


***“WHAT’S IN YOUR
POCKETBOOK?”***



**Marguerite S. Willis
Nexsen Pruet, LLC
March 3, 2009**

CLASSIC “DISCLAIMERS”



- “The love of money is the root of all evil.”
- The Bible
- “Ordinary riches can be stolen; real riches cannot. In your soul are infinitely precious things that cannot be taken from you.”
- Oscar Wilde
- “Money can’t buy me love.”
- Paul McCartney

THE COLD, HARD TRUTH



*ALL THINGS BEING EQUAL,
MONEY IS POWER.*

TEST YOUR “POCKETBOOK IQ”



*TEST YOUR
“POCKETBOOK IQ”*



CONSIDER THIS . . .



***“How do you want to be perceived?
Choose your attire to reflect
who you are.”***

**Dawn E. Waldrop
Best Impressions® LLC**

MARGUERITE'S FIRST

“LAW OF BUCKS” ...



**BUY A GOOD
POCKETBOOK!**

TEST YOUR

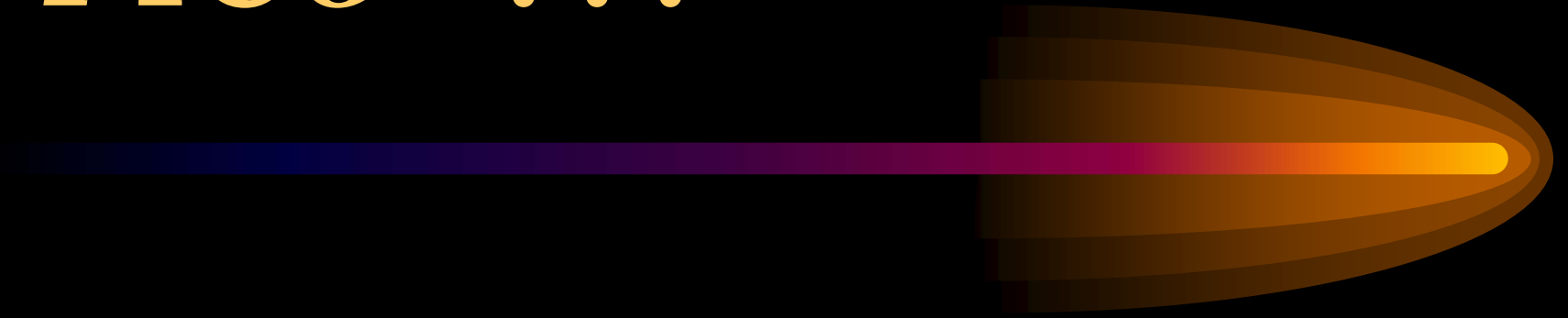
“POCKETBOOK IQ” – PART 2



DO YOU KNOW ...

- your astrological sign?
- your blood type?
- your FICO score?

“FICO” . . .



- FAIR ISAAC CORPORATION
- www.myfico.com

MARGUERITE'S SECOND

"LAW OF BUCKS" ...



**FIND A
PERSONAL
BANKER**

CONSIDER THIS . . .



***“Strive to impress your banker
more than your colleagues.”***

**Catherine Palin-Brinkworth
Progress Productions Pty, Ltd.**

MARGUERITE'S THIRD
"LAW OF BUCKS" ...



GET
EDUCATED

A FEW SUGGESTIONS . . .




- Every Day:
 - Reach the “Business Section” of any major newspaper
- Every Month:
 - Read Money Magazine
- Right Now:
 - Read Women and Money by Suze Orman

SUZE SAYS . . .



- Create “Real Wealth” by putting your financial well-being first
- Pay off your credit cards
- Save for the possibility of losing your job
- Save for the inevitability of your retirement
- Get your financial “documents” in order
- Come to “financial terms” with your partner

GUESS WHO . . .

- 
- Made millions of dollars but did not manage her money?
 - Gave unsupervised control of her finances to her husband?
 - Ran up huge credit card bills despite huge amounts of discretionary cash?

*THE ULTIMATE CRASH
COURSE IN FINANCES . . .*



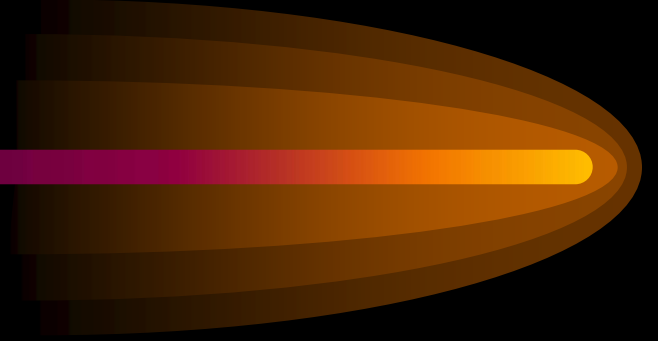
**THE OTHER
WOMAN**

WHAT DID I DO?



- Turned my 8-carat diamond ring into cash
- Paid off all my bills
- Took control of my money . . . sobbing all the way

WHY AM I HERE?



**THE
PIVOTAL
CONVERSATION**

CONSIDER THIS . . .

