

## Weathering Wall Street's Meltdown

Has all the media about Wall Street's meltdown the past few weeks left you stressed out and worried about your money and investments? You're not alone.

Are you afraid to open your investment statements? You're not alone.

Are you struggling to pay your mortgage, credit card debt and student loans? You're not alone.

A couple of weeks ago I did a webcast Q&A with Marianne McClary on Good Day Sacramento. Most of the questions we received were about how to survive the struggling economic times. In the past several months women have been asking for advice and sharing their experiences with me:

- My husband and I earn more than \$100,000 a year, but we've always lived beyond our means. Now we find ourselves with \$35,000 in credit card debt along with our mortgage and car payments. What should we do?
- My husband and I are struggling financially. We have so many payments – mortgage, car payments, student loans, daycare and day-to-day living expenses. We just can't seem to make ends meet and I'm so stressed out I can't sleep at night. Help!
- My husband and I don't have a large amount of money in mutual funds, but we're worried about our investments because we've lost about 25% of our investments since January. What should we do?
- I make a decent salary, but I'm debt poor. Today's conference showed me I need to make some financial adjustments.

So, what steps do you take to quiet that unnerving feeling and weather Wall Street's financial storm? Educate yourself, get prepared and take action. The more you do the better you'll feel. Know that knowledge equals empowerment and will help you calm to ride out our nation's challenging economic times.

This may sound like a commercial, but I believe one of the very best places to begin or continue your financial education is at a Money Wi\$e Women Conference. I created the conference six years ago because there were very few conferences available to women to learn about all aspects of money in a safe, comfortable setting – taught by women. Women who attend the conference quickly realize they are not alone and they're in a safe, comfortable place to learn about money. Here's what they tell us:

- My day was well worth it and it was empowering to see so many women there for the same purpose. Thank you for putting this event together. I am starting small but big in other ways. My first step was actually to get my husband to sit down with me and talk about finances. We have many issues to work out. I remember starting my day at the conference and wishing my husband were there.
- I was totally excited about my future when I left the conference. I immediately went home and started opening bills and clearing off my desk. I organized a ton of stuff and composed a more realistic budget. My husband and I had a serious discussion about our finances that did not end in a fight. For the first time in years I actually feel hopeful about our financial situation.
- What a wonderfully empowering day! I could see the changes and light bulbs going off around me. Well worth the time and expense. Lots of aha moments.

- Marcia Brixey put on a wonderful Money Wise Women Conference. Especially in this economy when many people are worried about money and the information that was provided throughout the day will help women obtain financial freedom. The breakout sessions and speakers provided the attendees detailed steps that they can put into action the minute they get home.
- This was my first financial conference. I feel more empowered around my money now – some aspects of putting my affairs in order were demystified for me today. For example – how raising insurance deductibles is okay provided I have savings in that amount. How wise! I'm not sure why, but hearing this information from other women has had a huge impact on my reception. I hear great messages today and never felt that information is for "them". The stuff is for "me".

If you're unable to attend a Money Wi\$e Women Conference, attend another financial conference, seminar, class or workshop; read a book; start or join a book club; join an investment club; get together with a friend and start learning about money together. Don't wait another day to take action. Just take one step at a time and know that small steps can lead to big results.

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