



WOMEN, WEALTH & WHAT MATTERS | EPISODE 14

5 Things My Clients Wish They Had Known Sooner

Lessons from 20+ years of real conversations about money and life.

People rarely look back and say, "I wish I'd bought that stock." They say, "I wish someone had told me this sooner." Here's what I've learned from them.

1. ONE CONVERSATION CAN CHANGE YOUR FINANCIAL FUTURE

- Wealth is built through ordinary decisions made consistently over time.
- Start contributing to your 401(k) and capture the full employer match.
- Set up automatic monthly investing and let compounding do the work.

2. FINANCIAL EDUCATION IS ONE OF THE GREATEST GIFTS YOU CAN GIVE

- Teach your children how money works before they leave home.
- Help them open a Roth IRA with their first paycheck or internship.
- The greatest inheritance isn't money. It's financial knowledge.

3. BUILD GOOD HABITS BEFORE YOU BUILD WEALTH

- Wealth begins with habits, not income.
- Save a portion of every paycheck, no matter how small.
- Work early: it builds confidence, character, and financial discipline.

4. DON'T LET YOUR EMOTIONS MAKE FINANCIAL DECISIONS

- Our feelings about money often lead us to the wrong choice.
- A solid plan helps you make better decisions despite those emotions.
- Check in with your advisor before making any major financial move.

5. PROTECT WHAT MATTERS MOST

- Don't just insure the breadwinner. Insure the primary caregiver too.
- The true cost of raising children rarely appears on a balance sheet.
- Make sure your coverage reflects the full value of your family.

"Don't wait. Have the conversation. Open the account. Buy the insurance. Teach your children. Start today. Someday you'll either say, 'I'm so glad I did,' or 'I wish someone had told me.'"

Share this with someone who could use a reminder. It's never too late, and never too early.

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