



10 Financial Tips for Women in Transition

1. **Breathe!** - In any major transition, the most important thing is to relax and stay calm.
2. **Be Kind to Yourself** - Change is tough! Sudden upsurges of painful feelings, even months later, are completely normal. Give yourself time to adjust to the new environment.
3. **Take Care of Urgent Matters** - Identify and prioritize key decisions that need immediate attention such as paying bills that are due. Create a short to do list to complete.
4. **Set a Decision Free Period** – You may feel tremendous pressure to make decisions but making decisions under stress is dangerous! Give yourself a six month time-out from making important non-urgent decisions.
5. **Remember That Change is a Transformative Process** - After a significant change, we learn to reconstruct our lives and live in the world in a different way. It's common for your relationships with yourself and others to change and evolve.
6. **Get Educated** – Start with an understanding of your new financial situation. Map out your income sources and expenses, assets and liabilities. Continue your education by learning about other financial subjects such as investments, insurance and taxes.
7. **Ask for Help** – There may be a lot of new information to absorb. Having a trusted family member or close friend to be another set of eyes and ears can be a big help as you meet with your advisors.
8. **Create Short Term and Long Term Goals** – Start thinking about what is important to you and what you want to get out of the rest of your life.
9. **Protect your Finances if Marrying or Re-marrying** – If you make the decision to marry or re-marry, consider a pre-nuptial agreement. Pre-nuptial agreements can define what each partner will be entitled to in the event of a divorce or separation.
10. **Surround Yourself with Good Professionals** – Create a support team consisting of a tax preparer, estate planning attorney and financial advisor. Find ones who listen well and are responsive to your needs.

How Blankinship & Foster Helps Women In Transition

In times of transition, it's important to have an advisor who is there to listen, understand, and help guide you as you take and maintain control of your finances. At Blankinship and Foster, we partner with you to work through often complicated situations, by understanding all your options, weighing financial and non-financial considerations, and having a plan to move forward with clarity, confidence and direction.

Please contact us to learn more about how we can help you.

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About Blankinship & Foster, LLC

Blankinship & Foster is an independent, nationally recognized fee-only wealth advisory firm in Solana Beach, California, whose guidance extends beyond investments. Blankinship & Foster specializes in working with retirees, women and successful families, providing a unique wealth management process that helps clients organize and clarify their personal finances to achieve peace of mind. Founded on core values of integrity and exceptional service, clients have benefited from this tradition of objective forthright advice for over 35 years.

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