

Thinking Ahead - A Women's Path to Financial Well Being

Unlike the weekly lessons and the articles I have written and published here on the website that are non-gender specific, the nature of this article is intentionally designed to place the focus of attention in the direction of a select group of women. The discussion will be presented from the perspective of a traditional male/female relationship, but of course, you are free to apply its contents as it pertains to your own personal situation. The inspiration to write this particular article comes as the result of my own firsthand experience; where my own inability to think ahead, to safeguard my own financial well being, was not prominent at a time in my life when it should have been. So, having learned a very valuable life lesson, given that I traveled really well down the road of hard knocks, is now a concentrated effort on my part to bring this very important matter to the attention of those women who have not considered the value of thinking ahead in terms of securing their own financial well being. So ladies, this article is exclusively for you!

All too often women find themselves at the mercy of the men in their lives when it comes to relying on them as an ongoing source of mental and emotional security, but even more dangerous, is to rely on a man as an expected means of providing for your financial well being. But little do you realize that you are actually setting yourself up for a potential financial fall, the likes of which you are completely unprepared for when personal disaster strikes and you are suddenly thrown into the blackness of mental, emotional and financial abyss in which you lose all sense of direction, incurring an unexpected personal losses, whether by separation or divorce. So it is this select group of women I am specifically addressing in this article, is directed at those of you who have not yet got your financial ducks lined up, as a means to alert you to the fact that you cannot and should not take any external conditions for granted in which you are ultimately reliant on someone else for your financial survival, nor should you be so foolish as to consider that reliance as being a permanent condition in your life because nothing is as certain as change, but that you should seriously consider the cost of not thinking ahead when it comes to assuring your financial well being, independent of someone external to you.

Thinking ahead in this respect implies a great deal because it encompasses the achievement of certain goals that will afford you with a realistic means of financially providing for yourself should the winds of change suddenly and unexpectedly blow through the impermanency of your life. The benefits of achieving certain goals that can secure your financial well being and that are, of course, unique to your individual needs, far surpasses the realization of any romantically inclined dreams, not that these are bad. It is when your priorities are out of alignment that trouble brews in Paradise. Thinking ahead requires a certain degree of accepting the potential for a hard reality to be suddenly inflicted on you, when you least expect it and are least prepared for the

devastating consequences. So it is a very important piece of your life that should be factored into the equation, either before or during the realization of a romantically inclined dream come true, because when the winds of change blow, as they so often do, even in the best of relationships, life can potentially find you in times of financial devastation and desperation; when you have suddenly and unexpectedly been knocked right out of your financial comfort zone, left to struggle for your mental, emotional and financial survival. So to be certain to cover every aspect of how this condition may apply to you individually, I am going to map out the flow of how it is that we women typically arrive in the unwelcomed throes of financial dire straits, such as we do.

The flow of potential financial hardship begins at the social, family and other external levels of human conditioning where certain expectations of being a woman is handed down from generation to generation. So as these forms of external conditioning are integrated into the fabric of your own core beliefs, you move along the path of social and environmental convention almost automatically while your heart beats in harmony to the enticement of a blissful future promised to you by your prince charming, aka, Mr. Right. In your Cinderella state of mind, you fall madly in love with your prince as you hang on tightly to every sweet word he whispers in your ear; wanting only to believe that he really does have your best interest at heart, and that Paradise will be your ultimate reward. And as if that isn't enough to entice you, there is the equally enticing prospect of bringing children into the world – his children, which you believe will surely be the completion of your perfect Cinderella story, as you ride off into the sunset on the back of his white horse.

Now this is not to say that the prospects of a happy future together are not possible because they are, however, it takes a great deal of daily effort along with large doses of give and take which combined, requires a level of conscious awareness that usually exceeds the average couples ability to maintain the happiness they initially banked on, especially as the responsibilities of everyday life begins to grind down their bliss. So because we are not connected to a higher conscious awareness without effort, our perceptions become easily skewed, we say things we do not mean to say, and sometimes cannot take back; our feelings get hurt and very often our emotions are more like a fast moving train running off its tracks. Many unrealistic expectations are often implied in the relationship, whether they are spoken or unspoken and the consequent stress and strain begins to seep into the relationship, eventually driving in wedges of indifference over time. The end results are seldom a good experience for either partner, especially when the years have rolled by and there is the acquisition of a home along with all its ongoing obligations; the responsibility of raising a family, the pets and all the memories – good and not so good that comprise the realization of what was once a romantic dream now gone bad, and that ends up leaving somebody, if not both, feeling frustrated, angry, or empty and alone.

Because life itself is a series of on-going risks, as nothing can be gained if nothing is ever ventured, the mental and emotional stability of any relationship is indeed a gamble, given the lack of very valuable insight and wisdom yet to be acquired. But the risks increase that much more when you venture into financial endeavors that cannot be managed independently, should the winds of change blow through your relationship and tip over the applecart. This, of course implies the loss of the most financially enabled partner, who is not typically the woman, but is generally the man, given that the same external influences that condition a woman, also condition a man, therefore, he is the one most obligated to provide the majority of the financial security, if not all of it, in the case of stay at home mom's. And so there is the issue of how to provide for yourself should the day come when your perceived financially stable walls come tumbling down all around you, catches you completely off guard and unprepared to carry your own financial weight.

