



PERSONAL DEVELOPMENT

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01 Introduction

4

02

page
10

Women in
Early Career



03

page
20

Women in
Mid Career



04

page
30

Women in
Late Career



05 Conclusion

40



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01

INTRODUCTION

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Introduction

Empowering Women Through Personal Development

Personal development enhances self-awareness, confidence and goal-setting skills, key ingredients for financial empowerment. By understanding their strengths, values and priorities, women can make conscious choices that align with both their personal and financial goals. Developing a growth-oriented mindset helps in overcoming limiting beliefs around money, while strengthening communication and negotiation skills allows for clearer expression of needs and expectations in both personal and professional contexts.

Additionally, honing decision-making abilities equips women to evaluate financial opportunities and risks more effectively, fostering independence and resilience. From budgeting and saving to investing and planning for the future, these personal development skills provide a foundation for making informed and strategic financial decisions at every stage of life. Ultimately, the combination of self-awareness, confidence and practical skills empowers women to take control of their financial journeys, creating stability, security and long-term prosperity.

Learning Objectives

By the end of the module, you will be able to:

- Know Yourself: Understand your strengths, values and financial habits.
- Boost Confidence: Build a growth mindset to tackle financial challenges.
- Make Smart Choices: Strengthen decision-making for better financial outcomes.
- Set & Reach Goals: Plan and achieve personal and financial objectives.

Know Yourself: Understand your strengths, values and financial habits

The first step toward financial empowerment is **self-awareness**. By reflecting on your personal strengths, you can identify the skills and qualities that will help you make confident decisions and pursue opportunities. Understanding your values allows you to align your financial choices with what truly matters to you, ensuring that your money supports your life goals rather than just short-term needs.

Equally important is recognising your financial habits, how you earn, spend, save and invest. By examining these behaviours, you can identify patterns that may be holding you back and take conscious steps to develop healthier practices. This self-knowledge lays the foundation for setting meaningful goals, making informed decisions, and ultimately gaining control over your financial future.

Boost Confidence: Build a growth mindset to tackle financial challenges

Confidence is a key ingredient in achieving financial security. Without it, even small financial decisions can feel overwhelming, leading to hesitation or avoidance. By developing a **growth-oriented mindset**, you learn to view financial challenges as opportunities to learn and grow rather than as threats. This approach encourages resilience, helping you recover from setbacks and adapt to unexpected situations. It also reduces fear or anxiety around money matters, allowing you to approach financial decisions with a sense of control and clarity.

Building confidence in financial matters goes beyond mindset, it strengthens your ability to take practical actions. A confident mindset empowers you to communicate effectively about your financial needs, whether in personal relationships, professional negotiations, or when seeking guidance. It also supports calculated risk-taking, helping you make strategic investments or pursue opportunities that align with your goals. Ultimately, confidence enables you to trust your judgment, make informed decisions, and take proactive steps toward long-term financial empowerment.

Make Smart Choices: Strengthen decision-making for better financial outcomes

Strong decision-making is a cornerstone of financial security. It involves analysing options, considering risks and rewards and anticipating both short-term and long-term consequences. By strengthening critical thinking and problem-solving skills, you are better equipped to evaluate financial opportunities and avoid pitfalls. This ability allows you to make deliberate choices rather than reacting impulsively, which is essential for building and maintaining financial stability.

Good decision-making also includes learning from past experiences and using those insights to improve future choices. It encourages a thoughtful, proactive approach to money management, from budgeting and saving to investing and planning for unforeseen challenges. By cultivating these skills, you gain greater control over your financial life, reduce stress related to uncertainty, and create a solid foundation for reaching both personal and financial goals.

Set & Reach Goals: Plan and achieve personal and financial objectives

Goal-setting transforms vision into action. By defining clear, realistic and measurable objectives, you create a roadmap for both personal growth and financial success. Breaking larger goals into smaller, actionable steps makes them achievable and helps maintain motivation over time. This approach encourages discipline, persistence, and accountability, all of which are critical for sustained progress in any area of life.

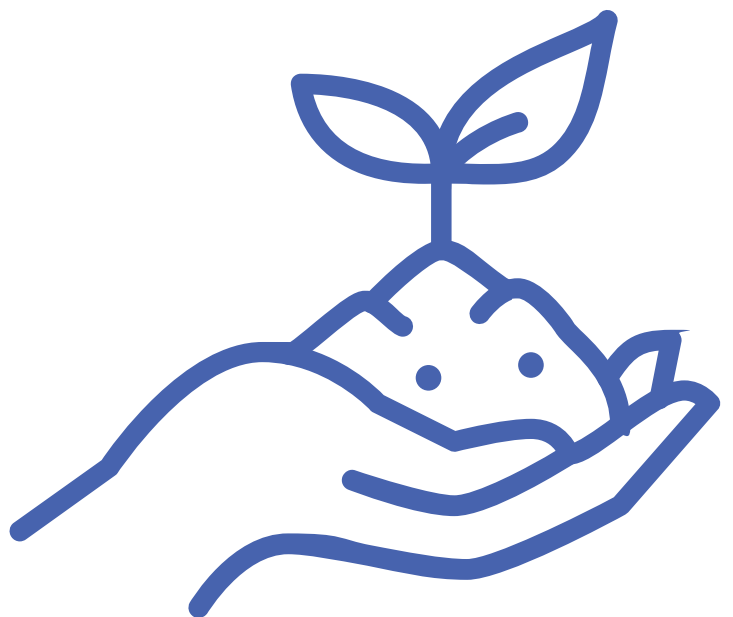
Regular reflection and adjustment ensure that your goals remain aligned with evolving circumstances and priorities. By learning to plan strategically, monitor progress, and celebrate milestones, you develop the skills and mindset needed to achieve long-term financial security. Setting and reaching goals not only builds confidence and independence but also provides tangible evidence of your personal and financial growth, reinforcing the connection between development and empowerment.

02

WOMEN IN

EARLY CAREER

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Women in Early Career

Managing personal finances with confidence is a vital skill that empowers individuals to take control of their future. This section is designed to help participants set meaningful short-term financial and personal goals, build the confidence to manage finances independently and develop effective communication skills around money.

Learning Objectives:

- Set meaningful short-term financial and personal goals.
- Build confidence to manage finances independently.
- Improve communication skills in financial matters.
- Understand the role of mindset in money habits.

Content:

- “Money mindset” and self-worth: overcoming limiting beliefs.
- SMART goals: how to plan for success.
- Building healthy routines and financial boundaries.
- Assertive communication: asking for raises, discussing debt.

Activities:

- Goal-setting vision board.
- Confidence-building journaling prompts.
- Partner role-play: How to discuss financial boundaries.

Formative Assessment:

- Reflection: What’s one belief I want to change about money?
- Goal check-in: Are my goals SMART?

Resources:

- Online talks or webinars on women and confidence
- Self-assessment worksheets
- Budgeting apps with goal tracking





Women in Early Career

Money Mindset and Self-Worth: Overcoming limiting beliefs

- Explore how personal beliefs about money influence financial decisions.

Our personal beliefs about money, shaped by upbringing, culture and past experiences have a powerful influence on the financial decisions we make. Positive or negative, these beliefs can guide how we spend, save, invest, or take risks. By becoming aware of these patterns, we can identify limiting thoughts, challenge unhelpful assumptions, and adopt a mindset that supports smarter, more intentional financial choices.

- Identify limiting thoughts such as “I’m not good with money” or “I don’t deserve financial stability.”

Limiting thoughts like “I’m not good with money” or “I don’t deserve financial stability” can hold us back from achieving our goals. Recognising these beliefs is the first step toward challenging them and replacing them with empowering, growth-oriented mindsets that support financial confidence.

- Discuss strategies to reframe negative beliefs and cultivate a growth-oriented, empowered money mindset.

To cultivate a growth-oriented money mindset, it’s essential to challenge negative beliefs and replace them with positive, empowering thoughts. Strategies include reflecting on past successes, practicing affirmations, and focusing on learning from financial experiences rather than fearing mistakes.

- Highlight the connection between self-worth and financial independence.

Financial independence is closely tied to self-worth. When you value yourself and your abilities, you are more likely to make confident financial decisions, set boundaries and pursue opportunities that support long-term stability and growth.





Women in Early Career

SMART Goals: How to Plan for Success

- Introduce the SMART framework: Specific, Measurable, Achievable, Relevant, Time-bound.

The SMART framework helps turn ideas into actionable plans. By setting goals that are Specific, Measurable, Achievable, Relevant, and Time-bound, you can create clear steps toward financial and personal success.

- Demonstrate how to set short-term goals that contribute to long-term financial and personal growth.

Short-term goals act as stepping stones toward long-term financial and personal growth. By breaking larger objectives into manageable, achievable steps, you can track progress, stay motivated and build lasting habits that support your future success.

