SMART WOMEN'S EMPOWERMENT™

THE FIVE BIGGEST MONEY MISTAKES Women MAKE

AND HOW TO FIX THEM



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The FIVE Biggest Money Mistakes Women Make and How to Fix Them

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This book is dedicated to
Debbie Miesel and Muriel Alexandrowski.

With their support, we continue
to empower and equip women
around the world with
relevant information and tools to lead more
confident, joyful, and financially secure lives.

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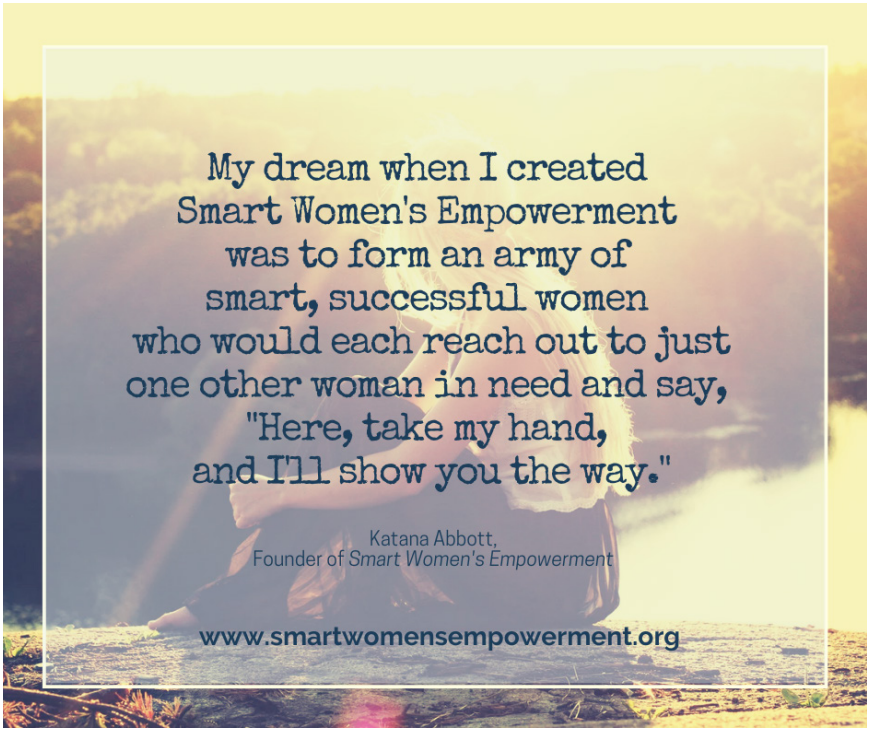
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Welcome to the Smart Women Community

Thank you for joining our Smart Women Community!

I've written this book to help you transform your relationship with money, so you can create wealth, make a difference, and live a life you love.

I want to start by sharing my story and why I am so passionate about teaching women to unlock their financial power.

Today, I live a beautiful life. I live on a lake and have financial freedom to do what I love. But my life hasn't always been that way. My father died in an accident when I was six years old. After that, my mother married a monster, and I grew up in a house full of fear and abuse. At age 21, I hit rock bottom, finding myself in the hospital after being battered by my own abusive husband.

It was at that moment in my life when a miracle happened. I picked up the book, Think and Grow Rich by Napoleon Hill, and it changed my life forever because I found my burning desire to never be a victim again and to become financially independent.

Over the next 20 years, I worked hard and got smart about money. It was a very difficult journey, but I figured it out and never gave up. Not only did I reach out for help, work long hours, step out of my comfort zone again and again, but I hired a high-level business coach and implemented everything I learned into systems while training my team.

In addition, I continued to educate myself by becoming a Certified Financial Planner and a Certified Social Security Claiming Specialist which raised my level of expertise from a salesperson to a high-level consultant on investments, insurance, retirement planning, Social Security, estate planning, planning for aging, and legacy.

By the time I turned 43, I was managing over $100 million in assets for my financial planning clients. I was recognized in the Circle of Success and part of the top 1% of money managers in the country for my firm for 13 years.

One day, I was asked to lead a financial class for the Federal Reserve's Money Smart Week called, Smart Women Finish Rich. The day of the workshop, as I looked out at my audience, I thought to myself, how will these women ever relate to me?

