

# *PRES*

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## RIDING THE **WAVE** TO FINANCIAL INDEPENDENCE

- I. Will your boat be large enough to be safe and protected from the waves?  
What is financial independence?  
Why is financial independence important to women?
- II. When would you put your boat in the water?  
How and when do you begin your trip to financial independence?
- III. What equipment is needed to be safe on your boat as you ride the waves?  
Do you know your income and expenses?  
Do you have protection in place?  
Do you need or have Long Term Care insurance?
- IV. When a wave, caused by a wake, hits your boat are you prepared?  
Do you have an emergency fund?  
Where is the best place to keep it?
- V. How can you prepare for the larger waves?  
Are you knowledgeable and know the kind of investments you have?  
Are your investments diversified?
- VI. After you ride over the waves, will you be prepared for a well deserved rest on shore?  
Have you been saving for retirement?  
Where and how much?  
Will you have enough income? What are the sources?  
What kind of pension will you have?
- V. Will you be in a row boat or a yacht when its time to return to shore?  
Are you really prepared for your retirement and future financial independence?

Questions and answers.

Articles about “Financial Issues for Women” from our Wilmington AAUW Newsletter are available via the e-mail. If you are interested, please e-mail me.