Activity: Planning for Success with SMART goals

Objective:

Learn how to set actionable goals using the SMART framework and understand how short-term goals support long-term personal and financial growth.

Step 1: Introduce the SMART framework

Explain each component with examples:

- **Specific:** Define exactly what you want to achieve.
Example: "Save €500 for an emergency fund" instead of "Save money."
- **Measurable:** Track progress with clear indicators.
Example: "Deposit €50 every week" is measurable.
- **Achievable:** Make sure the goal is realistic.
Example: "Save €500 in 10 weeks" is achievable if €50 per week is reasonable.
- **Relevant:** Ensure the goal aligns with your larger objectives.
Example: Saving money supports financial security.
- **Time-bound:** Set a clear deadline.
Example: "Reach €500 by June 1st"





Women in Early Career

- **Step 2: Connect short-term and long-term goals**

Discuss how small, achievable goals build momentum toward larger objectives.

Example:

- **Long-term goal:** Own a home in 5 years.
- **Short-term goal:** Save €100 per month for a down payment.

Emphasise that consistent small wins create habits that lead to lasting success.

- **Step 3: Interactive exercise**

1. **Individual Work:** Have each participant choose one long-term financial or personal goal.
2. **Break it down:** Ask them to write 2–3 short-term SMART goals that help reach the long-term goal.
3. **Share & discuss:** Participants share one short-term goal with a partner or small group. Encourage feedback on whether the goals are truly SMART.

- **Step 4: Reflection**

Ask participants to reflect:

- Which part of the SMART framework was easiest to define?
- Which part was the hardest?
- How will achieving short-term goals affect your long-term objectives?

Optional Extension

- Have participants create a **goal-tracking chart** for the next month to monitor progress. This reinforces measurability and accountability.



Notes

- Financial goals might include saving a specific amount, like €500 in three months, or paying off a small debt.
- Personal development goals could involve completing a budgeting course, improving money management skills, or attending a financial workshop.





Women in Early Career



SMART Goals

How to Plan for Success!

— Set short-term goals to build long-term financial & personal growth! —

The SMART Framework

— Turn your ideas into action with SMART goals! —

S Specific Clear and detailed	M Measurable Track your progress	A Achievable Realistic & attainable	R Relevant Meaningful to you	T Time-Bound Set a deadline
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Plan Your Short-Term Goals:

— Small steps lead to big success! —

Short-Term Goal	Action Steps	Target Date & Progress
My goal: _____	- Step 1: _____ - Step 2: _____ - Step 3: _____	Target Date: _____ Progress: _____ ☐ 0% ☐ 25% ☐ 50% ☐ 75% ☐ 100%
My goal: _____	- Step 1: _____ - Step 2: _____ - Step 3: _____	Target Date: _____ Progress: _____ ☐ 0% ☐ 25% ☐ 50% ☐ 75% ☐ 100%
My goal: _____	- Step 1: _____ - Step 2: _____ - Step 3: _____	Target Date: _____ Progress: _____ ☐ 0% ☐ 25% ☐ 50% ☐ 75% ☐ 100%

Building Your Future!

Track your progress & celebrate your achievements!





Women in Early Career

Building Healthy Routines and Financial Boundaries

- Discuss the importance of regular financial check-ins, budgeting routines, and saving habits.

Regular financial check-ins, consistent budgeting routines and disciplined saving habits are essential for building stability. These practices help track progress, prevent overspending, and support long-term financial goals.

- Introduce the concept of financial boundaries, such as saying no to overspending or lending beyond comfort.

Setting financial boundaries means knowing your limits, whether it's saying no to overspending, avoiding unnecessary debt, or lending only within your comfort zone. Boundaries protect your financial stability and support long-term goals.

- Highlight how consistency in routines supports financial independence and reduces stress.

Maintaining consistent financial routines like regular budgeting, saving and reviewing expenses builds independence, reinforces positive habits and reduces stress by providing control and clarity over your finances.





Women in Early Career

Assertive Communication: Asking for Raises, Discussing Debt

- Explain the importance of clear and assertive communication when discussing finances.

Clear and assertive communication is essential when discussing finances. It helps express needs, set boundaries, negotiate effectively, and prevent misunderstandings, ultimately supporting healthier financial relationships and decisions.

- Provide strategies for negotiating salaries, discussing shared expenses, or managing debt conversations.

Effective strategies include preparing key points in advance, using clear and respectful language, focusing on facts rather than emotions, and practicing active listening. These approaches help negotiate salaries, discuss shared expenses, and manage debt conversations confidently.



Notes

- Practice phrasing statements that are confident yet respectful.

When discussing finances, phrasing statements confidently yet respectfully ensures your message is clear without causing conflict. Using “I” statements, staying calm and focusing on facts helps assert needs effectively.



Women in Early Career



Conclusion



Visualize your financial & personal goals!
Reflect on your values and priorities to align with your dreams.

 Gather Materials Get magazines, scissors, glue, markers, sticky notes, or digital tools.	Get magazines, scissors, glue, markers, sticky notes, or digital tools.
 Reflect on Goals Think about your short-term & long-term goals.	Think about your short-term & long-term goals.
 Select Visuals Find images & words that represent your dreams.	Find images & words that represent your dreams.
 Arrange on Board Place your visuals on your board.	Place your visuals on your board.
 Add Notes	Write descriptions, key dates & quotes.
 Share (Optional)	Share your board with a partner or group.

Display Your Vision Board

Keep your board visible for daily motivation!





Women in Early Career

Activity - Confidence-Building Journaling Prompts

- This activity encourages self-reflection to strengthen confidence in managing finances. By responding to guided prompts, participants explore past successes, identify strengths and challenge limiting beliefs, fostering a growth-oriented mindset for financial decision-making

Instructions

- **Prepare Materials:** Provide notebooks, pens, or digital journaling tools.
- **Set the Environment:** Choose a quiet space to reflect without distractions.
- **Introduce Prompts:** Give participants 3–5 guided prompts, for example:
 - “What financial challenge have I overcome, and what did I learn?”
 - “Which strengths can I use to achieve my financial goals?”
 - “Which limiting belief about money am I ready to change?”
- **Reflect and Write:** Encourage participants to spend 10–15 minutes thoughtfully answering each prompt.
- **Optional Sharing:** Participants may share insights with a partner or small group to inspire discussion.
- **Review and Set Actions:** Ask participants to identify one action they can take based on their reflections to build confidence in financial decisions.



Tips

Encourage participants to make journaling a regular practice. Consistent reflection strengthens self-awareness and confidence, creating a solid foundation for financial growth.



Women in Early Career





Building Healthy Routines

and

Financial Boundaries



The Importance of Financial Routines

Regular Check-Ins

Track progress & stay on target



Budgeting Habits

Plan & manage your spending



Saving Consistently

Build your savings for the future



These habits prevent overspending & support long-term goals.

Setting Financial Boundaries



Say "No" to Overspending



Avoid Unnecessary Debt



Lend Within Your Limits

Protect your financial stability by knowing your limits.

Benefits of Consistent Routines



Gain Control & Clarity



Reduce Financial Stress



Build Independence

Consistent habits lead to financial freedom & peace of mind.



Women in Early Career

Activity - Partner Role-Play: Discussing Financial Boundaries

- This activity helps participants practice clear and assertive communication around money. By role-playing real-life scenarios, such as negotiating shared expenses or setting limits, participants build confidence in expressing their financial boundaries effectively.

Instructions: Partner Role-Play - Financial Boundaries

- **Form Pairs:** Pair up participants for the activity.
- **Introduce Scenarios:** Provide real-life scenarios, such as:
 - Asking a friend or family member not to borrow money
 - Negotiating shared household expenses
 - Requesting a raise at work
- **Assign Roles:** One participant plays themselves, the other plays the other party in the scenario.
- **Role-Play:** Each pair practices the conversation for 3–5 minutes, focusing on clear, respectful, and assertive communication.
- **Switch Roles:** Participants swap roles and repeat the exercise.
- **Debrief:** Discuss as a group:
 - What strategies worked well?
 - What challenges did you face?
 - How did it feel to assert boundaries?
- **Reflect:** Encourage participants to note insights or adjustments for future real-life conversations.





Women in Early Career



Partner Role-Play: Financial Boundaries

Practice setting and communicating your financial boundaries.

Asking Not to Lend Money



Your friend asks to borrow money again.
How will you say no?

Negotiating Household Expenses



Discussing how to split bills
and manage shared expenses.

Requesting a Raise



Talking to your boss about
asking for a salary increase.

Setting Boundaries with Family



Telling a relative you can't
continue to give them money.

Planning a Budget Together



Discussing a monthly budget
with your partner.

Declining an Expensive Outing



Telling a friend you can't afford
to join an expensive event.





Women in Early Career

Formative Assessment

Reflection: “What’s one belief I want to change about money?”

Objective: Encourage self-awareness of personal money mindsets.

