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**WOMEN AND MONEY**

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Why do so many women delegate their financial security to a spouse or significant other and allow divorce or death to plunge them into poverty? Why do so many women spend more than they earn and become mired in debt? Why should always boys manage all the money?

Nobody wants to live a life where they have to spend their time, which is limited, in exchange for somebody else’s money which is available in abundance. People spend their time on earning money which they don’t value, take loans which they can’t repay, to buy goods which they don’t require, to impress people who don’t matter. It’s the birthright of each individual to achieve financial freedom. And it’s more so for a women who even today in a liberalized Indian society might be educated and working but is primarily expected to take care of the family and house. When we ask a housewife that what are you doing with your money the typical answer is that I don’t know my husband or father is looking at it. Even a working women earns money but is seldom part of the financial decision. A woman, whether working or not, is always made to depend on the male for her financial needs. A woman takes care of her work as well her house, a woman attends to her husband, children as well as the adults, a woman keeps the house as well as the image clean, a woman perfectly blends and unites the family with her love, dedication and sacrifice. But then why the same woman is denied financial freedom? Is it not her right to live a financially free life wherein she can also explore her dreams, listen to the calling of her soul and fulfil her higher self-actualization goals?

Kindly find below the 10 Money secrets for women to achieve financial freedom:

1. Don’t marry a man because of money; neither do divorce a man because of lack of money. Marry the man whom you love and believe will be able to shoulder the responsibility of family and give you love, respect and dignity. Don’t let money buy your love because ultimately it will be you who will lose.
2. Never commit adultery because of money. If your husband is poor but honest don’t just break his trust by entering into relationship with a rich guy. A man who lures a woman by showing his money is not worth your trust or love.
3. You surely take care of your house and family but along with it also try to earn some money. It need not necessarily be a full time job or employment, it can be something which you can do from home or with minimum time. Develop your hobbies and turn them into profitable ventures. Start small, make a beginning - earning some money will not give you financial independence but will give a great boost to your confidence.
4. Control your indulgent mind when you see the next “sale or discount offer” on your favourite clothes, garments, jewelry etc. Remember that a 40% sale still means than you have to pay the remaining 60% and if you keep buying the things which you don’t require than very soon you will have to sell the things which you require.
5. Learn to budget and save for yourself. Develop a separate saving kitty for your ownself.
6. Get off the “money high” and reduce the power of the “money drug”. Don't use money to make yourself feel good. That type of high is fleeting. Instead, do things that promote self-respect and creativity so you don't have to seek those feelings through just mindless spending.
7. Get some financial education. Learn little about protecting, budgeting, levering and investing. Believe me, in most cases it is simple than learning to cook and more exciting than going on senseless shopping.
8. Get involved in the long term financial decisions of your family. Be a part of it and give your valuable contribution – it will improve your family’s finances as well as boost your personal morale.
9. Never force your husband into a job or profession because “you” think that he will earn more money in that and give you a safe secured life. Let him explore his ownself and settle in the work which he loves the best – that will assure your family achieves financial freedom over the long term and your relationship and love grows as time passes.
10. Always ensure that your husband has a proper insurance policy as well as a succession plan. After loving him full life, you would not want to curse your husband after his death because of money.

Your financial freedom is dependent on your attitudes and beliefs about money and your willingness to take your financial future into your own hands. Being financially secured and independent will help you love yourself and your loved ones more while enabling you to achieve your true higher purpose in world and answer the calling of your soul.

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