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FOR WOMEN ONLY

I never thought I'd write a book about money just for women. I never thought it was necessary. So then why am I doing just that in my eighth book? And why now? Let me explain.

All my previous books were written with the belief that gender is not a factor on any level in mastering the nuts and bolts of smart financial management. Women can invest, save, and handle debt just as well and skillfully as any man. I still believe that—why would anyone think differently?

So imagine my surprise when I learned that some of the people closest to me in my life were in the dark about their own finances. Clueless. Or, in some cases, willfully resisting doing what they knew needed to be done. I'm talking about smart, competent, accomplished women who present a face to the world that is pure confidence and capability. Do you mean to tell me that I, Suze Orman, who make my living solving the financial problems of total strangers, couldn't spot the trouble brewing so close to home? I don't think I'm blind; I just think that these women

became very, very good at hiding their troubles from me. Why not? They had years of practice hiding them from themselves.

Frankly, I was shocked. It was a real reckoning. It began with a friend, a very high-powered businesswoman who handles millions and millions of dollars a year, who refused to sign will and trust documents I'd helped her to prepare. I can't tell you why, but those papers sat on her desk for *three years*—she clearly had some kind of block that prevented her from simply signing her name and having the documents notarized. Even as I write, she has still not completed them. Then another friend, a woman with some amazing professional credits under her belt, broke down and confessed that she had rung up such staggering bills over the years that she was too terrified to tell anyone and had no idea how to pay them off. Not long after, I heard from yet another friend who finally woke up to the fact that her employer was paying her significantly less than every other executive of comparable rank in her company. Her division was one of the most profitable and consistent earners for the company, but still she just accepted the minimal increases her boss would hand her every year at review time. And even now, out of some misguided loyalty, she was reluctant to leave the employer that took advantage of her year after year.

What was going on here?

Upon further investigation, I learned that so many women in my life—friends, acquaintances, readers, people from my TV audience—all had this stumbling block in common: an “unknown factor” that prevented them from doing the right thing with their money. Maybe it was fear of the unknown for some; maybe for others it was a little streak of rebellion for holding it together in every other part of their lives; or maybe it was just that they felt that things had gotten so far out of hand, they were embarrassed to ask for help and reveal just how much they didn't know.

Women have been thrust into an entirely new relationship with money that is profoundly different from anything we have

ever encountered before. The shifting roles of women at home and at work have dramatically changed where and how money interacts with a woman's life. Yet what I see is that while women have established or expanded their roles and relationships, when it comes to navigating the financial ramifications of this new world, they are using old maps that don't get them where they really want and need to go.

It doesn't matter if I am in a room full of business executives or stay-at-home moms, I find the core problem to be universal: When it comes to making decisions with money, you refuse to own your power, to act in *your* best interest. It is not a question of intelligence; you absolutely have what it takes to understand what you should be doing. But you simply won't bring yourself to take care of yourself financially, especially if those actions compete with taking care of those you love. Your inner nurturer reigns supreme; you do for everyone before you do for yourself.

No matter how good your intentions may be, they are nonetheless draining you.

So that is why my eighth book is called *Women & Money*.

The challenge is to finally learn—and accept—that to be truly powerful in your life requires making money moves that work for you. Now, I am not suggesting you replace nurturer with narcissist. I do not want you to discard your generosity or shed your supportive and kind nature. This book is not about becoming more by becoming more selfish. Far from it. I simply want you to *give to* yourself as much as you *give of* yourself. By taking care of yourself financially, you will truly be able to take care of those you love.

Becoming powerful in a lasting, beneficial way is never done at the expense of others; it is done for the good of all. Women are the bedrock of their families, of their communities—so many are dependent on us. If we stand strong and know who we are and what we can create, we will easily be able to hold up those we love and those who need a helping hand.

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Please know that there is not one sentence of blame within these pages. I appreciate that the incredible multitasking job called *your life* makes it hard, if not impossible, to find the time, energy, or desire to pay attention to what you are doing wrong with your money, let alone figure out what is the right thing to do. Your kids need mothering, your partner needs loving, your parents need help, your career needs your energy, and your friends need your ear. Throw into that mix the dry cleaning that needs to be picked up, the groceries that need to be bought, the meals that need to be prepared, and the house that needs to be cleaned, and it's no surprise that anything to do with money takes a backseat.

The aim of this book is to make this transformation as easy as possible.

In order to do that, I'm going to help you toward an understanding of how we got here—why we undermine ourselves and why deciding to seize control over our financial lives is, in fact, a groundbreaking, trailblazing decision. I also hope I can provide you with the motivation to *want* to act, to tackle these challenges head-on and own your power.

I'll provide you with the guidance and pragmatic tools to feel secure and in control of your financial life as quickly and as painlessly as possible. To that end, I've come up with a five-month course of action that I've named **The Save Yourself Plan** to help you over the blocks and set you up for a lifetime of financial security. I've tried to pinpoint why it is that other books have failed you, why your moments of resolve and inspiration inevitably lost their steam and were short-lived. I've taken a realistic approach and come up with a strategy that anticipates the fatigue and fear and lack of determination and is designed to keep you engaged, educate you, and—can you believe it?—inspire you to want to do more. I will not overwhelm you with laundry lists of seemingly insurmountable chores. I've identified core tasks—and made them as comprehensive and easy to follow as possible. It is my goal that,

at the end of five months, you will be able to chart your progress and feel the pride and relief that come with being in control of a part of your life that has, until now, remained outside your grasp.

And finally, I hope this book will point you toward the future and inspire you, show you what is possible not just for our generation but for generations to come.

Because this is truly the best part: These life-altering changes are an amazing legacy, a gift to every daughter and granddaughter—those who grace your life today and those yet to be born.

Now you know why I truly believe that this book—the one I never planned to write, the one for women only—is the most important book I have ever written.