Taking Control of Your Finances

A Guide for Women Navigating Divorce, Widowhood, and Major Life Transitions

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You Are Not Alone

Major life transitions often come with financial decisions you may not have had to manage before. If you are navigating the loss of a spouse or the end of a marriage, feeling overwhelmed is completely normal.

"Many women tell us they simply want to know they are making the right financial decisions."

This guide was designed to help you understand the most important financial areas to focus on and help you move forward with greater clarity and confidence.

Why This Matters

- 70–80% of widows change financial advisors within one year
- Women control more than $10 trillion in assets today
- By 2030 women may control nearly $34 trillion
- Women often manage household finances longer due to life expectancy

Source: McKinsey & Company research on women and wealth.

STEP 1
Stabilize Before You Strategize

Focus On

- Understanding what assets and accounts you currently own
- Ensuring your income and cash flow are stable
- Giving yourself time before making major decisions

Common Mistakes to Avoid

- Making large investment changes out of fear
- Selling assets too quickly
- Loaning money to family immediately
- Acting on unsolicited financial advice

STEP 2
Organize Your Financial Life

The 5 Areas to Organize

- Income and cash flow
- Investment and retirement accounts
- Real estate and savings
- Debts and obligations
- Insurance and protection

If You Are Going Through a Divorce

- Not all assets are equal after taxes
- Retirement accounts may require a QDRO
- Understand long-term income from support payments
- Update beneficiaries and estate documents

If You Have Lost a Spouse

- Review Social Security survivor benefits
- Understand life insurance payouts
- Retitle accounts if necessary
- Review required minimum distributions
- Understand tax filing changes

Schedule Your Complimentary Financial Clarity Meeting

Many women simply want reassurance that they are making the right financial decisions. This meeting is designed to give you clarity and direction for your situation.

This meeting is designed to help you understand where you stand financially and provide guidance for your next steps.

- Review your financial picture
- Identify risks and opportunities
- Answer your financial questions
- Outline next steps for your financial plan

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Ryan Page is a CERTIFIED FINANCIAL PLANNER™ professional helping individuals navigate complex financial decisions through personalized financial planning and disciplined investment strategies.