

# **The Female Sex and Money: The differences and why you must understand how to use them as an advantage to create financial peace and security.**

(Preface: the following information includes many 'generalizations', i.e., traits are attributed to men and women for simplification but can be applied considered as masculine and feminine. There are many women with varying degrees of masculine tendencies and many men with feminine ways. Reading the following with this understanding will make the article more relevant.)

## **GENDER MONEY MATTERS**

Assuming you are women, or a man who loves helping them, you may have noticed that women's take on, and approach to, money, personal finances and investing are 90° from that of many men. Think about what drives you to make money and then think about what drives the men in your life. Whether you can detect the subtle, and not so subtle, differences between how women and men look at the money in their lives.

These differences can be a good thing, and a not so good thing. As with all things, it depends on which lens you look at it through.

## **MALE MONEY 101**

In brief, men see money as a way to provide and protect the ones they love and care about. It's their way to compete against a sea of men who are also competing...for the best girl, for the popular vote, for the best job and highest salary, for the best wheels, for admiration, strength, domination, for the right to be the leader.

## **FEMININE MONEY 101 AND BEYOND...**

For you, though, money is generally a much more esoteric substance. We use it daily but few of us truly understand the driving force it has for, and on, us.

You see, most women are takercareofers! Having enough, or preferably more than enough, money to meet our needs to take care of us and others; our partners, our children, our parents, our relatives, and lest not forget, our best girlfriends!

In the age-old paradigm that society seems to want to cast off (and many think is worn out and obsolete), the man made the money, brought it home, gave it to the wife where she in turn uses it to buy the groceries and cook for the family and single-handedly craft a cozy, safe, secure house for all.

Question...have you stopped to notice if YOU still have an thread of that hard-wired drive in you to take care of others? Have you taken the time to talk to young women about leaving home, off to study, to travel, to begin finding her way in the world? What are her goals, her dreams, her aspirations? At the most basic, what are her needs and her wants for her life?

For some, she wants independence, a career filled with heart-warming purpose and heart-throbbing passion AND eventually wants to marry, raise a family and settle into a

happily-ever after picket fence life, ultimately snuggling right into the safety and security of an adult life she's been shown and has dreamed of since little girlhood.

For others, she's driven to find the right man, settle down, fulfill the drive she may not even understand and perhaps wouldn't agree with IF she understood it. That drive is the drive do that thing that drives most of us with a feminine bent...she simply wants to 'take care of.'

A huge slice of the female population doesn't really 'get' why they have to get a job. They don't understand, underneath it all, why they have to spend eight valuable taking care of hours making, managing and multiplying their money. As ironic as it may appear on the surface, they'd honestly rather be doing something much more valuable,

They DO get that they have to make money to support themselves but they don't really get the connection. The underlying current of driving passion to 'take care of' gets masked by the outer need to provide the money for their basic needs to have a roof over their head, food in the fridge and perpetual funds to get pretty, stay pretty and attract the right provider-protector man.

### So What About These Advantages

The advantages have to do with using what comes naturally for us to drive us, to motivate us on our feminine journey of having to go it on our own financially, either by choice or because of a divorce or untimely and devastating death of a great husband and provider. Some times, we're simply thrown into the role of head of household and it's nothing that we ever wanted.

Like it or not, we have to make our way in the world or we become dependent on a system that isn't meant to help women survive comfortably, let alone thrive in any way, shape or form financially.

Let's face it. Living takes money and living a life in which we feel safe and secure takes more money than the quiet desperation life that a surprisingly large percentage of women over 50 end up living.

OK, so we're takercareofers...how does that help you? Well, first we have to understand why 'taking care of' is so bloody important to us. Then we simply flip it around to that we're taking care of US and it's easier than you ever dreamed.

Underneath our innate drive to take care of is every creature's core purpose...to survive. If we take care of others, we not only help ensure that they will be able to stay strong and healthy in order to keep us safe. Only challenge is that now that so many of the rules have changed, it's US we need to keep strong and healthy in order to keep us safe...and that includes our financial security.

In order to shift the way we approach the financial aspect of our lives, we must mentally and emotionally shift how we look at money.

This is NOT a selfish thing, if that's where your head and heart went. It's a inescapable, self-preservation thing. If YOU don't shift your thinking, you may end up living below the poverty level as many, many women do when they get older. The thing is, you can do this shift, if you want it badly enough. If you choose it for yourself and if you commit to being the sole provider of YOU, which more of us are these days.

Here's some questions:

- 1) Who would suffer (in any way) if you got sick?
- 2) Who would suffer if you developed a mental illness?
- 3) Who would suffer if you didn't make enough money to take care of yourself?
- 4) Who would suffer if you had to be dependent on someone else?

The answers to these question can turn into the driving force beneath the shift in your approach to taking care of yourself financially.