Leadership:
We cannot lead with yesterday's leadership skills. While character, intelligence, and judgment are still important and essential for good leadership, there are new tools that need to be added to the mix. I believe leadership encompasses the ability to be a storyteller; to assist people in discovering their own identities which will lead to more cooperative productivity. Leadership also means to understand, assume and nurture financial literate and responsible people. Today's new leaders understand the importance of work/family integration that members of the younger, global workforce are demanding.

Diversity:
Noticing differences is politically correct these days. Diversity is "in". Its value is being recognized just about everywhere. While it's being courted in the global workplace, many American businesses operate without maximizing the added value of their diversity bottom line. I believe diversity is more than a headcount. It's about cultures and lifestyles counting, too. Since culture is an acquired, learned skill, in the workplace of the 21st century, cultural expertise will give businesses a proper sense and attitude to the world's people and communities. The cultural overlays regarding money must be recognized and discussed – especially given the ongoing recession and multi-generation family living situations it's creating.

The Financial Futures of Women:
There's nothing like a financial crisis to change attitudes. Women everywhere are dealing with daunting, if not massive, financial dilemmas for a number of reasons: divorce, downsizing, children, stepchildren, aging or frail parents, career changes-and-ceilings. All of them are attitude-changing situations, and all of them - in some way - are enormously impacted by money. Since 90 percent of women at some point in their lifetime will be solely responsible for the financial needs of their family, every woman needs to get a financial life. Right or wrong, good or bad, money is an immediate measure of what you can do with your financial future.

The Sandwich Generation:
The Sandwich Generation is made up of adults caught in the middle. Adults 45 to 65, most often, facing the dilemma of raising their own children while assisting aging parents, or actively monitoring a frail parent's decline. The financial concerns are real. Retirement nearing but perhaps now re-set; kids going to college or boomeranging home to get their financial feet under them; elder parents frail and often outliving their carefully stashed retirement savings. It's the portrait of the vast majority of American adults. It's no easier for the old to get older than it is for their adult children to deal with the role reversal of becoming the "parenting child". Respecting elder independence, managing aging parent healthcare needs long-distance, transitions with growing and grown children, new families/stepfamilies, divorce, widowhood and second marriages. Balancing all the needs and cooperating in assisting resolutions.

Money Has No Conscience; It Depends On Yours:
When it comes to money, women need to be far sighted, start saving early and stick to their money plan. The world we're living in demands more and more that we accept responsibility for our lives – physical and fiscal - no matter how complicated. Women are more vulnerable as we age because we have very unique money issues. While it's important to look to professionals for advice, in the final analysis, women must first commit to the mindset that personal financial intelligence – matters, and that they are capable of accumulating money and protecting it. Taking charge of improving and maintaining fiscal health starts with putting one's own financial oxygen mask on first meaning making a plan, committing to it, having a metric for what that plan can do for you and the time frame in which it will be done. Act with urgency. No movement; no improvement. Whatever age, women cannot allow themselves to become victims of money paralysis.

“IT'S YOUR MONEY SO TAKE IT PERSONALLY®.”