had lunch with a good friend who is working with her daughters to instill in them the importance of retaining some financial autonomy even as they forge new relationships and build families. Her daughters are grown, college graduates, and by all appearances, successful. But it's amazing how much control they and many women are willing to give up for the sake of a shared future with someone else. Let's review five important financial matters that all women should never abdicate to others.

1) Know where your liquid assets are and have access to them. In addition to having access to all jointly owned bank and investment accounts, I believe it's very important for every woman to have her own money and complete and sole access to it. It can be something as simple as a separate savings account, checking account and yes, even a credit card. Define the amount that makes you comfortable (maybe six month's living expenses) and make it happen. You can set up access rights for your partner if you become unable to care for yourself or pass away, via an intelligently crafted estate plan.

2) Track your family spending and live within (or below) your means. Use credit very carefully. Many women who first start working with us are unaware of the amount of money it takes to support their and their family's lifestyle. Busy world, busy lives means dividing and conquering all the work, including the fiscal management of the family. Make time! Know what you have, what you earn, what you spend, and what you need to be comfortable and stay fiscally safe. Don't just let someone "take care of you." Sounds romantic initially, but it rarely is long-term.

3) Have goals, make plans, review regularly. At the risk of sounding like a shampoo bottle, it really is all about lather rinse repeat! Making plans, and then not staying on top of how things are going and adjusting goals and objectives as life unfolds, is foolhardy. A good financial

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