So the means of avoiding the unpleasant and very stressful path of financial destruction, which implies so much more than you realize, is to stop right where you are and determine your own ability to survive a personal financial crisis, taking your current circumstances into careful consideration. This means taking a second look at the goals you did not achieve that might have secured your financial well being, at least to the extent that you can still afford to keep a roof over your head, pay your bills and put food on your table, as well as to have a reliant means of transportation, of course this aspect being relative to where you live. Too many women have had to face the debilitating uncertainty of not knowing what steps to take next, as if the demise of any relationship is not enough to mentally and emotionally cope with, much less to have to consider your financial means as a number one priority. In this respect I know that I am speaking too many a painful song sung here. There are countless numbers of women, whether single or with children at home, who have had to face the devastating wreckage from a relationship gone bad, regardless of who is perceived to be the blame. The damage is psychological at best and the extent of the damage usually remains to be seen, especially in the face of financial devastation.

There is a false sense of security that lies within the confines of perceived financial abundance, that all too often exists without notice inside the equally perceived safety of a relationship, which unknowingly, contributes to the illusion of permanency that causes you to hold fast to the belief that what exists now will always exist and perhaps will even improve with time. In some cases this is very true, but generally applies to couples who have put forth the effort it takes to see each other through the hard times, that is, before there is the experience of the reward. Such relationships operate more like a business partnership, in that the partner's see the bigger picture as a much higher priority; respect each other; hold a high regard for each other and unconditionally accept each other's creativity and individuality, thereby not placing unrealistic expectations on each other. But on the opposite side of the coin are those couples who

struggle to see the bigger picture or to even know there is a bigger picture, and consequently get lost in the relationship while their identity gets swept away as they become more reliant on their partner to meet their every need. This is a feat no one person can realistically live up to and should never have too, thus it becomes a slowly eroding condition that usually ends up alienating one or both of the partners.

So the failure to make certain that you have some means with which to comfortably provide for yourself, should that become a condition in your reality, whether by choice or because it was inflicted on you, should not escape your attention regardless of where you are along the path of your life, because this is, after all, your life. In as much as you both promised till death do you part, the uncertainty of change imparts its unwelcomed influence into your reality, and can potentially wreak havoc unless you are absolutely on top of your psychological game, which is seldom the case in most relationships, again due to the absence of wisdom and insight that comes with age. You are worth so much more than to suddenly find yourself at the mercy of a man who holds the power to financially make or break you, which can feel like a proverbial ax hanging over your head. There really is no freedom to be found in such an illusionary state of mind when the potential for loss lurks around every corner and hides in every nook and cranny.

The uncertainty and fears encountered while in the midst of a personal crisis, not to mention the fact that your whole world is turned upside down, is beyond your ability to comprehend when times are good. But when the tides of change flow in or out, as the case may be, the undesirable and most unwelcomed affects are always relative to just how far you can be pushed past the point of your psychological limits. The less mentally and emotionally able you are prepared to face such an undesirable situation, the more difficult it will be to move forward into a world that might be foreign to your experiences. But as unfamiliar and threatening as this world might present to you at first will, over the course of time, not only become less unfriendly, but holds within it the promise of untapped potentials and possibilities waiting to be explored, thus opening brand new doors of opportunity you could not have imagined, let alone to think was possible. But you cannot arrive there if you are not willing to see this experience through which implies the need to feel your every emotion, to feel every bit of the pain that cuts right through to the core of your being, to process them and then to integrate them because they are indeed a piece of your reality, regardless of the smoking gun.

The process of moving forward will be extremely difficult to do if your focus of attention is directed at someone other than yourself. The important thing to remember, when the need for blame moves front and center, including the need to blame yourself, is that it is a waste of mental and emotional effort; blame is an exercise in futility and quite frankly is wasted energy. It is far more productive to begin applying the fundamentals of the Serenity Prayer by making a concentrated effort to accept a condition you either cannot readily change or cannot change at all, which includes cohering your partner into doing

what you want, as it generally does not work well this way. But in the act of accepting, it is vital that you keep an open mind as sometimes there is a very fine line between what you can realistically change and what you cannot change, which unfortunately is a condition that succumbs to perceptions – yours or even others. You are where you are because you have some things you need to learn about yourself, first and foremost, which in time will better explain your circumstances such as they have come to be.

The point in this discussion is to encourage and inspire you to do something now, while conditions are good, to make certain that in the event of an unexpected and unanticipated financial downfall, you can pick yourself up and stand on your own two financial feet, as opposed to being forced into the pursuit of financial independence and have to face some very painful losses that could potentially occur in your reality.

In closing this article I hope that I have accomplished what I set out to do which is to raise your conscious awareness, by provoking you into considering your present and potential future financial circumstances. And above all was to effectively convey a very inspired message of significant importance, which is simply that personal devastation can be minimized; that thinking ahead is the path to your financial well being.

Many Blessings,

Linda