Instructions:

- Take a few quiet minutes to reflect on your current beliefs and attitudes toward money.
- Identify any limiting, unhelpful, or automatic thoughts that might influence your financial decisions.
- Write a short journal entry addressing the question: “What’s one belief I want to change about money?”
- Optional: Share your reflections in small groups to foster dialogue and gain new perspectives.

Purpose:

This exercise promotes critical thinking about personal money mindsets and encourages the cultivation of a growth-oriented financial perspective.

Goal check-in: Evaluating alignment and SMART criteria

Objective: Ensure personal and financial goals are realistic, measurable and aligned with core values.

Instructions:

- Review your current financial and personal goals.
- Evaluate each goal against the SMART framework:
 - **Specific:** Is the goal clear and well-defined?
 - **Measurable:** Can progress be tracked?
 - **Achievable:** Is it realistic given your current resources and constraints?
 - **Relevant:** Does it align with your values and long-term priorities?
 - **Time-bound:** Does it have a clear deadline or timeframe?
- Reflect on whether your goals truly align with your personal values.
- Adjust goals as needed and outline actionable steps to achieve them.

Purpose:

This check-in reinforces intentional planning, accountability and the connection between personal development and financial empowerment.





Women in Early Career

Reflection: What's One Belief I Want to Change About Money?

Take a moment to reflect: What limiting belief about money do I want to change?



Journal Prompt:

I used to believe...

But now I want to believe...



"Shift your mindset, change your financial future."



Goal Check-In: Are My Goals SMART & Aligned?

Review your goals using the **SMART** criteria:

S Specific

Is it clear and detailed?

M Measurable

Can I track my progress?

A Achievable

Is it realistic and attainable?

R Relevant

Does it align with my values?

T Time-Bound

Is there a deadline?

Adjust & Plan:

What steps will I take to reach my goals?



"Set goals that inspire and reflect your true values."



Resources

- **“Your Money and Your Mind” - TED Series by Wendy De La Ros**

Topics include reframing spending habits, improving saving and understanding emotional triggers around money.



Video

A short video series on how our psychology and beliefs affect financial behaviour. ([TED](#))

- **Women’s Health East - “Money Talk” Resource Pack**

Everyone has a story behind how we manage and approach money. Our ‘money stories’ are the result of our past & current experiences, how we are socialised, and the messages we receive from society about money and finances.



Video

A downloadable resource on “your money story” and how to reflect on and reshape your beliefs about money. (whe.org.au)

- **Case Study: Susan’s Story**

Susan is a second-year student, just beginning to find her footing with personal finance. At first, saving felt overwhelming, but she discovered a simple truth: consistency matters more than the amount.

Her story reminds us that financial confidence isn’t about huge sums; it’s about building habits that grow with you.



Case Study

Susan’s Top Tip: *“No matter how small, put a little money aside each month. Over time, it adds up and you’ll be amazed at the difference it makes!”*

[../A9 - case study\GWAEU\Case Study_Susan.pdf](#)





Women in Early Career

Custom self-assessment pack tailored for **Personal Development and Financial Security** includes 5 worksheets you can use to track strengths, weaknesses and progress toward financial goals.

Purpose: Identify strengths, weaknesses, opportunities and threats in your financial life.

PERSONAL FINANCIAL SWOT ANALYSIS

STRENGTHS

Skills, habits and resources supporting your finances

	Strength	Notes / Examples
1		
2		
3		

WEAKNESSES

Habits or gaps limiting financial growth

	Weakness	Notes / Examples
1		
2		
3		





Women in Early Career

THREATS

External factors you can leverage

	Opportunities	Notes / Examples
1		
2		
3		

OPPORTUNITIES

Challenges or risks to be aware of

	Threats	Notes / Examples
1		
2		
3		

REFLECTION & ACTION PLAN 🛠️

Action step	Target date	Notes



Women in Early Career

FINANCIAL GOAL SETTING

Purpose: Set short, medium and long-term financial goals.

Goal description	Time frame	Step to achieve goal	Progress tracker	Alignment with personal values
	Short-term (1 - 6 months)			
	Medium-term (6 - 12 months)			
	Long-term (1+ years)			





Women in Early Career

MONEY MINDSET SELF-REFLECTION

Purpose: Examine beliefs and attitudes about money.

LIMITING BELIEFS - E.G. "I'M NOT GOOD WITH MONEY"

1	
2	
3	

POSITIVE STATEMENTS - REWRITE EACH BELIEF INTO A POSITIVE, EMPOWERING STATEMENT

1	
2	
3	

ACTION STEP TO REINFORCE MINDSET - ONE ACTION YOU CAN TAKE INTO REINFORCE THIS NEW MINDSET

Action	Target date	Notes



Women in Early Career

PERSONAL STRENGTHS & WEAKNESS CHECKLIST

Purpose: Rate personal skills and habits impacting financial decisions.

Instructions: Rate yourself 1 - 5 in each category and highlight areas for improvement.

Category	self-rating (1 - 5)	Comments / areas for improvement
Budgeting / Planning		
Decision-making		
Confidence in financial conversations		
Saving & investing habits		
Stress management & resilience		

PROGRESS TRACKER & REFLECTION

Purpose: Monitor growth over time and reflection on achievements.

Goal	Achieved (Yes/No/ Partial)	Skills developed / improved	Challenges faced	Next steps / adjustments	Lessons learned

Instructions: Update this page regularly to track progress, identify patterns and adjust strategies.



Women in Early Career

Additional resources

Open-source, free (or mostly free) budgeting/personal finance tools

Kresus

A *self-hosted* personal finance manager. (kresus.org)

Syncs with banks using **Woob**, lets you categorise transactions, set up alerts and view charts. (kresus.org)

Since it's self-hosted, you have full control of your data. (kresus.org)

Pledger.io

A completely open-source personal finance manager. (pledger.io)

Supports importing bank data, tracking income vs expenses and provides reports & graphs for spending patterns. (pledger.io)

Good for users who want a clean, web-based dashboard to monitor cash flow.

MyFin

A free, open-source app for budgeting and forecasting. (MEDevel)

Runs on desktop (Windows / macOS / Linux), and mobile versions are in development. (MEDevel)

Lightweight, simple interface, good for people who don't need complex banking integrations.

Walletize

Modern, open-source personal finance app that supports multiple currencies including EUR. (walletize.app)

Web-based, with sync across devices and a free plan available. (walletize.app)

Allows tracking of assets and liabilities, not just spending

Expense Tracker Apps on F-Droid

F-Droid (an open-source Android app store) has several open finance apps: Money Manager Ex, Recurring Expense Tracker, GreenStash (savings plan tracker), etc. (F-Droid)

These apps can give you goal tracking, budgeting, and expense categorisation and they are free and open-source.



03

**WOMEN IN
MID CAREER**

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Women in Mid Career

This section is designed to support individuals navigating midlife transitions and redefining their financial identity with clarity and confidence. By reflecting on personal progress and reassessing goals, learners will strengthen their ability to make thoughtful decisions in complex situations while balancing personal development with family and career demands. Throughout the journey, participants will explore emotional resilience within financial planning recognizing patterns of self-sabotage, addressing burnout or fear and rebuilding a sense of control. Through guided activities, reflective journaling and practical scenarios, learners will deepen their understanding of who they are as financial decision-makers and develop the mindset needed to move forward with intention. With supportive tools and communities, this section fosters growth, empowerment and sustainable financial well-being.

Learning Objectives:

- Reflect on progress and redefine goals.
- Strengthen decision-making in complex situations.
- Balance personal development with family and career.
- Cultivate emotional resilience in financial planning.

Content:

- Midlife transitions and reframing financial identity.
- Identifying self-sabotage and regaining control.
- Navigating financial burnout or fear.
- Creating a personal board of advisors or mentors.

Activities:

- Financial life timeline exercise.
- Journaling: “Who am I as a financial decision-maker?”
- Discussion: What’s holding me back?

Formative Assessment:

- Short written: How has your financial identity evolved?
- Scenario: Choosing between two major life decisions.

Resources:

- Self-coaching workbooks
- Online financial therapy communities





Women in Mid Career

Midlife transitions and reframing financial identity

Midlife often brings significant changes, career shifts, family responsibilities, health considerations, or evolving personal priorities. These transitions can influence how women view themselves as financial decision-makers. This objective helps participants explore how their financial identity has developed over time and encourages them to reframe midlife not as a period of limitation, but as an opportunity for renewed clarity, wisdom and empowerment. Participants learn to recognise their strengths, life experience and accumulated knowledge as valuable assets in shaping their next financial chapter.



Tips

View midlife as a strategic reset rather than a setback.

Take time to acknowledge the strengths, experiences and wisdom you've gained these are powerful assets that can guide smarter, more confident financial decisions in your next chapter.

