Real Cents Now

Presented by:

Sandi Lakey, CTFA
VP, Trust & Financial Advisor
Legacy Private Trust

Sarah Paulson, CFP
Owner & Lead Financial Planner
Valkyrie Financial



Real Cents Now

Our new mission is **bold** 

Empowering women and girls across the Fox Valley to dismantle barriers, challenge the status quo, and step into their limitless potential.

Our new vision is **bright** 

A future where women look up to see only open sky and opportunities.

Empowerment

She can. She does.

Equity

Her life on her terms.

Community

Together, further.

Resolve

We do the work.

Potential

Limitless possibility
is hers.

Introducing...



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Disclosure



- While we are financial advisors, we are not **your** financial advisors
- Everything said today is for educational purposes only. Nothing is a recommendation.
- Please consult with an appropriately licensed professional who knows your unique situation before taking any action.
- **Please don’t sue us**

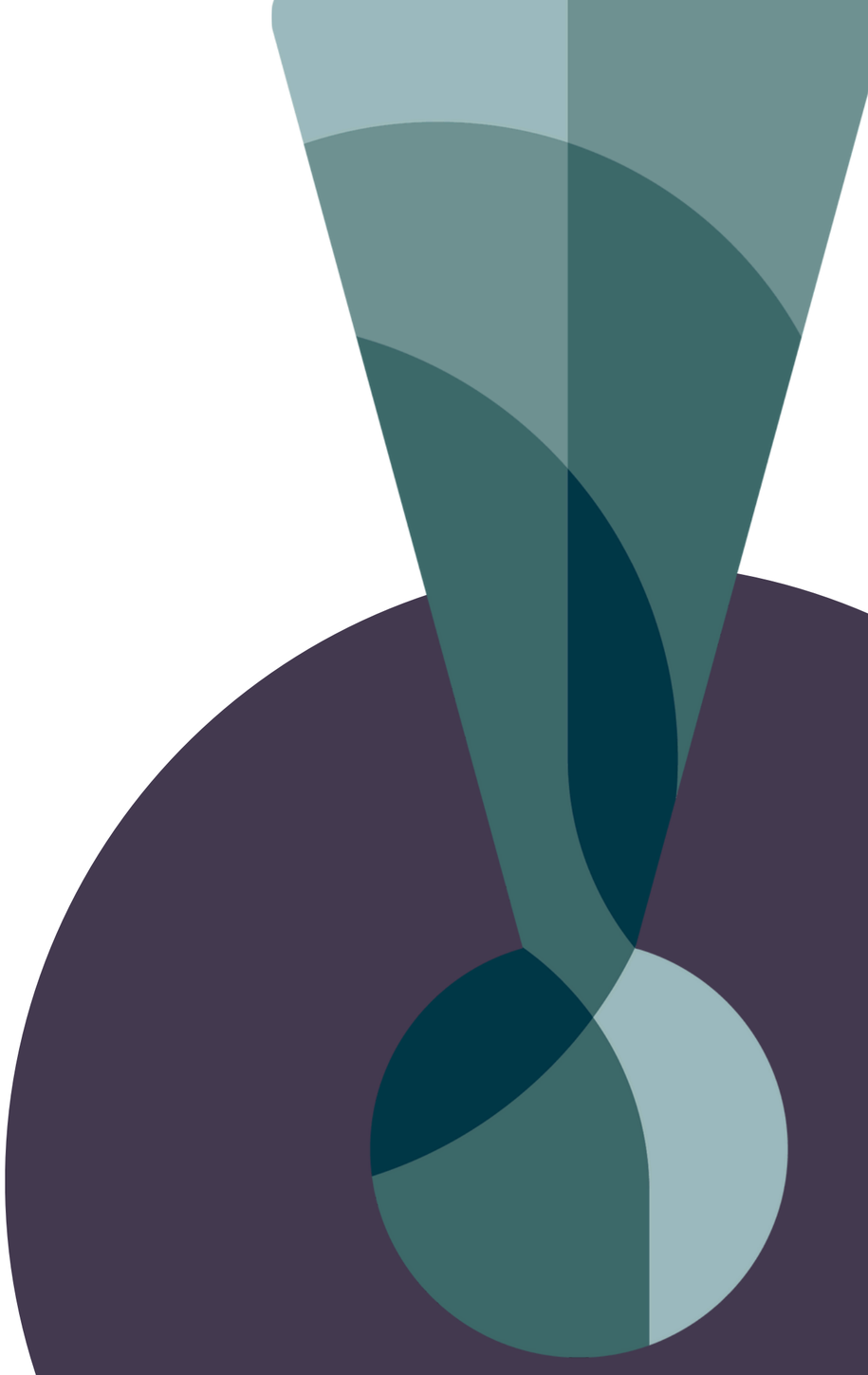
Cut the Shame!