The Federal Reserve was reaching out to the "unbanked," or those who did not have bank accounts. Then I knew what I had to do; I had to share my story – what I just shared with you. By the end of my talk, over 100 women wanted an appointment with me. What was I going to do? I couldn't help them. I had no structure to make this happen.

The Universe has a funny way of helping us get what we want. I made a vow that someday, I would create a community of smart, successful women who would each reach out to just one other woman and say, "Here, take my hand, and I will show you the way." supported by contributing experts.

That dream is now a reality:

- I created a global nonprofit Smart Women Community supported by contributing experts.
- I am the host of the Smart Women Talk podcast and YouTube channel, and I have had the privilege of interviewing more than 500 bestselling authors and thought leaders. Check it out at www.smartwomentalk.com.
- Members can access free resources and our online course, *Unlock Your Financial Power* in the Smart Women Academy with over 400 other women from 17 countries who have taken this course. This is the same process I have taken my private coaching clients through, and now you can take it too!

I'm thrilled you have joined us, and I hope you enjoy this book and our programs so much that you take action with your money and then invite those you love to visit www.JoinSmartWomen.com to get started! And please "Pay it Forward!"



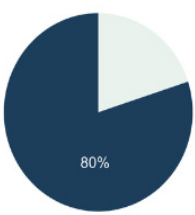
Mistake #1 –
Ignoring or Avoiding Your Money

Over the last 30 years, I've had thousands of conversations with women about money. I've learned that, in general, women love to earn it, spend it, and give it away, but when it comes to paying attention to it, we'd rather not.

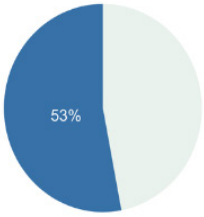
When we ignore or avoid money, we relinquish our power by allowing others to control, manage, and invest it. We might sign tax returns without thoroughly reviewing them, or postpone investing until it's too late.

Why Do We Give Up Power?

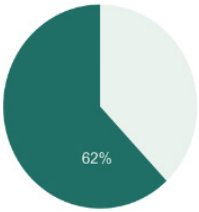
Statistics from the 2015 Fidelity Investments Money FIT Women Study support what I observe in my work: women are uncomfortable discussing money.



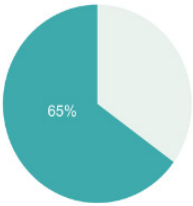
80% of women refrain from discussing their finances, even with close friends and family.



53% are not confident discussing money and investing with a financial professional on their own.



62% are confused about navigating their future financial path.



65% of women who are offered retirement guidance at work do not take advantage of it.

In our Smart Women's Coaching® survey, I asked women—

What is your biggest challenge with money?

These are the results:

#1 Earning enough money
#2 Getting rid of self-limiting beliefs or self-doubt
#3 Getting out of debt

Unsurprisingly, earning enough money was the top priority, but self-doubt and overcoming self-limiting beliefs are closely linked to how much money you have, how you manage it, and how you feel about it.

How you manage money will influence every area of your life—where you live, where your children go to school, who you associate with, where you vacation, and even the food and health care you receive. Additionally, it will impact your ability to bring your gifts into the world, allowing you to make a difference, experience joy, and leave your legacy.

Ignoring financial issues or delegating decisions to someone else is never the solution. Such actions can lead to much bigger problems in the future.

Some Common Examples

One woman I know was so upset after the 2008 stock market crash that she simply threw her investment statements into a file cabinet year after year because she was afraid to look at them. After working with an advisor to create a financial plan and reduce her market risks, she now reviews them regularly and has retired to explore her love of tango dancing. She even bought an apartment in Argentina, which is the tango haven.

Another woman signed tax returns for years without understanding them. She later discovered her husband was gambling with her investments. When she asked him to leave, she received a bill from the IRS for $1 million in back taxes. She was the wealth holder and had given up her power to her husband. She went on to write a book about this and is now a financial guru.

And another woman who was pregnant with twins when her husband died, found out that her husband hadn't changed the beneficiary on his life insurance from his ex-wife to her. This woman was so furious that she became a financial planner and wrote a book about her experience to empower others.

How Can These Types of Stories Be Avoided?

Start by honestly examining your finances. Begin today with one of the steps below. Don't wait for a triggering event to happen. Be proactive. You'll feel great about yourself and start the process of unlocking your financial power.

