

You don't have to do it alone

Watching the Olympics reminded me that people in all walks of life rely on others to help them fine-tune their talent, provide support, guidance, education and accountability. Olympic athletes have trainers to help them become the best in their sport and win Gold, Silver or Bronze ribbons. They regularly work with their coaches to perfect their talent.

For the past several years I've been struggling to lose weight with little or no success. Last December I hired a personal trainer because I'm not disciplined enough to exercise regularly – and I really don't like to sweat! I've been working out two to three days a week, but my weight remains the same. I KNOW how to lose weight – eat the right foods and eat less. But, I just couldn't do it by myself. I finally decided I needed someone to tell me exactly what to eat, provide me with a menu and the food. I joined Jenny Craig in early August and with the guidance of a counselor I've begun to experience success. I had been berating myself for not having the willpower to lose weight on my own. But, I came to the conclusion I'm at a different place and time in my life. What worked for me 20 years ago wasn't working today. It was like trying to put a square peg in a round hole.

I'm sharing this with you because as I've been reflecting on my experience I realized how similar it is to getting a professional expert to help with your finances. We think we have to do it alone; wonder why we can't do it alone; berate ourselves because we can't figure it out – when there are lots of financial professionals available. It's not only okay to have a professional expert help and guide you, it's probably one of the best steps you can take to build a financially healthy life. Why try to teach yourself everything you need to know about money, when you can work with a mentor who can spend the time teaching you *while* you're investing money. You'll be watching your money grow with the magic of compounding interest while your mentor is educating you.

I've been self-employed for six years. I learned long ago the best way to manage my business is to do the things I love and hire professionals for the other things. I love to speak and do media interviews, but I could care less about managing my website or doing my own bookkeeping. I've found professional experts for these chores – they love what they do and I love what I do. It's a win-win. It ensures my business runs smoothly and efficiently and allows me to make the best utilization of my time.

Okay, so let's get back to money and finances. If you're tired of trying to figure out how and where to invest, I recommend you find a good financial advisor to work with you. Where and how do you begin? Begin by visiting the Sponsor page of the Money Wise Women website. If you can't find someone in your area, I've posted an article on finding a financial advisor on the Money Wise Women blog or you'll find details in my book – *The Money Therapist: A Woman's Guide to Creating a Healthy Financial Life*. If you've already got a financial advisor, but are seeking guidance in other areas – organizing your paperwork; understanding your emotions around money; getting out of debt; goal setting; or negotiating a higher salary visit the Money Wi\$e Women website. There's a wealth of expertise listed on the Sponsor webpage. If you're thinking – “I can't afford to hire someone” – don't rule it out until you've talked to the professional expert. I always tell people you can't get a YES or NO answer if you don't ASK. Last week I went to Linen N Things to buy a toaster with their weekly 20% off coupon. I found the toaster I wanted, but they didn't have it in stock. I went to Macy's and found the toaster for the same price, but I wanted the extra 20% off. I asked the Sales Clerk about using the

Linen N Things coupon fully expecting to get a NO answer. She asked a supervisor and guess what? I got the extra 20% off.

There's no need to try to figure out your finances by yourself. Don't wait another day! Take advantage of the abundance of professional experts that are available. Attend an upcoming Money Wi\$e Women Conference if you need a kick start.

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