Identifying self-sabotage and regaining control

Many women, especially in mid-career, experience self-sabotaging patterns such as avoiding financial planning, doubting their abilities, or undervaluing their achievements. This objective focuses on helping participants identify these behaviours, understand their roots, and replace them with healthier habits. Through practical tools and guided reflection, participants learn how to interrupt negative cycles, regain control of their financial decisions and build more intentional, confident money behaviours.



Tips

Notice your patterns before you judge them.

Becoming aware of self-sabotaging habits without criticism creates the space needed to replace them with healthier, more intentional financial behaviours.





Women in Mid Career

Navigating financial burnout or fear

Financial burnout can arise from years of juggling competing demands, career, family, caregiving and personal well-being. Combined with fear or uncertainty about the future, this can lead to avoidance, stress, or emotional overwhelm. This objective equips participants with techniques to recognise signs of burnout, manage emotional responses and rebuild a sense of stability. By developing coping strategies and breaking decisions into manageable steps, participants learn to approach financial challenges with greater resilience and calm.



Tips

Break financial decisions into small, manageable steps.

When burnout or fear feels overwhelming, focusing on one clear action at a time helps reduce stress, restore clarity and rebuild a sense of control.

Creating a personal board of advisors or mentors.

Support systems are essential during mid-career transitions. This objective invites participants to identify and cultivate a circle of trusted individuals, peers, mentors, coaches, or professionals who can offer guidance, encouragement and accountability. Participants learn how to choose advisors who align with their values, how to engage in meaningful conversations and how to build a supportive network that strengthens both personal development and financial decision-making. The emphasis is on moving from isolation to empowered, collaborative growth.



Tips

Build your support network intentionally, not accidentally.

Choose a small group of trusted mentors, peers, or professionals who align with your values and regularly seek their perspective to strengthen clarity, confidence and accountability in your financial decisions.





Women in Mid Career

Activity - Financial life timeline exercise.

The Financial Life Timeline is a reflective and visual activity designed to help gain clarity about individual's financial journey so far. By mapping key financial moments from early money memories to recent decisions, one can develop a deeper understanding of the patterns, turning points and experiences that shape their current financial identity.

Expected Outcomes

- By the end of the activity, you will:
 - Have a clearer picture of how past experiences influence current financial thinking.
 - Recognise strengths that may have been overlooked.
 - Feel more grounded and confident in planning next steps.
 - Build self-compassion by acknowledging both successes and struggles.

Purpose of the Activity

- To increase self-awareness around money habits, beliefs and past behaviours.
- To highlight moments of strength, growth, resilience and learning.
- To identify recurring challenges or barriers that may still influence present decisions.
- To create a foundation for setting meaningful goals aligned with personal values and future aspirations.



Women in Mid Career



Financial Life Timeline Worksheet

How the Activity Works

Step 1: Draw Your Timeline

Draw a long horizontal line across a page. This represents your life from childhood to today.

Step 2: Add Key Financial Moments

Place markers along the line for important events such as:

-  First job / first paycheck
-  Savings milestones
-  Debt moments (taking on or paying off)
-  Major purchases (car, home, education)
-  Financial stress or hardship
-  Career changes or promotions
-  Investments or financial wins
-  Family or caregiving responsibilities

Step 3: Code Your Experiences

Use colours or symbols to show how each moment felt:

-  Positive / Proud
-  Challenging / Stressful
-  Transformative / Turning point
-  Important / Defining moment

My Financial Journey

Use this illustrated guide to draw your timeline with clear markers:

Childhood —●—●—★—●—▲—●—★—●—► Present
 Event Event Turning Event Challenge Event Turning Event

How to draw it: - Draw a long horizontal arrow (left = past, right = present) - Add circles (●) for events along the line - Place symbols above or below to show meaning: - ★ = Turning point - ▲ = Challenge - ● = Neutral/standard event

Add short labels like: - “First paycheck” - “Paid off debt” - “Career change” - “Bought first car”



Women in Mid Career

Create Your Own Timeline

Childhood —————▶ Present

Guided Reflection

Take a moment to reflect on your journey:

1. What patterns do I notice in my financial decisions?

2. Where did I show resilience or creativity?

3. Which experiences shaped my beliefs about money?

4. What lessons will I carry forward?

Looking Ahead (Optional)

My Next Financial Goals

Support & Resources I May Need

 *Tip: There's no "right" timeline. This is about awareness, not perfection.*



Women in Mid Career

Activity - Journaling - “Who am I as a Financial Decision Maker?”

This reflective journaling activity helps participants explore their identity, beliefs and behaviours around money. By writing freely and honestly, they uncover insights that may not surface during conversation. This activity supports deeper self-awareness and helps participants recognise how their emotions, experiences and values shape their financial choices.

Expected Outcomes

By the end of the exercise, participants will:

- Have greater clarity about their financial identity and decision-making style.
- Understand how their beliefs, experiences, and emotions influence choices.
- Identify strengths they can build on and areas they want to improve.
- Feel more confident engaging with complex financial decisions in midlife.

Purpose of the Activity

- To build awareness of one’s financial personality, strengths and blind spots.
- To explore emotional triggers, confidence levels and areas of uncertainty.
- To connect personal values with financial decisions.
- To encourage honest reflection without judgment.
- To form a foundation for intentional, empowered decision-making.





Women in Mid Career

🧠 Financial Decision-Maker Reflection Worksheet

🌱 How the Activity Works

🕒 Take **10–15 minutes of quiet time** to respond to the journaling prompt below.

📝 Write continuously without editing or overthinking. Let your thoughts flow naturally there are no right or wrong answers.

🧠 Core Journaling Prompt

“Who am I as a financial decision-maker?”

🔍 Guided Reflection Prompts

Use these questions if you get stuck or want to go deeper:

💡 Emotions & Reactions

How do I usually feel when making financial decisions? (e.g., confident, anxious, curious, overwhelmed)

☀️ Strengths

What strengths do I bring to my financial life?

🕒 Influences

Which past experiences have shaped how I approach money today?





Women in Mid Career



Decision Style

How do I balance logic and emotion when making decisions?

Do I act quickly, take time, avoid decisions, or seek advice first?



Growth Areas

What areas do I want to improve or feel more confident about?



Background & Beliefs

How does my upbringing or culture influence my financial choices?

Do I trust myself with money? Why or why not?



Reflection & Optional Sharing

After writing, choose what feels right for you:



Keep it private – Your reflections are for you alone.



Share (optional) – Discuss key insights with a partner or small group.

This can help: - Normalise financial thoughts and emotions - Build connection with others - Offer new perspectives



Reminder: Awareness is the first step toward change. Be honest, not perfect.



Women in Mid Career

Formative Assessment

• Short written: How has your financial identity evolved?

This exercise encourages you to reflect on your financial journey from early adulthood to the present. By writing about your experiences, you can recognise patterns, pivotal moments and shifts in one's beliefs or behaviours.

Purpose:

- To increase self-awareness of how past experiences, choices, and transitions have shaped their financial identity.
- To identify growth, resilience, and learning from both successes and setbacks.
- To help participants articulate a clearer sense of who they are as financial decision-makers.

Instructions

1. Take **10–15 minutes of quiet writing time**.
2. Reflect on the guiding questions below.
3. Summarise your key insights in a short paragraph (150–200 words).

Write freely and honestly—this is about understanding your growth.

Guided Reflection Questions

Changing Attitudes

How have my attitudes toward money changed over time?

Influential Experiences

Which experiences or events shaped my financial confidence?





Women in Mid Career

Values & Choices

How do my values influence the choices I make today?

Growth & Empowerment

In what areas do I feel more capable or empowered than before?

Final Response (150–200 words)

How has your financial identity evolved?

Bring your reflections together into a clear, thoughtful paragraph that highlights your growth, key experiences and current mindset.

Self-Reflection Check

- ☐ I identified changes in my attitudes toward money
- ☐ I included key experiences that shaped my financial confidence
- ☐ I connected my values to my financial decisions
- ☐ I described areas of growth or increased confidence
- ☐ My final paragraph clearly summarises my insights

 *Reminder: Your financial identity is shaped over time, this reflection helps you see how far you've come.*

Expected Outcomes

By the end of the exercise, you will:

- Have the ability to articulate a personal narrative connecting past experiences to present financial behaviours.
- Gain clarity on strengths to build on and patterns to address.

Reflection serves as a foundation for goal-setting and decision-making in mid-career transitions.





Women in Mid Career

Formative Assessment

• Scenario: Choosing between two major life decisions

This scenario-based assessment allows you to apply critical thinking and decision-making skills in a realistic, mid-career context.

Expected Outcomes

By the end of the exercise, you will:

- Demonstrate practical application of critical thinking, self-awareness and values-based decision-making.
- Develop confidence in approaching complex choices with clarity and intentionality.

Purpose:

- To assess individual's ability to weigh complex options, consider trade-offs and make informed financial and career decisions.
- To encourage strategic thinking and emotional awareness in decision-making.
- To practice integrating personal values, goals and financial realities when faced with difficult choices.