Take a financial course on money—There are plenty of great resources on the internet, including our course at the Smart Women's Academy called, "Unlock Your Financial Power," where I take you through the three-step process I've used for the last 30 years helping my clients create wealth by getting clear on their vision, values, and goals. We identify your money personality and discover your limiting beliefs that hold you back from standing in your power. Then, you learn how to take charge of your finances so you can live a rich and rewarding life with purpose, passion, and prosperity!

Reach out to a mentor— If someone you know is a successful investor, ask if you can speak with them. It takes 10 years to become an expert at something. You can shorten this time by finding someone who is where you want to be and learning from them.

Schedule an appointment with a financial advisor— If you're feeling uneasy about this, bring someone along for support. If you're new to investing, stop by your local bank to open your first savings account. Take that first step.

Education is the key— Read a financial book, subscribe to a financial magazine, or listen to one of the many financial interviews on our podcast at www.smartwomentalk.com or our YouTube channel at www.smartwomentalk.tv.



Mistake #2 –
Letting a Little Five-Year-Old Girl Run the Show

You may be wondering what I am talking about here. We all have disempowering beliefs about money that manifest like a “voice in our head.” This voice (what I call that 5-year-old) keeps us playing small, prevents us from asking for what we are worth, causes us to procrastinate, makes us feel unloved, and essentially leads us to operate from fear.

It’s not your fault. These beliefs originate from our childhood experiences and what we observed, felt, or were told. In his book, Biology of Belief, Dr. Bruce Lipton states that during the first seven years of life, we learn in a hypnagogic state, recording whatever we observe at the subconscious level as fact.

How Does This Show Up Today?

When the subconscious mind is triggered, the child within you emerges and starts to run the show. She aims to protect you from being hurt.

Several years ago, I completed a certification program through Kendall SummerHawk where we identified five underlying money personalities that develop based on our early childhood experiences. This is what I call our money mindset. Let's explore how this process works.

Each of us has an underlying need or disempowering belief that creates numerous life challenges. When we recognize this, we can navigate through it instead of being limited by it.

What's Your Money Personality?

Pause for a moment and ask yourself these questions:

What is your biggest challenge around money? What are you afraid of or concerned about?

Write down your thoughts. Then read the statement below and choose the one that resonates with you most.

1. I need to do whatever it takes to find love, as if there is a hole in my heart.
2. I need to prove I'm good enough or a good person.
3. I never know when what I have might be taken from me or will vanish.
4. I need to demonstrate I'm right; I'm on my own, and I'll make this work no matter what.
5. I feel that whatever I have or achieve is never enough.

Each of the statements above is associated with a different money personality or belief that was formed early in life.

There are five of them, and each personality has distinct needs related to the statements above:

1. **Love** – seeks to belong, with little connection to money, almost as if it just magically appears.
2. **Value** – desires significance and is often taken advantage of through over-giving.
3. **Security** – desires freedom, micromanages money, lives frugally, and fears losing it.
4. **Recognition** – seeks respect, is a risk-taker, and is slow to respond to challenging financial situations, meaning a small loss can escalate into a larger one.
5. **Status** – seeks validation, purchases expensive items without regard for their bank balance, and is always the first to buy the latest trend or cover the bill, irrespective of their financial situation.

Were you able to identify your primary belief or money mindset? If not, we explore the mindset of money in the Smart Women's Academy – Unlock Your Financial Power course much more deeply.

How you feel about money is one of the most important factors in how you will live the rest of your life. Even if you have lots of money, if you don't have a great relationship with it due to these underlying needs or beliefs, you may never feel secure or be able to enjoy the freedom that a healthy relationship with money can provide.

My goal in sharing this information is to demonstrate that until you address your beliefs about money, you may struggle to make the necessary changes to assert your power with money.

Examples of how this can manifest in your life:

- If you are a **LOVE** personality, even though you commit to saving for a goal like retirement, you may continue to postpone it because you accumulate debt by buying things to "fill a hole in your heart." I've seen several love personalities go bankrupt due to their spending. One woman even called it Monopoly money, saying there would always be more.

- If you have a **STATUS** personality, you may accumulate debt to live large today while undermining your future. Remember that the challenge for Status money personality is often “life balance.”
- If you are a **VALUE** personality, you may find it almost impossible to say “no” to anyone, making you feel like a victim. You could even go to the point of resentment. Your challenge might be setting “boundaries” with others and yourself.
- If you have a **RECOGNITION** personality, you may find yourself with ‘Pie in the Sky’ ideas and taking on a lot of risk to make that big win. Your challenge might be “realism.”
- If you are a **SECURITY** personality, you may find yourself overthinking purchases, living below your means, and even hoarding money. Your challenge may be “trust.”

