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The Most Dangerous Words in Marriage: "He Handles It"

5 Financial Truths Every Woman Should Know

Financial independence is not about expecting the worst. It is about fully participating in your own life. Inspired by the conversations surrounding *Strangers* by Belle Burden, these are five financial truths every woman should understand -- before she ever needs them.

1. Know Your Numbers

Understand every account, debt, investment, insurance policy, and beneficiary tied to your financial life.

Know where everything is:

• bank accounts
• brokerage accounts
• retirement accounts
• beneficiary designations
• mortgages
• credit cards
• insurance policies
• tax returns
• estate documents
• passwords and logins

Awareness is not distrust -- it is participation.

2. Keep Your Own Financial Identity

Maintain credit in your own name, monitor your credit score, and never fully disappear financially inside a relationship.

Your financial footprint matters more than most women realize -- especially after career breaks, divorce, or widowhood.

3. Understand What You Own -- And How You Own It

Titling matters. Inherited assets, trusts, joint accounts, and commingled funds can change legally based on how they are structured.

Before adding someone's name to major assets, speak with a trusted advisor or attorney.

4. Have the Money Conversation Before You Need To

Talk openly about debt, spending, goals, and financial expectations.

Schedule regular "money dates" with your partner -- even once every few months -- to review accounts, goals, insurance, estate planning, and cash flow. Transparency builds trust.

5. Build Your Financial Team Early

Every woman deserves trusted financial, tax, and estate planning guidance before life becomes overwhelming.

Do not wait until a divorce, death, or financial crisis to build your support system.

"Financial independence is not about preparing for divorce. It is about confidence."

Listen to the full podcast episode:
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Tracy Byrnes, MBA, CDFA
Vice President, Women & Investing
Lebenthal Global Advisors

tbyrnes@lebenthal.com/tracybyrneswealth.com
LinkedIn: @tracybyrnes