Choose Your Scenario

Select **ONE** of the following:

Career vs Education

Take a high-responsibility job with a salary increase **OR** return to further education.

Family vs Future Planning

Support a family member financially **OR** prioritise long-term savings or investments.

Step 1: Analyse your options

Option A:

Describe the option:





Women in Mid Career

Option B:

Describe the option:



Step 2: Compare the Options



Financial Impact

(Short-term and long-term)

Option A

Option B



Values & Life Goals

Option A

Option B



Emotional & Relational Impact

Option A

Option B





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Risks & Benefits

Option A

Option B

Step 3: Decision & Rationale (150–200 words)

Which option would you choose and why?

Optional Discussion

 Share your decision and reasoning with a partner or small group.

This helps to:

- Explore different perspectives
- Understand alternative priorities
- Strengthen decision-making confidence

Self-Check

- ☐ I considered both short-term and long-term financial impacts
- ☐ I reflected on my personal values and goals
- ☐ I evaluated emotional and relational factors
- ☐ I identified risks and benefits clearly
- ☐ My final rationale explains my decision thoughtfully

 *Reminder: There is no single “correct” choice what matters is your reasoning.*





Resources

Self-coaching workbooks

Here are 5 self-coaching workbooks (free and paid) that are particularly well-suited for mid-career women working on financial confidence and personal development:

Clever Girl Finance - My Wealth Plan Workbook

A practical and action-oriented workbook by Bola Sokunbi. It helps you define your money values, set financial goals, create a budget, plan for debt, and build long-term wealth.

([ellibs.com](https://www.ellibs.com))

Great for structured planning and progression, especially useful for someone who wants to take concrete steps toward financial stability.

Women and Wealth: A Planning Workbook (RBC)

This workbook helps you explore your money mindset (or “money scripts”), understand how your financial story has been shaped, and design a money mantra that supports your goals. ([RBC Wealth Management](https://www.rbcwealthmanagement.com))

Excellent for self-reflection, especially when reassessing your identity and financial goals at a mid-career stage.

Work Life Discovery Coaching Workbook (Women to Work)

A self-discovery workbook for defining what “work-life balance” means for you, clarifying your priorities, strengths and values and planning actionable steps. ([Women to Work](https://www.women-to-work.com))

Useful for aligning your professional ambitions and personal life in a way that reflects what matters most to you now.

How to Heal Financial Anxiety Workbook (The Finance Therapist)

A therapy-style workbook (almost 100 pages) that helps you process financial stress, anxiety, and emotional patterns connected to money. ([The Finance Therapist](https://www.thefinancetherapist.com))

Very helpful for building emotional resilience around financial planning and managing fear or burnout.

Financial Self-Care Workbook & Planner (SelfLoveRainbow)

A deeply reflective workbook that explores the emotional side of money, helps you build self-care around finances, and includes monthly reviews, affirmations, and budgeting tools. ([SelfLoveRainbow](https://www.selfloverainbow.com))

Suitable for ongoing self-coaching, especially when emotional well-being and financial health need to go hand in hand.





Resources

Online financial therapy communities

Here are a few supportive and relevant communities / groups that are well-suited to women who want to work on money + mindset / financial healing. Some are more therapy-focused, others more peer-coaching.

Financially Empowered Women (FEW)

A Europe-wide initiative that supports **migrant and refugee women** through financial literacy, empowerment, and financial education. (financiallyempoweredwomen.eu)

Their model includes community education and peer support, which can provide a kind of therapeutic, empowering space for women navigating financial identity and stability.

Money Healing Club

This workbook helps you explore your money mindset (or “money scripts”), understand how your financial story has been shaped, and design a money mantra that supports your goals. ([RBC Wealth Management](https://www.rbcwealthmanagement.com/money-healing-club))

Excellent for self-reflection, especially when reassessing your identity and financial goals at a mid-career stage.

Women's Personal Finance (WPF)

A broader community focused on money for women, including thoughtful conversations about financial identity, career transitions, burnout and values-based finances. ([Women's Personal Finance](https://www.womenspersonalfinance.com))

Includes community care, shared learning and peer support rather than “hustle culture.” ([Women's Personal Finance](https://www.womenspersonalfinance.com))

Membership options include “Woven” (gentle accountability) and “WPF Insiders” (deeper engagement). ([Women's Personal Finance](https://www.womenspersonalfinance.com))

Money Brunch - A Safe Space for Women to Talk About Money

Monthly meetup (virtual / local, depending on location) for women to openly discuss their financial concerns, habits, and goals in a non-judgemental space. ([Meetup](https://www.meetup.com/money-brunch))

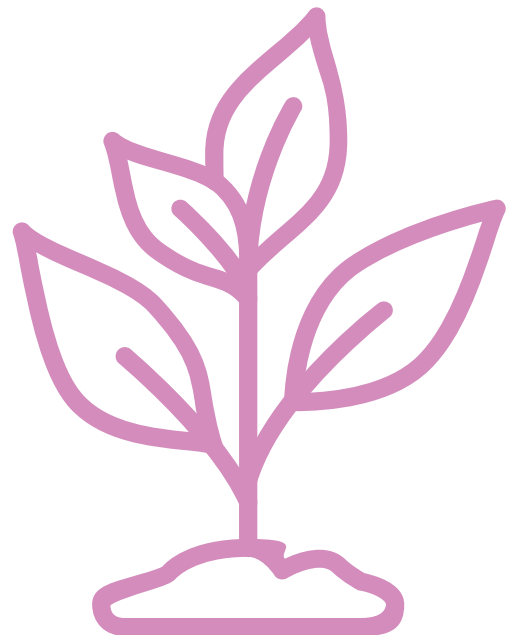
Not a therapy group per se, but very useful for peer support, especially for mid-career women who might feel isolated about money conversations. ([Meetup](https://www.meetup.com/money-brunch))



04

**WOMEN IN
LATE CAREER**

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Women in Late Career

This section invites you to reflect on your financial journey and step into a meaningful new phase of life with clarity and purpose. It focuses on reconnecting with your core values, strengthening your independence and embracing the opportunity to guide and inspire others. As you explore ideas of legacy, stewardship and personal growth, you'll also engage in thoughtful activities and reflections designed to build confidence, process past experiences, and shape how you define financial independence moving forward.

Learning Objectives:

- Reconnect with values and legacy-building goals.
- Strengthen independence and decision-making post-retirement.
- Develop skills to mentor others or advocate financially.
- Manage emotional aspects of later-life transitions.

Content:

- Leaving a legacy: money, knowledge, and example.
- Transitioning from earning to stewardship.
- Mentoring younger women in financial literacy.
- Letting go of regret, embracing confidence.

Activities:

- Legacy letter writing.
- "One lesson I'd teach my granddaughter" reflection.

Formative Assessment:

- Prompt: How do I define financial independence today?
- Quiz: Personal development habits checklist.

Resources:

- Legacy planning journals
- Tailored prompt ideas
- Lifelong learning platforms





Women in Late Career

Leaving a legacy: money, knowledge, and example

Late career and early retirement years offer a powerful opportunity to shape the kind of legacy a woman wants to leave, not only financially, but emotionally, intellectually and through the example she sets for others. Legacy is often misunderstood as something associated only with large estates or major wealth. In reality, legacy is the sum of the values you've lived, the wisdom you've gained and the impact you leave behind through relationships, guidance and intentional choices.

1. Legacy Through Money

This aspect focuses on how your financial resources can support people, causes and communities you care about.

Intentional Giving: Clarify which values matter most education, equality, environmental protection, family security and align giving with those priorities. Legacy can include charitable bequests, small community contributions, or simply ensuring loved ones are prepared for the future.

Estate & Inheritance Planning: Create or update wills, trusts and beneficiary designations. This isn't just about assets; it's about reducing stress and confusion for loved ones.

Stewardship Over Accumulation: In late career, financial legacy becomes less about growing wealth and more about managing it wisely, ensuring it reflects your values and supports your long-term security.

2. Legacy Through Knowledge

A lifetime of experience, mistakes, successes, insights is one of the most valuable gifts a woman can offer.

Sharing Hard-Won Lessons: Many women carry deep expertise in navigating career barriers, financial decisions, caregiving roles and identity shifts. Passing this knowledge forward can empower others.

Storytelling as Teaching: Sharing stories with younger family members, mentees, or peers transmits more than information, it transmits perspective.

Creating Knowledge Artifacts: Journals, recorded memories, letters and even simple lists like "What I wish I had known at 40" become powerful tools for those who follow.





Women in Late Career

3. Legacy Through Example

Your daily actions often speak more loudly than any financial gift or story.

Modelling Confidence & Resilience: How you handle late-life transitions, retirement, new goals, loss, reinvention shows others what strength looks like.