Understanding and healing your money personalities can also affect your relationships. Let me share a personal story to illustrate how Recognition and Security personalities can clash or complement each other, depending on your understanding.

I am a Recognition personality, which means I invest in high-risk money-making opportunities, and I never give up because I must prove I’m right or that I can solve the problem myself. Additionally, I don’t like dealing with details; instead, I prefer to delegate detailed work to someone who excels at it. All of this has worked out very well for me in the long run because I was able to create a seven-figure business as a visionary while delegating everything that wasn’t my unique ability to my detail-minded partner.

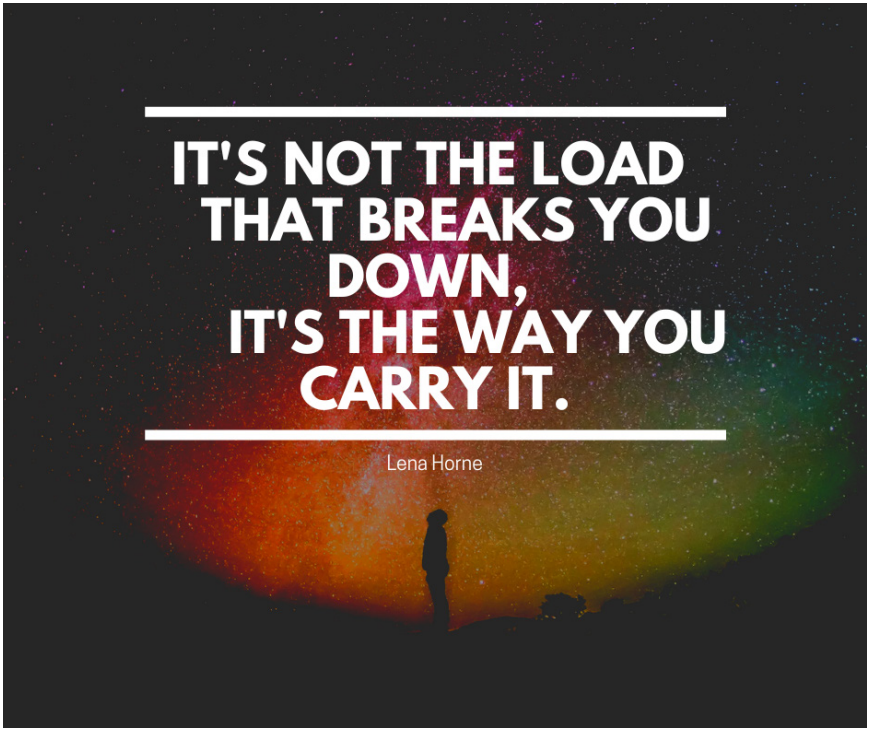
My big-thinking and risk-taking created a lot of stress for my husband because he has a Security personality. As a Security personality, my husband is the opposite of me. When I shared an idea with him, he would immediately tell me why it was a bad idea and then list everything that could possibly go wrong.

Of course, this “clashing of personalities” would trigger “my defiant little 5-year-old who did not want to be told what to do,” leading to my frustration with him. He operated from his “conservative little 5-year-old,” who was trying to protect us from “losing everything” because of his early childhood experiences.

By understanding and healing our relationship with money, my husband and I no longer argue about it, and we are both much more relaxed. We realize that we make a perfect team, and we truly appreciate each other.

We also shared what we learned with our daughters by helping them identify their money personalities, allowing them to understand their challenges and thrive in their lives.

When we become aware of how our money beliefs were formed and the impact they have had on us, we can work to create new beliefs that can truly transform our lives. I have witnessed this with hundreds of women.



Mistake #3 – Procrastinating or Waiting for a Triggering Event

Many reasons cause women to delay taking action with money: lack of time, lack of confidence, lack of money, or uncertainty about where to start.

When we procrastinate, however, we end up with fewer choices or must urgently react to what I call a “triggering event.” A triggering event is an occurrence that, once met, causes another event to occur.

I cannot stress enough the importance of planning. This means preparing for both anticipated and unforeseen life and financial events in advance.

