



Good <morning> <afternoon> <evening> everyone, and thank you for coming.

My name is <name>, and today's seminar is called "Women and Money: Taking Charge of Your Financial Future."

Together we'll take a look at some of the unique financial challenges women often face, and then some of the steps women can take to take charge of their financial future.

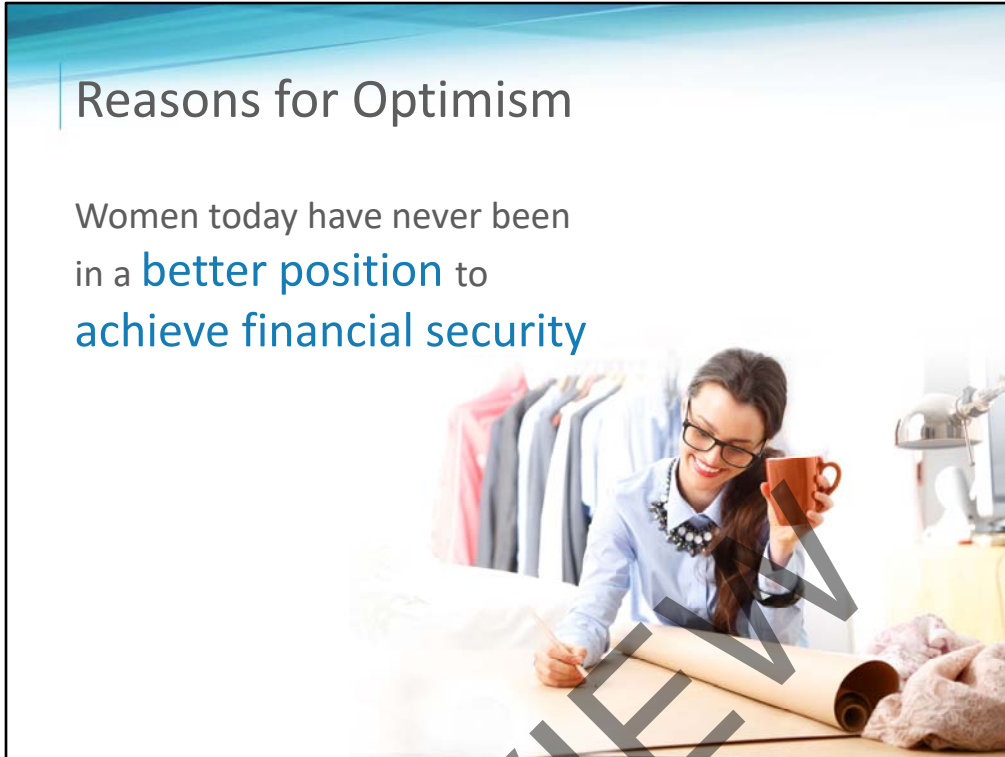
At the end of the presentation, I'll be glad to answer any questions you may have.

So let's get started.

[V20N1]

Reasons for Optimism

Women today have never been in a **better position** to **achieve financial security**



Women today have never been in a better position to achieve financial security for themselves and their families.

PREVIEW

Women's Economic Clout

- Women make up almost half the workforce
- Women account for more than half of all workers in management, professional, and related occupations
- Women own millions of businesses
- Women earn the majority of all bachelor's, master's, and doctoral degrees

Sources: U.S. Bureau of Labor Statistics, Table 3, Current Population Survey, 2019;
U.S. Bureau of Labor Statistics, Table 11, Current Population Survey, 2019;
National Association of Women Business Owners, 2018; National Center for Education
Statistics, Table 318.30, Digest of Education Statistics, 2018



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The bottom line is that women's economic clout is significant.

Potential Financial Challenges

Women often face financial **challenges** that their male counterparts don't



But on the road to financial security, women often face unique challenges that their male counterparts don't. What are some of these key differences?

PREVIEW

Potential Financial Challenges

- Women have longer life expectancies
- Women generally earn less income and may have less savings
- Women are more likely to interrupt careers to raise children or care for family members
- Women may invest too conservatively

Sources: NCHS Data Brief, Number 355, January 2020; U.S. Bureau of Labor Statistics, Women in the Labor Force: A Databook, December 2019; U.S. Bureau of Labor Statistics, Employment Characteristics of Families 2018, April 2019



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Let's look at each of these challenges – and their consequences – in more detail.