Money Shame Sounds Like...	But the Truth is...
“I should be further ahead by now.”	You can’t shame yourself into success.
“I’m bad with money.”	Says who?
“I can’t ask for help — I should already know this.”	You were never taught this stuff

Why Financial Planning Actually Matters

- Money touches everything
- Planning gives direction and purpose
- Protects from the unexpected
- Grows wealth with intention
- Brings peace of mind

Financial independence = freedom of choice.



Financial Challenges Women Face

- Career interruptions for caregiving
- Gender pay gap and lower lifetime earnings
- Longer lifespans and healthcare costs
- Balancing competing priorities: family, aging parents, children
- Delayed retirement savings

These challenges are real - but they can be planned for!

What is your first memory of money?



The Financial Life Stages

1. **Preparing** (0-18) – Observing money as a tool
2. **Learning** (20s) – Establishing foundation
3. **Building** (30s) – Settling into habits
4. **Growing** (40s) – Strengthening and balancing
5. **Protecting** (50s) – Preparing and preserving
6. **Transitioning** (60s) – Enjoying and managing retirement
7. **Using** (70s and beyond) – Defining your legacy

What Does Wealth Mean to You?

Birth - 19

Observing How Money Works

- Forming your relationship with money
- College Saving
- Age 18
  - Power of Attorney docs
  - UGMA accounts

Financial success is a soft skill

20s

Learning to Use your Financial Power

- Spending in alignment
- Saving
- Emergency Fund
- Retirement Accounts
- Investing
- Student Loan Payback
- Getting Married

Set your budget before you set your lifestyle

30s

Learning to Use your Financial Power

- Grow Retirement Funds
- Protect with Insurance
- Purchasing a Home
- Preparing for Children

Time is your greatest ally – even small consistent savings matter

40s

Strengthening and Balancing

- Maximize retirement contributions
- Manage competing goals (retirement vs. college)
- Review and adjust investments
- Build net worth — assets over liabilities
- Update estate plan & beneficiaries

Your retirement can't take a loan

50s

Protecting Your Progress

- Catch-up contributions
- Evaluate risk tolerance — rebalance investments
- Long-term care planning
- Parents care and estate planning
- Eliminate remaining debt
- Build plan for “what’s next”: career transitions, downsizing, etc.

The decade of refinement and protection

60s

Financial Freedom

- Understand Social Security & Medicare timing
- Income planning for retirement (withdrawal strategy)
- Simplify accounts and consolidate investments
- Consider charitable giving and legacy goals

Your money should support the life you've dreamt of

70s

Defining your Legacy

- Update and review estate plan
- Aging in place
- Consider charitable giving and legacy goals

Leave an impact you can be proud of

If you had to pick just 3 financial goals to protect or pursue — which ones still matter most?



Pillars of a Strong Financial Life

- **Budgeting** – Know where your money goes
- **Saving & Investing** – Grow wealth intentionally
- **Protection** – Insurance, emergency fund
- **Retirement Planning** – Secure future income

Estate Planning – Protect loved ones

Building Financial Confidence

- Learn continuously — financial literacy is power
- Don’t be afraid to ask questions
- Work with professionals you trust
- Talk about money openly — with family, friends, partners
- Celebrate progress, not perfection

Tools & Resources

- Budgeting apps (YNAB, Monarch, Empower)
- Books: Women with Money (Jean Chatzky), Smart Women Finish Rich (David Bach); The Psychology of Money (Morgan Housel)
- Financial wellness podcasts: be aware
- Free retirement calculators: Boldin
- Sarah and Sandi!



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If You Remember Nothing Else...

No matter your age or income, financial confidence is possible.

It’s about clarity, consistency, and courage to take the next step.

Start where you are — your future self will thank you.