Procrastination can lead to stress and financial difficulties. Here are some triggering events that you can prepare for in advance:

- **You receive a call that a parent is critically ill;** yet, you have not had the caregiving conversation and have no idea what planning is currently in place, what your role will be, or where any of the medical, legal, or financial documents are.
- **If you lose your job or face a medical crisis,** and you have no cash reserves to cover your bills.
- **If your husband dies prematurely** and you did not purchase adequate life insurance, or you are not the beneficiary on his life insurance policy.
- **Your college-aged daughter had a serious accident,** and you never had her establish Powers of Attorney, so now you cannot advocate for her medical and financial needs without going to court.
- **Your business partner unexpectedly passes away,** leaving you in business with his wife because you never established a funded buy-sell agreement. The significant issue here is that she still requires her income, even though she may not be able to contribute to the bottom line as your partner did.

The secret is to plan early, when options are plentiful and affordable.

My Story about Rachel and Retirement

One of our biggest triggering events is retirement, but sadly, many individuals are not adequately prepared and may have to make undesirable choices due to poor planning.

According to a year-long study by Age Wave and Merrill Lynch called, Women & Financial Wellness: Beyond the Bottom Line, “Women’s #1 financial regret is not investing more of their money.”

While insufficient investment is women’s top financial regret, it is not their only one. Women also express a desire for having chosen a higher-paying career, not incurred as much credit card debt, and lived within or below their means.



Katana and Rachel

Let me share a story about my hairstylist, Rachel. I've been going to Rachel for years. When I first met her, I suggested she start a retirement plan since she was self-employed. I asked her how much she could save each day from her tips without noticing it. She said about $20 a day. She promised to discuss this with her banker the next time she visited.

Over the years, I periodically asked if she had started her IRA, but she either forgot or was too busy. Then, during one visit, she announced proudly that it had been 10 years since she started her business. After congratulating her, I asked if she had ever met with her banker to set up her IRA. Again, she said no.

By delaying our retirement investments, we miss out on years of compound interest, which Albert Einstein called the world's eighth wonder. "He who understands it, earns it ... he who doesn't ... pays it. Compound interest is the most powerful force in the world."

I told Rachel that if she had started her IRA 10 years ago when she first began her business and had invested $20 a day from her tips ($5,000 per year) while earning 8% interest, she would now have about $70,000. She was shocked.

Additionally, if she never added another penny to that $70,000 and simply allowed the money to continue compounding at 8% annually until she turned 65 (another 30 years), it could potentially grow to over $1 million for her retirement. This is the power of compound interest.

Of course, she was very upset, but I told her that she still had plenty of time if she acted now instead of continuing to procrastinate.

The next time I got my hair cut, Rachel was beaming. She told me she had gone to the bank, set up her IRA, and invested the maximum amount. She had also established an emergency fund and a fun account to set aside money for travel and special purchases in the future. I was so proud of her for taking action. I could see her newfound sense of confidence. She even allowed me to share her story to inspire others.

These calculations are merely hypothetical – no one can predict the financial markets. However, the important point here is to stop procrastinating and take charge of your finances now. The key is to automate your savings by paying yourself first. If you attempt to do this with what is left over or whenever you remember, your plan is likely to fail. Automate!

Start Planning

According to a report by CNBC, ninety percent of women are likely to manage their finances on their own at some point, due to the prevalence of divorce and women's longer life expectancy. A report by Age Wave/Merrill Lynch indicates that by age 80, women outnumber men two to one. Additionally, because of their longer life span, women's health and long-term care costs average $174,000 more than men's, which means women need to save more than men.

So, what will you do immediately? Consider starting your financial and legal planning as early as possible:

- Since women tend to live longer than men and often incur higher health care expenses, **save as much money as possible**. Start with smaller amounts but aim to maximize your retirement savings.
- **Automate** by utilizing tax-advantaged options like a 401(k) or 403(b) if you are employed, or IRAs if you lack access to a company-sponsored retirement plan.

