

# This year, make your New Year's resolution about financial empowerment

**By Tiffany Irving, Senior Vice President, Wealth Advisor**

As we round out the end of 2021 and head into 2022, it's time to start thinking about those New Year's Resolutions. As busy, multi-tasking women we often put ourselves at the bottom of the priority list, especially when it comes to our finances. Ladies – it is time to make yourself a priority! Spas are nice, but how about making this year's resolution focused on your own financial empowerment.

We have all heard it before – there is a direct correlation between stress and our health. Stress can be linked to high blood pressure, cardiovascular issues, depression, and more. One major cause of stress in our lives is money. Financial stress causes many of us to simply ignore or delay conversations about money. However, if we can prioritize those conversations and focus on our financial well-being, we are one step closer to a healthier, stress-free (or if you're a bit of a worrier like me 'stress-reduced') lifestyle.

Women make up over 50% of the population and 85% of women control their families' day-to-day expenses, but few participate in long-term financial planning decisions.<sup>[1](#)</sup> It is time to engage in those conversations whether that is simply self-reflection or with a spouse or significant other. The best way to reduce financial stress is to be prepared and build a plan that you can hold yourself accountable to.

- What are your financial goals for 2022?
- For the next five years?
- Are you planning for a wedding, maternity leave, childcare, private education, or college expenses?
- Are you planning for retirement?
- Do you plan to travel?
- Would you like to leave a legacy for the next generation?
- Do you have a passion for philanthropy?

It is important to not only think about the questions above (and many more) but to take it a step further

and develop a strategy to help you achieve your own unique goals. Have the conversation, ask yourself (and your partner) to prioritize those goals, and reach out to a trusted financial advisor to help you create a financial plan that can keep you on track. Financial empowerment means taking charge of your financial life. It will bring you confidence, help reduce financial stress, and put you well on your way to achieving your financial goals. Once your plan is in action, you can hit that spa or take that well-deserved vacation!

Let's get the conversation started! You can reach me at [tiffany.irving@mesirow.com](mailto:tiffany.irving@mesirow.com) or 312.595.8130

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1. 85 percent of women control their families' day-to-day finances, but few control long-term financial planning decisions. ([UBS Media](#))

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