



Retirement Estate Assets Protection Planning

Why Women Need to Understand Investing Now

Provided by Pat Baxter, Investment Advisor Representative

There Are No Guarantees if Women Do Not Understand Investing

Women need to understand investing now because there are no guarantees you will stay married or even get married, women need to know how to take care of their finances. This is the start of investing money for beginners. This includes learning stock mutual funds, bond mutual funds and simple index funds. With these three types of funds you can buy stocks inexpensively, with low risk and learn to read charts that are not difficult.

But understanding investing now means you need to understand sane savings (my mantra), mega-money management (because everything is ultra-expensive), and investing (because **you need to stay ahead of inflation** to keep your money growing).

Far too many women are still taught to be financially dependent, even when you work, and many don't get involved in family finances since you feel prince charming will be there to protect them forever. It is important to work together on finances, and staying out of family finances could have dire consequences for either spouse. **Stay involved in your family finances.**

Divorce or Death Effecting Your Finances

Because you have at least a 50% chance of divorce and even greater chance of being separated from your spouse, it is imperative that you

understand all the nuances of money, including investing. I focus on mutual funds because, 1. That is where my long term expertise and success is, 2. They are easy to understand once you put some “peddle to the metal” and study some of what I call, “mutual fund research”.

If you are not dependent on your husband to take care of all finances during your marriage, or an adviser if you are single, then you will know what to do at any time, including with an illness, accident, or death. Dependency is not a good thing.

Many women fall victim to con artists who prey on women with money and no financial skills, because they are not familiar with the ease at which others prey on those without financial experience. Understanding stocks, bonds and mutual funds will create a knowledge bubble around you, that will keep you safe.

There are literally millions who have lost millions due to being trusting and naive. Don't make yourself a victim by keeping your financial knowledge and skills very low. The potential for divorce or death from a spouse are a major reason why women need to understand investing.

Protect Yourself Now and in The Future and Protect Your Money

There are many women who never write a check or pay a bill, after getting married. That is hard to imagine, but it exists. Writing checks and paying bills are a powerful way to keep yourself aware of family finances and the limitations of money.

Then you monitor investments in mutual funds, or other investments for savings, college, or retirement, this gives you another layer of awareness and will help protect your finances now and in the future. I speak to beginning investors all the time who can't analyze the simplest investments. This is not acceptable. Teaching investing for beginners is something I am passionate about so you can protect specialty finances.

Therefore, women need to understand investing. Social security is meant to be a supplement, that is why the payout is very low for most people. Your 401k can be overrun with success if you know investing money for beginners. If you have a pension or get your husband's pension from death or divorce you can still benefit from knowing how to invest money.

When you understand investing, the chances are good you will also understand how to grow your investment retirement account and hold on to the accounts build by you or your spouse. Understanding why women need to understand investing will create an entire class of new and capable investors, who can also teach their daughters.

By: MsFinancialSavvy

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