- **Consider working longer**, if possible. Explore the idea of an encore career or generating income from something you love during retirement to ignite your passion and make a difference. We delve deeper into this in the Unlock Your Financial Power Course.
- **Maximize your pension and Social Security** benefits by retiring later. Delaying Social Security until age 70 can boost your benefits by as much as 76% compared to taking benefits early at age 62.
- **Meet with a financial advisor** to review your complete financial picture.
- **Establish an emergency fund** by saving at least six months' worth of living expenses. You can begin small, but this is essential.
- **Establish a fun account** with consistent deposits for expenses such as vacations, larger purchases, and experiences. Opt for this approach rather than relying on credit cards for these costs.
- **Ensure you purchase insurance.** You may not like paying premiums, but insurance is essential for financial planning. My father's life insurance enabled my mother to buy a home for cash when he died at 32 years old. I was able to receive $5,000 per month tax-free while I was disabled from my disability policy; my mother received $3,000 per month tax-free from her long-term care policy, allowing her to live in a gorgeous, assisted living facility. Insurance is a blessing that provides cash when you need it most. This is my personal experience, but I have seen it repeatedly with my clients.
- Regardless of your age, **consult an attorney** to create appropriate legal documents, including a will, Powers of Attorney for Health and Financial matters, and, when necessary, a living revocable trust or other legal documents.
- **Initiate discussions with parents** as they consider the care they may require in the future as they age. Additionally, inquire about the role you will need to assume so that you can plan accordingly.
- If you are nearing retirement, **address your long-term care needs** so you can plan for your future.

Use this checklist as your guide, starting with just one area and then continuing onward. The key is to take action and schedule a date with yourself to begin your financial, business, and legal planning today.

In the Unlock Your Financial Power course, we explore all these areas. We help you clarify your vision, values, and goals while identifying your limiting beliefs about money and how to change them. At that point, we begin the steps to take charge of your finances by getting organized, assessing what you have, and identifying what you will need for retirement. You will love the videos, downloadable and fillable forms, live Q&A calls, and so much more.

You will discover more by joining our Smart Women Community at www.joinsmartwomen.com.



Mistake #4 –
Creating Debt

According to the Federal Reserve Bank of New York, American Household Credit Card Study, Americans' total credit card debt continues to rise, reaching an estimated $1.211 trillion in 2025.

WalletHub states that the average American household credit card debt balance is $10,757. The average credit card rate exceeds 22%, creating a significant problem and considerable stress for individuals with high balances. Furthermore, the average auto loan debt stands at $24,326, with typical monthly new car payments reaching $737, while mortgage rates have surpassed 6%, which is double what they were in 2020.

This context illustrates why Americans are struggling. If you want to see how the math works, read my article, *High Interest Rates & the Impact on Home Purchases and Credit Card Debt*, on the Smart Women Blog. You can read it here >> http://bit.ly/44l56c8

Spending money on a credit card can be very seductive. Look at the commercials in the media; they promote the idea that we should live for today, enjoy life, and create experiences with loved ones. They catch you when you are very young – in college or at your first job.

I remember the first time I had a credit card and had to put business expenses on it for hotels and meals. These would then be reimbursed, but the company I worked for went under, and I exceeded my credit limit. There I was with no job or way to make that payment. I was horrified. Thank goodness I was able to get my credit limit increased, but I'll never forget that feeling, especially with no job, income, or savings to fall back on.

Bright Idea!

I suggest putting those credit cards away or cutting them up. What if you cannot get rid of them? One woman put her credit cards into a metal coffee can, filled it with water, and placed the can in the freezer, knowing she would have to wait about 24 hours for it to thaw. She did this because she could not put the metal coffee can in the microwave, and this would give her enough time to consider that purchase and whether it was necessary to use a credit card. Smart.

Today, we have various ways to access our credit cards, such as Apple Pay on our iPhone, PayPal, and more. Therefore, the coffee can idea is probably obsolete!

Review your credit card statements to understand your spending habits:

- Are these wants or needs?
- Is your spending affecting your ability to sleep at night?

- Are you building up debt that will take years to pay off?
- Are you paying the minimum payment?
- What is your interest rate?

Your job is to be very honest here and tell the truth. Sometimes we accrue debt due to a crisis, such as an unexpected illness, accident, or emergency. To prepare for this, ensure you have adequate insurance (health, homeowners, disability, long-term care) and establish a cash reserve, even if you start with just $10 per week. Beginning with something is important to avoid falling into deeper debt.

If your credit card debt is rising due to overspending or excessive shopping, seek help immediately. Remember, this may stem from your beliefs about money. While working to pay off your debt, contact your credit card companies to inform them of your actions. Request a lower interest rate and assistance with a feasible payment plan.