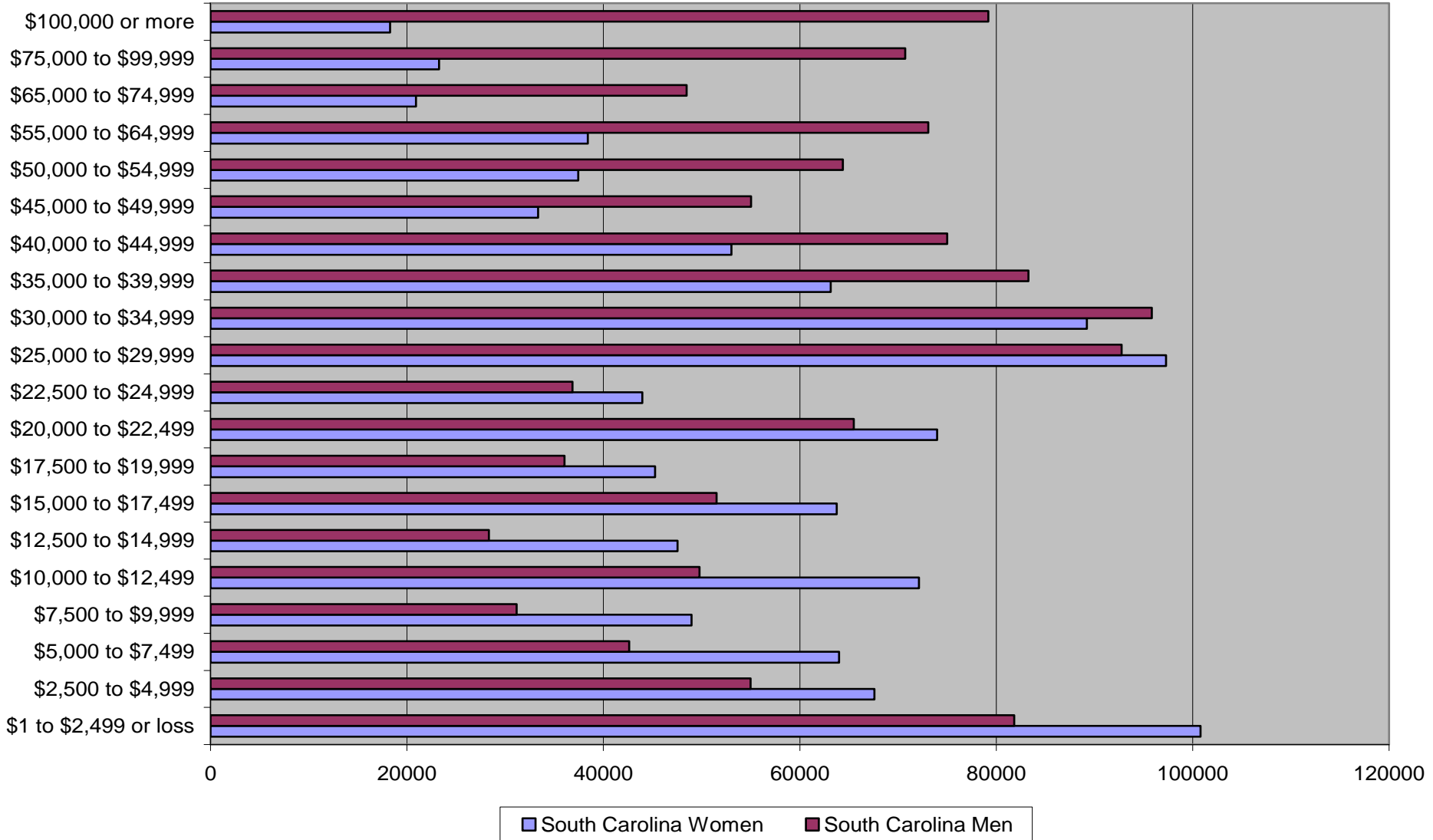
OVERVIEW OF THE ECONOMIC STATUS OF WOMEN IN SOUTH CAROLINA

	<u>National Rank*</u>	<u>Grade</u>
COMPOSITE EMPLOYMENT AND EARNINGS INDEX	36	D+
Women's Median Annual Earnings, 2005 (\$27,700)	40	
Ratio of Women's to Men's Earnings, 2005 (73.7%)*	33	
Percent in Managerial/Professional Occupations, 2002 (34.2%)	18	

Notes: *This ratio is only 66.1% when compared to the earnings of "White Men".

CONSIDER THIS . . .

SOUTH CAROLINA EARNINGS -- WOMEN VS. MEN



ASK YOURSELF . . .



- Why are women undervalued compared to men?
- Are you undervaluing yourself?
- Are you undervaluing other women?

EXAMPLES OF “UNDERVALUING”



- Putting your financial needs “at the end of the line”
- Not “making the case” for fair compensation
- Volunteering in the “extreme”
- Failing to exert your political power
- Saying things like “Women are their own worst enemies”

CONSIDER THIS . . .



*“If you really want to do
something, you’ll find a way.
If you don’t,
you’ll find an excuse.”*

Heather E. Wheeler
Job1USA

LET'S GET THIS STRAIGHT . . .



**YOU ARE NOT TO BLAME
FOR THE
CURRENT RECESSION**

LET'S GET THIS STRAIGHT . . .



**BUT YOU HAVE TO
RECOVER –
AND LEARN –
FROM THE CURRENT
RECESSION**

CONSIDER THIS . . .



***“Sweeping dirt under the carpet
only creates a bump you keep
tripping over.”***

**Rhoberta Shaler, PhD
Optimize! Institute**

HERE'S A PLAN . . .




- Face it: Open your bank and retirement account statements.
- Start it: Get your “Financial House” in order.
- Sell it: Sell what?

SELL THIS . . .



WHAT TO DO WITH THE MONEY?

- 
- Use it to pay debts
 - Save it for the future
 - Spend it by supporting the Alliance for Women
 - Invest it by supporting political candidates

SO, AGAIN I ASK YOU . . .



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