## Financial Wellness

Workshops to help increase your financial confidence.

# The Invisible Weight: Why Women Feel Stuck and How to Move Forward







Financial Wellness for Women Her Path, LLC

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# What does getting "stuck" mean to you?

- Not being able to move forward
- Feeling trapped by circumstances
- Being stagnant- not growing or developing
- Failing to try new things
- Fear- of failing, the unknown
- Isolation

## <u>List of Reasons Why We Get</u> <u>Stuck</u>

### A) Societal Pressures

I. What are they?

II. Where do they come from? (ie. Education, Media, Marketing, etc...)

III. Which ones limit you?

### B) Limiting Beliefs

- I. Fear of failure
- II. Believing the lie that you can do it all and be everything to everyone
- III. Self worth- "I am not good enough to..."/Shame
- IV. Comparison- "My friends are better cooks than I, so why even bother trying?"
  - V. Perfectionism

# We compare Ourselves with Other Women

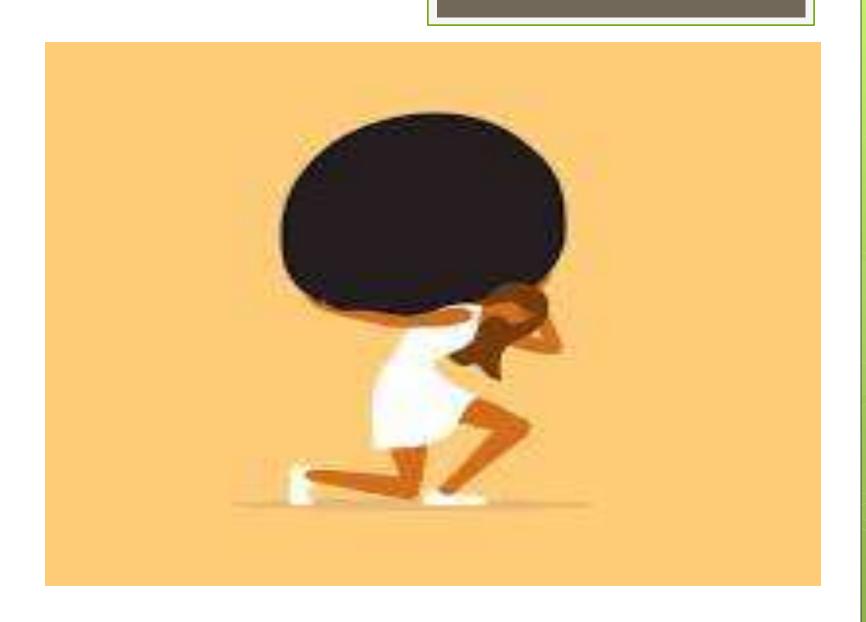
- Downward comparison- someone is doing something worse
- Upward comparison- someone is doing something better.
- We are hard-wired to compare and notice others- but are we comparing ourselves with a photoshopped version of people?

## We are not vulnerable with others

- Brene Brown notes that authenticity is something you have to practice daily.
- Not opening up, keeps a shield in front of you and doesn't ever allow you to be seen by others.

### <u>Perfectionism</u>

- Is driven by the question, "What will people think of me?"
- You can't ever do anything brave if you are always thinking about the question above.
- "When perfectionism is driving, shame is always riding shotgun and fear is the backseat driver". (Brene Brown)
- Are we open to talking about how Perfectionism limits us with others or a therapist?



# We take on too much responsibility

- We are natural caretakers- some of us put our hopes and dreams on hold to care for others (ie. kids, parents, spouse's career, etc...)
- We may not spend any time on Reflection, rather we focus on tasks/doing and therefore, we are not self-aware about how busy we are.
- We say, "Yes" to too many things, without thinking about the cost or time commitment
- We think we are responsible for other's happiness.

# We haven't built space to grieve



## What we loved is no longer there. We miss the way things used to be

- Our Culture doesn't grieve well.
- We don't want to slow down to feel loss.
- We often don't share our sadness with others.
- How have our lives and roles changed over the years? (ie. Divorce, Menopause, Empty Next, Sandwich Generation, Retirement, Change of Careers)

# Who is helping us move forward?



## Who is our Support System?

- How have we cultivated our Friendships and shown up for others during difficult times?
- Old friends, works friends, neighbor friends, friends of parents with whom are children are friends with, siblings, cousins, places of worship friends, gym friends, spouses.
- Do we have any older women we can glean wisdom from or ask for advice when we feel stuck?
- Are we sharing wisdom with women who are younger than us?
- Do we have a therapist we can check in with?

## **How to Move Forward**

- Identify in what area you feel stuck. (ie. in your marriage, job, parenting, friends)
- Identify your social support. Do you need more than what you currently have? How can you build your support with neighbors, colleagues, friends, older and younger people while giving back at the same time?
- Practice vulnerability with one-two people now.
- How can you practice Self-Compassion?

## **Self Compassion**

- Recognizing and letting go of selfperfectionism
- Do we fear we won't measure up?
- We need to remind ourselves of all of the skills and gifts we already have.
- o Do we talk to ourselves like we would our children?
- Make lists of things at the end of the day that you DID vs. DIDN'T do.

## Instead of

Say

What is wrong with me?

I tried my best

How could I let this happen?

I am a human being, just like everybody else

I can't do anything right

I never signed a contract to be perfect

If I continue like this, I will inevitably fail

I learned something

A little child could do this better

Next time, I will do it differently

## You're not stuck.

You're just committed to certain patterns of behavior because they helped you in the past.

Now those behaviors have become more harmful than helpful. The reason why you can't move forward is because you keep applying an old formula to a new level in your life.

Change the formula to get a different result.

-Emily Maroutian

## Why Women Can Feel Stuck in Their Personal Finances

### Perfectionism and Fear of Making Mistakes

Worry about doing the "wrong" thing with money can lead to analysis paralysis.

### Cultural or Generational Beliefs

Messages like "someone else will take care of it" or "it's not your role" can create deepseated hesitation.

#### Caretaker Overload

Emotional and financial responsibility for others often overshadows our own financial needs.

#### Lack of Confidence or Financial Education

Many of us were never taught how to manage money or that we're "not good with numbers."

### **Shame or Guilt**

Past financial missteps or current debt can lead to avoidance instead of action.

# Practical Steps to Build Financial Wellness



### Reframe Your Money Story Replace shame with curiosity. Your past doesn't define your financial future.



## Start Small—Just Start Now Open the statement. Log into the account. Awareness is the first act of empowerment.



Talk About It

Share financial goals or struggles with a friend, coach, or therapist. Silence keeps you stuck.



#### **Invest in Learning**

Read one article, take a class, or follow a financial expert who resonates with you.



#### Ask for Help—You're Not Supposed to Know It All

You don't need to be the financial expert. Reach out to trusted professionals and work with them so they can do what they do best for you.

# Let's keep the conversation going...





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