

Pink or Blue?

How do I relate to my money?

By looking at research into behavior patterns and over 30 years as a Certified Financial Planner™, I have found that men and women often have similar financial objectives but different strategies for reaching them, each with its own relative advantages and disadvantages. What can men and women learn from each other to help improve the financial outcomes of both?

Rather than a BATTLE OF THE SEXES, we're striving for a better appreciation, and the potential for better financial outcomes from borrowing from both approaches. What can we learn from the strategies the other gender typically uses? How can couples develop a greater understanding as they navigate their finances together? Let's jump in.

Are You More Pink or Blue in Your Relationship to Your Money?

General Observations

- May be More Long-Term Goal Oriented
- More Relational
- More Collaborative
- May Take Less Risk and Debt
- More Likely to Seek Investment Advice

End Benefit/Objectives Focused Approach

Describe themselves as Financial Collaborators

BROAD GOAL: Reap the Benefits of Money

ALLOCATIONS: often more cash available, more annuities / bonds, less stocks / risk

- May be More Knowledgeable about Money
- More Confident
- More Competitive
- May Take More Risk and Debt
- Less Likely to Seek Investment Advice

Wealth Focused Approach

Consider themselves Financial Conquerors

BROAD GOAL: Maximize Wealth

ALLOCATIONS: often a larger amount of stocks with greater amounts of risk

While sharing a generalization of the practices of males versus females can be helpful, please note that no statements here are prescriptive of the behaviors and perspectives of individuals. In fact, we often share similar characteristics and strategies for meeting financial needs.

At DFS, I take time to understand my clients on a personal level. I hear not just what their needs and Life's Goals, Hopes and Dreams™ are but their underlying values and concerns. I take time to learn the language of the couple I'm working with, as I assess their full financial picture from taxes and insurance policies to legal documents to make sure all the pieces fit together. I guide you into a plan that unites your needs and goals into a strong and mutually beneficial FINANCIAL PLAN for your shared short and long-term future.

- Len Hayduchok, Dedicated Financial Services

Come see the benefits offered by a Certified Financial Planner™ practitioner with 30 years experience navigating these complex issues.



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