Living Your Values Consistently: Your approach to money, relationships, boundaries and self-care becomes part of your imprint on the people around you.

Demonstrating Lifelong Learning: Continuing to grow intellectually or personally in later years shows younger generations that development is a lifelong process.

Bringing It All Together

A meaningful legacy is rarely a single grand gesture. It's the combined effect of:

- The **resources** you manage with care,
- The **wisdom** you pass on intentionally, and
- The **example** you embody every day.

Women in late career have a unique ability to integrate all three, transforming a lifetime of experience into lasting impact.





Women in Late Career

Transitioning from earning to stewardship

For many women, late career marks the beginning of a major financial and identity shift: moving from an “earning” mindset where income comes from work to a “stewardship” mindset, where resources must be managed, protected and aligned with purpose. This transition is both practical and emotional and navigating it well helps women maintain confidence, independence and clarity in the next stage of life.

1. Understanding the Mindset Shift

Throughout most of adulthood, financial stability is tied to earning power. Shifting into stewardship means redefining what financial security looks like when regular income slows or stops.

- From accumulation to allocation: Instead of building wealth, the focus becomes prioritising, distributing and maintaining what you already have.
- Letting go of identity tied to work: Many women draw confidence, meaning and social affirmation from their careers. Stewardship encourages a new form of purpose, one not dependent on a job title.
- Embracing sufficiency rather than growth: The goal becomes ensuring resources last and support what matters most, not striving for constant financial expansion.

2. Practical Financial Stewardship

Stewardship involves developing a healthy, informed relationship with money as a tool, not just an outcome of labour.

Budgeting for the new phase: Tracking spending, understanding fixed vs. discretionary costs and planning for longevity and medical needs.

Managing retirement income streams: Learning how pensions, annuities, Social Security, investment withdrawals, or part-time work fit together.

Sustainable withdrawal strategies: Moving from fear of “spending down” resources to confident management based on clear plans.

Risk awareness and protection: Reviewing insurance, updating estate documents and making sure financial decisions reflect current needs.





Women in Late Career

3. Emotional and Psychological Aspects

The transition can stir unexpected feelings, loss, relief, anxiety, pride, or uncertainty.

Releasing guilt around spending: Many women have spent decades prioritising others. Stewardship includes giving yourself permission to use your own resources for your well-being.

Avoiding scarcity thinking: Recognising that thoughtful planning, not fear, is what preserves long-term security.

Celebrating a new kind of autonomy: Stewardship is an active role, not a passive one; it empowers women to direct their financial lives with clarity and intentionality.

4. Aligning Money With Meaning

Stewardship isn't just about preservation, it's about purpose.

Choosing how money supports core values: Travel, family support, continued learning, volunteerism, or starting a passion project.

Investing in personal fulfilment: Funding hobbies, adventures, or wellness practices that were difficult to prioritise during full-time work.

Creating impact: Philanthropy, community involvement, or small acts of generosity can deepen satisfaction and sense of meaning.

5. Building Confidence in the New Role

Stewardship skills can be learned at any age.

Financial education: Learning about investments, taxes and retirement strategies builds comfort and independence.

Seeking guidance strategically: Using advisors, peer groups, or workshops to stay informed while remaining in control.

Practicing decision-making: Small choices adjusting a budget, reallocating funds, supporting a cause reinforce confidence over time.

The Heart of the Transition

Ultimately, transitioning from earning to stewardship is about embracing a new relationship with money, one grounded in clarity, choice and alignment with values.

Instead of asking, "How do I make more?" stewardship invites women to ask:

"How do I use what I have to create the life and legacy I want?"



Women in Late Career

Mentoring younger women in financial literacy

As women reach late career, they carry financial wisdom built through decades of navigating work, family responsibilities, relationships and economic change. Younger women whether daughters, colleagues, community members, or mentees benefit enormously from guidance that helps them build confidence, avoid common pitfalls and make empowered choices. Mentoring doesn't require being a financial expert; it simply requires clarity, compassion and a willingness to share real experiences.

1. Why Financial Mentoring Matters

Younger women often face:

- Wage gaps and slower wealth accumulation
- Social expectations to prioritise caregiving or others' needs
- A lack of formal financial education
- Pressure to “appear competent” without support

Mentoring helps close these gaps by offering encouragement, practical know-how and a safe space for questions they might hesitate to ask elsewhere.

2. What Late-Career Women Can Offer

Women in their later career or retirement years bring unique value:

Lived experience: Lessons from real financial decisions, good and bad.

Perspective: The long view on saving, investing, career moves and financial habits.

Credibility: Younger women often trust stories from someone who has “been there.”

Role modelling: Demonstrating confidence, resilience and thoughtful money management.





Women in Late Career

3. Key Topics to Share as a Mentor

Mentorship doesn't need to be formal. Sharing even simple insights can create meaningful impact:

- Foundational Literacy
- Budgeting basics and cash flow awareness
- The purpose of emergency savings
- How interest, loans and credit work
- Growing Wealth
- The importance of early investing
- Compound interest explained in simple terms
- How retirement accounts work
- Why women especially need long-term planning
- Career and Money
- Negotiating salaries and raises
- Evaluating job benefits beyond salary
- Managing career transitions without losing financial footing
- Life Skills
- Avoiding lifestyle inflation
- Setting financial boundaries in relationships
- Understanding insurance and risk management
- The basics of taxes and financial documents

4. Mentorship Methods That Work

Women often learn best through connection and conversation. Effective approaches include:

Story-sharing: Explaining what you wish you'd known at their age.

Money conversations over coffee: Informal, approachable, and non-intimidating.





Women in Late Career

Joint activities: Reviewing a paystub, explaining a retirement plan, or comparing budgeting tools.

Goal-setting support: Helping them articulate financial goals and break them into steps.

Accountability partnerships: Checking in monthly or quarterly on progress.

Mentorship isn't about giving directives, it's about offering context, encouragement and clarity.

5. Encouraging Their Confidence

Younger women often underestimate their abilities with money. Mentors can:

- Normalise not knowing everything
- Celebrate small wins ("You opened the account, you're already ahead")
- Encourage questions without judgment
- Reinforce that building financial skills is a life-long process
- Confidence is often more empowering than any single piece of knowledge.

6. Creating a Ripple Effect

When one woman becomes financially confident, she naturally influences:

- Her peers
- Her family
- Her workplace
- Her community

Mentors play a vital role in expanding financial literacy across generations. A single conversation might be the spark that helps a younger woman negotiate her salary, invest early, avoid debt traps, or claim her financial autonomy.

Core Message

Mentoring younger women in financial literacy is not just about teaching money skills, it's about empowering them to trust themselves, make informed decisions and build the life they want. It transforms personal wisdom into social impact.





Women in Late Career

Letting go of regret, embracing confidence

As women transition into the later stages of their careers and into retirement, many carry a mix of pride, accomplishment and sometimes regret.

Letting go of regret is not about denying past mistakes, it's about reframing them as learning experiences and freeing oneself to live with confidence, purpose and joy in the present.

Embracing confidence allows women to fully step into the next chapter of life with agency, self-compassion and clarity.

1. Understanding Regret and Its Impact

Types of regret: Career choices, financial decisions, relationships, or missed opportunities.

Emotional burden: Lingering regret can fuel self-doubt, reduce motivation and undermine decision-making.

Misplaced responsibility: Women often internalise societal expectations, feeling regret over decisions that were constrained by circumstance rather than personal failure.

Recognising regret is the first step toward reframing it as insight rather than a life sentence.



Reflection

- What are the decisions or situations in my life that I currently feel regret about?
- How have these experiences shaped who I am today?
- In what ways have I grown or learned from these past experiences?



Women in Late Career

2. Reframing the Past

Lessons over loss: Each “regret” is an opportunity to teach yourself something. Ask: *What did this teach me?*

Celebrate resilience: Acknowledge how you adapted and survived even when outcomes weren’t ideal.

Shift perspective: Look at past decisions as contextually rational rather than mistakes. Your choices were based on the knowledge, resources and priorities you had at the time.



Reflection

- If I were advising a friend in my situation, what perspective would I offer her?
- Which “regrets” can I reinterpret as lessons or stepping stones rather than failures?
- What strengths did I demonstrate during challenging times that I can acknowledge today?

3. Cultivating Self-Compassion

Confidence grows when women are gentle with themselves. Strategies include:

Forgiveness practice: Allow yourself the same grace you would offer a friend.

Mindful reflection: Journaling or meditation can help process lingering negative feelings without judgment.

Affirming strengths: List personal achievements and skills developed over decades of experience.



Reflection

- What would it feel like to forgive myself for decisions made with limited information or options?
- What words of encouragement or affirmation can I give myself right now?
- How can I celebrate the small victories I may have overlooked at the time?





Women in Late Career

4. Building Confidence in Late Career

Confidence is a practice, not a static trait. Women can cultivate it in multiple domains:

Financial confidence: Understanding finances, managing resources and making informed decisions.