Mistake #5 –
Not Being Organized

I'll never forget the meeting with a client who had inherited several hundred thousand dollars from his grandmother. He wasn't sure when I asked where the money was being held. Over the last couple of years, he had thrown all the mail into a big box. I asked to see the box, and it was filled with unopened envelopes from utility stock companies. I asked him to get a couple of sharp knives, and we began to open the envelopes. To our surprise, they were filled not only with statements but also with checks – uncashed checks!

Great news! We successfully opened a brokerage account, consolidated all the stocks, and deposited the uncashed dividend checks.

Because he acted promptly, he now receives a monthly statement listing all his stocks, their current values, and his dividends are automatically reinvested. Ultimately, these funds have enabled him and his wife to retire early. They are now traveling the world and enjoying life.

Get Organized and Find Your Stuff

One of the smartest things you can do is to organize your financial, legal, medical, and personal information and establish a system to be prepared for life's events.

My husband and I recently took a six-week vacation to visit our country's national parks. Even though we have financial and estate plans, I realized that no one would know where everything is stored. Some documents are in my office, some are in my husband's office, others are in a box in our attic, and some are with our attorney. Additionally, many of our accounts are primarily online and password-protected.

After returning home, my husband and I began documenting everything we have: account numbers, financial assets, advisors, storage locations, passwords, medical information, copies of our estate planning documents, birth certificates, passports, and everything we own—all in a single document within the Smart Women Life Planner, which we saved to a zip drive. We also printed it out and placed it in a binder. We have given this binder and zip drive to the individual we named to make decisions on our behalf when we are unable to do so ourselves.

Although this task takes time, investing today will make life much easier later when someone else steps in to take over. It could also save you and your loved ones a significant amount of money.

Let Me Show You How

During our organization project, I discovered that my IRA custodian could not locate either my stock certificate or my beneficiary designation.

This could have posed a significant problem if I had died or become disabled, as no one would have been aware of this investment. It's not a publicly traded stock, and my account is online. I did have a copy of the stock certificate on my computer, and after notifying the company and providing them with the original paperwork, they were able to secure my original documents.

How many of your accounts are with companies that may have been purchased or merged, leading to inaccurate records? What if, one day, you need to help your loved ones when they can no longer help themselves? Are you ready? Are they?

What Happens When You Don't Plan?

I spoke to a woman yesterday who shared that her friend is sifting through piles of paperwork, sorting years of financial, legal, and medical documents with her family members, trying to determine what her mother had and where it is located. Her mother failed to organize her paperwork or do any financial planning, and now she has dementia. Additionally, she is facing issues with the court, since no legal documents were put in place. It's important to document and track all of this today to avoid future problems.

If you want to start finding your stuff and getting organized, I invite you to take our Unlock Your Financial Power course, where you will receive our brand-new Smart Women Life Planner. This planner allows you to organize for yourself and your loved ones with an easy-to-use fillable PDF that can be printed, saved to your computer, or stored on a zip drive. Watch for your invitation to be a member of our Smart Women Community!



What's Next?

I hope you find this information helpful and that you feel inspired to take action and unlock your personal and financial power by taking charge of your money!

Here are some resources we have created for you:

- Watch for our monthly *Smart Women, Smart Choices* e-zine on the first Tuesday of each month for expert articles and interviews.
- Subscribe to our Smart Women Talk podcast at www.smartwomentalk.com or our YouTube channel at www.smartwomentalk.tv for conversations about money, health, career, and inspiration with today's top experts.

Thank you for joining our Smart Women Community and living with more purpose, passion, and prosperity!



About the Author

Katana Abbott is a CERTIFIED FINANCIAL PLANNER™ professional and Certified Social Security Claiming Specialist who began her financial planning career in 1987 with Ameriprise Financial Services.

Due to her personal experiences with financial abuse, death, disability, divorce, and caregiving, she teaches women how to take charge of their finances, create wealth, and prepare for both expected and unexpected life events, such as retirement planning, claiming Social Security, creating lifetime income, encore careers, and planning for long-term care costs.

Katana is an inspirational speaker, author, host of Smart Women Talk, and founder of the non-profit Smart Women's Empowerment. She has been married to retired DSO French hornist Mark Abbott for almost 40 years, and they have two daughters.

To connect with Katana and download your free guide, Three Smart Strategies to Maximize Your Retirement Income, visit www.KatanaAbbott.com.