Professional confidence: Leveraging expertise for mentoring, consulting, or board service.

Personal confidence: Prioritising health, setting boundaries and pursuing passions.

Confidence also grows when women intentionally align actions with their values, reinforcing autonomy and purpose.



Reflection

- In which areas of my life do I feel most confident today, and why?
- What skills, experiences, or knowledge can I share to help others or make a difference?
- How can I take deliberate action in the coming months that reflects my values and priorities?

5. Strategies for Letting Go and Moving Forward

Legacy reflection: Focus on the positive impact you can leave rather than past “missed chances.”

Future-oriented goal setting: Identify meaningful next steps in career, finances, relationships, or personal growth.

Peer support: Engaging in women’s circles or mentorship networks fosters encouragement, accountability and shared learning.

Affirmation and visualisation: Regularly envision yourself making empowered choices and embracing opportunities.



Reflection

- What opportunities for growth, learning, or contribution excite me now?
- How can I define success for myself in this next stage of life, independent of past regrets or societal expectations?





Women in Late Career

6. The Ripple Effect

Letting go of regret and embracing confidence doesn't just benefit the individual, it creates a model for younger generations, peers and colleagues. Confidence and self-compassion are contagious; they inspire others to take control of their lives and choices.

Core Message

Regret is a natural part of a full life, but it doesn't have to define you. By reframing the past, practicing self-compassion and intentionally stepping into your values, you can release regret and embrace the confidence necessary to make the next chapter of life your most fulfilling yet.





Women in Late Career

Activity - Legacy letter writing

Learning Outcomes

- Clarifies personal values and priorities
- Encourages intentional thinking about life and financial legacy
- Supports emotional processing of past experiences
- Strengthens ability to mentor and communicate wisdom

This activity is suitable for a workshop, group session, or personal reflection.

Purpose

Reflect on your values, experiences and hopes for the future. This activity helps you express the **legacy you want to leave** financially, emotionally and intellectually while building self-awareness and intention.

Materials Needed

-  Paper or notebook
-  Pen or pencil
-  Optional: envelope
-  Quiet, comfortable space
-  Optional: calming music

Step 1: Introduction (5 minutes)

What is a legacy? The lessons, values and guidance you leave behind for others.

Your letter can be written to: - A child or grandchild, a mentee or friend. Someone important in your life Yourself (present or future)

Step 2: Reflection (10 - 15 minutes)

Take a moment to think deeply about the following:

Guiding Questions

- ☐ What values do I want to pass on?
- ☐ What life lessons shaped me the most?
- ☐ What advice would I give someone I care about?
- ☐ What moments or achievements am I most proud of?

Notes Space



Slide 60

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Again design Activities as standalone PDFs that can be downloaded.

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Women in Late Career

Step 3: Write Your Letter (20 - 30 minutes)

Let your thoughts flow — there's no right or wrong way to write this.

Starter Prompts

- “Dear [Name], here's what I hope you know about me...”
- “I want you to remember these lessons about life...”
- “If I could leave you one piece of guidance...”

Your Letter

Step 4: Optional Sharing (10 - 15 minutes)

Share with a partner or small group if you feel comfortable.

Reflection Questions

- ☐ How did it feel to write this?
- ☐ Did anything surprise you?
- ☐ How might this shape your future actions?

Reflection Notes

Step 5: Closing (5 minutes)

- Keep your letter safe 
- Seal it for the future 
- Or share it with your chosen person 

 **Remember:** Your legacy is not just what you write - it's what you live every day.

Optional Extension

Set a reminder to revisit your letter in **6–12 months**.

- ☐ Have my actions aligned with my values?
- ☐ What would I change or add?

Final Thought

Your story, your lessons and your values matter. This letter is a powerful step in shaping the legacy you leave behind.





Women in Late Career

Activity - "One lesson I'd teach my granddaughter" reflection

Learning Outcomes

- Clarifies personal values and life lessons
- Strengthens confidence in mentoring and guiding others
- Encourages intentional reflection on legacy and intergenerational impact
- Supports emotional processing of life experience

Purpose

To help you identify and express the **wisdom, values and life lessons** you most want to pass on to the next generation. This activity builds self-awareness and highlights the legacy you leave beyond material wealth.

Materials Needed

-  Paper or notebook
-  Pen or pencil
-  Quiet, comfortable space
-  Optional: sticky notes or index cards

Step 1: Introduction (5 minutes)

Take a moment to reflect:

What is the most important life lesson you would pass on to a granddaughter or any young woman in your life?

- This could be: - A granddaughter
- A niece or mentee
 - A younger version of yourself
 - Any young woman you care about 

Step 2: Guided Reflection (10 minutes)

Consider the questions below:

Guiding Questions

- ☐ If I could give one piece of advice that could truly change a life, what would it be?
- ☐ What lessons have shaped me about resilience, money, relationships, or confidence?



Women in Late Career

☐ What mistakes or challenges do I hope she can avoid or navigate more easily than I did?

☐ Which values matter most for her to carry forward?



Notes Space



Step 3: Write Your Reflection (15 - 20 minutes)

Write your message as a personal lesson.

Focus on honesty and meaning rather than structure.



Starter Prompts

- “Dear [Granddaughter], the one lesson I hope you carry with you is...”
- “If I could share one secret about life I’ve learned, it would be...”



Tip: Use **real experiences or stories** to make your message meaningful.



Your Reflection



Step 4: Optional Sharing & Discussion (10 - 15 minutes)

Share your lesson with others if you feel comfortable.



Reflection Questions

- ☐ How did it feel to choose just one lesson?
- ☐ Did you discover anything new about your values?
- ☐ How might this lesson influence your choices or priorities today?



Notes



Step 5: Closing Reflection (5 minutes)

- Your wisdom is part of a **living legacy** 🌱
- It continues through your actions, relationships, and guidance

You may choose to:

- Keep your reflection 📦
- Share it with a young woman in your life 💖
- Use it to guide your future decisions



Final Thought

One meaningful lesson can shape a life. What you pass on matters.





Women in Late Career

Formative Assessment - How do I define financial independence today?

Learning Outcomes

After completing this assessment, participant(s) will be able to:

- Articulate a personal, meaningful definition of financial independence.
- Reflect on the alignment between financial resources, values and life goals.
- Identify practical next steps to strengthen financial autonomy.
- Gain insight into how emotional and psychological factors influence financial confidence.

Purpose

This reflective activity helps you explore your **current understanding of financial independence**, assess your personal goals and identify areas for growth. It is self-directed and designed to increase awareness of your mindset and priorities.

Step 1: Reflection Prompt

“How do I define financial independence today?”

Take a moment to sit with this question before you begin writing.

Step 2: Reflection Guidelines

Consider the following areas as you think about your answer:

Financial Reality

- Your current income sources
- Savings, investments, or pensions
- Financial stability and flexibility

Emotional & Psychological Factors

- Confidence in managing money
- Ability to make independent decisions
- Sense of security or freedom

Lifestyle Goals

- What you want your life to look like next
- Priorities for your time, energy and money





Women in Late Career

Personal Values

- What matters most to you when it comes to money
- How your values shape your financial choices

Step 3: Writing Your Reflection (5 - 10 minutes)

Option 1: Freewriting

Write continuously for 5 - 10 minutes without stopping. Don't worry about structure, focus on honesty and flow.

Freewriting Space

Option 2: Structured Reflection

Definition

In your own words, what does financial independence mean to you right now?

Indicators (3 - 5)

How do you know if you are — or are not — financially independent?

Actions (1 - 2 steps)

What steps can you take to move closer to your definition?



Women in Late Career

Optional Peer Discussion

Share your reflections with a partner or small group.

Discussion Questions

- ☐ Did any definitions surprise or inspire you?
- ☐ How did others' perspectives influence your thinking?
- ☐ Which actions feel most achievable or motivating?

Notes

Optional Extensions

Visual Mapping

Create a simple “financial independence map” showing:

- Income sources
- Savings and investments
- Life priorities

Legacy Link

How does financial independence connect to the legacy you want to leave?

Journaling Follow-up

Revisit this reflection in **3 - 6 months**.

- ☐ Has your definition changed?
- ☐ What progress have you made?
- ☐ What feels different now?

Final Thought

Financial independence is personal and evolving. Defining it clearly is the first step toward living it.





Women in Late Career

Formative Assessment - Quiz: Personal development habits checklist

Purpose:

To help participants assess their current personal development habits across financial, emotional and life-balance areas. The results provide insight into strengths, opportunities for growth and habits that support confidence and independence in late career.

Instructions

For each statement, rate how often you engage in the habit:

- **Always (3 points)**
- **Sometimes (2 points)**
- **Rarely / Never (1 point)**

Total your score at the end to see areas of strength and areas to focus on.

A. Financial Habits

1 2 3

1. I regularly review my financial accounts, budgets, and investments.

2. I have clear short-term and long-term financial goals.

3. I track my spending to ensure alignment with my values.

4. I make informed financial decisions without excessive fear or procrastination.

5. I am comfortable discussing finances and financial decisions with trusted advisors or peers.

Total

B. Personal Growth Habits

1 2 3

6. I dedicate time to lifelong learning or skill development.

7. I reflect regularly on my values, priorities and legacy.

8. I seek opportunities to mentor or support others in areas where I have expertise.

9. I embrace change and view challenges as opportunities to grow.

10. I practice gratitude or acknowledge my accomplishments regularly.

Total





Women in Late Career

C. Emotional Well-being

1 2 3

- | |
|---|
| 11. I take time to care for my emotional and mental health. |
| 12. I actively work to let go of regret or negative self-talk. |
| 13. practice self-compassion and celebrate my strengths. |
| 14. I maintain supportive relationships that nurture my personal and professional growth. |
| 15. I feel confident in my ability to make decisions for myself and my future. |

Total



What Your Score Means

36 - 45 points: Strong Habits

- You are actively aligning your life with your values.
- You demonstrate independence and confidence
- Your habits support long-term growth and legacy building

👉 **Reflection:** How can you maintain and build on this momentum?



What Your Score Means

26 - 35 points: Moderate Habits

You have solid foundations in place.

- Some habits are working well
- Consistency could be strengthened in key areas

👉 **Reflection:** Which habits need more consistency?



What Your Score Means

15 - 25 points: Emerging Habits

You are at an early stage of building supportive habits.

- There are clear opportunities for growth
- Small, focused changes can make a big difference

👉 **Reflection:** What 2 - 3 areas should you prioritise?



Women in Late Career

Habit Reflection

Highest Scoring Habits

Which habits scored the highest?

How do these habits support your **independence and legacy** goals?

Lowest Scoring Habits

Which habits scored the lowest?

What small, realistic steps could you take to improve them?





Women in Late Career

Step 4: Looking Forward

Impact Reflection

How might strengthening these habits influence your:

Confidence?

Financial independence?

Ability to mentor or support others?

Step 5: My Next Actions

List 2 - 3 actions you will take based on this reflection:

Final Thought

Your habits shape your future. Small, consistent actions today create lasting independence, confidence, and impact.





Resources

Legacy planning journals

- Here are some legacy-journal resources especially well suited for women in late career, along with prompt-sources and product recommendations that tap into wisdom, reflection and values. These focus on memory, financial legacy, life lessons and more.

Guided Journals, Prompts & Websites



Resource

Legacy Storytelling Prompts (Pen Your Past)

A printable kit specifically designed for women over 45 to capture life stories.

Includes 18 legacy-building writing prompts. (projectimproveme.com)

The prompts encourage deeper reflection: not just “what happened,” but “what I learned, what I value, what I want to pass on.” (projectimproveme.com)



Resource

The Heroine's Journal - Legacy Home

Created for Gen-X and other women who want to craft a narrative legacy of wisdom and strength. ([The Heroine's Journal](https://theheroinesjournal.com))

Uses guided journaling + narrative therapy to reframe limiting beliefs, reclaim stories, and leave a written legacy. ([The Heroine's Journal](https://theheroinesjournal.com))



Resource

“Smart Retirement” Journal Prompts (Dale Darley)

From a retirement-planning guide for women over 50, with “soulful journal prompts.” ([Dale Darley](https://dale-darley.com))

Sample prompts:

“What does retiring well mean to me - beyond money?” ([Dale Darley](https://dale-darley.com))

“What parts of myself have I ignored over the years, and what would it feel like to welcome them back?” ([Dale Darley](https://dale-darley.com))

“If I stopped worrying about what others think, what would I do differently?” ([Dale Darley](https://dale-darley.com))





Resources

Tailored Prompt Ideas for Late-Career Women (inspired by resources)

Here are some custom journaling prompts (inspired by the resources above) that are especially relevant for women in their later career / retirement transition



Resource

Legacy & Wisdom

- What are the three most important lessons I have learned in my career?
- If I could pass just one piece of financial advice to my children or grandchildren, what would it be and why?
- What values have guided my decisions and which do I want generations to remember?



Resource

Life Transformation & Reinvention

- How has my identity changed as I've approached retirement?
- What parts of myself have I hidden or neglected in earlier decades, and what do I want to reclaim?
- What would "retiring well" look like for me right now emotionally, socially, spiritually?



Resource

Relationships & Legacy

- What do I most want my family to know about me when I'm no longer around?
- Which traditions or stories do I hope continue after me, and why?
- If I could write a letter to my younger self (or to a younger woman I mentor), what would I say?



Resource

End-of-Life & Practical Planning

- What are my hopes and wishes for how I would like to be remembered?
- Are there practical things legal, financial, personal that I want to make clear for my loved ones?
- What would I like to leave behind in terms of wisdom, not just material assets?





Resources

Lifelong learning platforms

Here are EU-wide lifelong-learning platforms that are particularly relevant for women in late career, especially for personal growth, financial literacy, leadership and transitions, plus some tips for how to use them effectively.



Resource

CHARM-EU Micro-Credentials

CHARM-EU offers *micro-credentials* and free online courses across a range of topics. (charm-eu.eu) Their courses are transdisciplinary and designed to help with real-world challenges (e.g., sustainability, technology, justice). (charm-eu.eu) Because micro-credentials are short and flexible, they're ideal for learners who want targeted, meaningful growth without committing to a full degree. (charm-eu.eu)



Resource

EPALE (Electronic Platform for Adult Learning in Europe) EPALE is a central EU resource hub for adult education. ([EPALE - European Commission](https://epale.ec.europa.eu/)) It highlights the growing role of micro-credentials in adult learning and provides resources, articles, and case studies to help adult learners navigate non-formal education. ([EPALE - European Commission](https://epale.ec.europa.eu/)) Use EPALE to find high-quality, recognised short courses or to explore thought leadership in lifelong learning.



Resource

European School Education Platform – Lifelong Learning Courses

The “**Lifelong Learning**” course on this EU platform helps adult learners build skills like cross-cultural communication, growth mindset, and self-directed learning. ([European School Education Platform](https://european-school-education-platform.eu/))

There's also a workshop-style course called “**Lifelong Learning: Elements of Wisdom**” focusing on facilitating adult learning, reflection, and group engagement. ([European School Education Platform](https://european-school-education-platform.eu/))

These are particularly useful for women looking to reinvent, mentor, or lead in their later-career/life phase.





Resources

Lifelong learning platforms

Here are EU-wide lifelong-learning platforms that are particularly relevant for women in late career, especially for personal growth, financial literacy, leadership and transitions, plus some tips for how to use them effectively.



Resource

Money & Life Skills (Erasmus+ Project)

This is a dedicated EU e-learning platform targeting financial capability, life skills, and adult education. (moneylifeskills.eu)

The platform's modules are based on real-life events (e.g., "buying a house," "losing a job," "retirement"), which makes learning directly applicable to someone in late career. (moneylifeskills.eu)

It's also multilingual and provides certification, making it both practical and accessible across different EU countries. (moneylifeskills.eu)



Resource

OpenHPI

Run by the Hasso Plattner Institute in Germany, this MOOC platform focuses on IT, digital skills, and technology. ([Wikipedia](https://www.openhpi.de))

Courses are free, self-paced, and offered in English and German. ([Wikipedia](https://www.openhpi.de))

Useful for women who want to boost technical literacy or engage with digital transformation in professional or personal life.



05

CONCLUSION

www.fempower.finance

Conclusion

Conclusion: Women Across Career Stages

Personal development is the foundation for lifelong growth and financial empowerment.

No matter where a woman is in her career early, mid, or late nurturing self-belief, reflection and resilience transforms her relationship with money, work and herself.

- **Early Career:** Women build the groundwork for confidence, self-awareness and financial literacy. By clarifying values, setting goals and developing skills, they prepare for long-term success and empowered decision-making.
- **Mid-Career:** Women consolidate experience, expand leadership capacity and balance personal and professional priorities. Reflection and intentional planning at this stage strengthen resilience, financial independence and influence, enabling women to guide themselves and others with clarity and confidence.
- **Late Career:** Women leverage accumulated wisdom, resources and experience to create legacy, mentor the next generation and embrace transitions with purpose. Letting go of regret, embracing self-assurance and stewarding knowledge and finances foster lasting impact beyond the workplace.

Across all stages, personal development enables women to:

- Build self-confidence and resilience
- Cultivate financial literacy and independence
- Mentor and empower others
- Leave a meaningful legacy

By committing to lifelong growth, reflection and intentional action, women can navigate challenges, seize opportunities and shape both their personal and financial futures. Every stage is an opportunity to grow, influence and thrive.

Empowered women at every stage of life create lasting impact for themselves, their families and their communities.



Follow Our Journey

