

RICH THINKING: BUILDING FINANCIAL CONFIDENCE IN GIRLS AND WOMEN

Barbara's ten money-related lessons and practices are common to successful women across the globe.

1. **Determine the lifestyle you want.** What type of house do you want to live in? Where do you want to live? How much do you need to earn to live there? What type of people do you want to work with? Figure out what you really want out of life because you become what you think about.
2. **Plan and be persistent.** If you look back at how a person became successful, there was almost always a well-thought out plan that was followed with tenacity. Understand clearly that what we want costs money. Know what is important to you then set goals and make it happen.
3. **Get smart!** Cultivating our intelligence is one of the most important things we can do to ensure our happiness and financial success in life. Education builds our confidence to make decisions, to face life and to accept successes and failures. Once you get an education, no one can take it away from you.
4. **Start work young.** There is evidence that starting work young can boost confidence. Whether your first job is pumping gas, bagging groceries or filing, the discipline of work trains the mind to focus. A first paycheque is a great motivator – you quickly learn the link between work and money!
5. **Get paid for what you do.** The onus is on you to do the research and find out the value of your contribution to the marketplace. From there, ask for this amount and do not settle for less. Value your own work and efforts whether you are an engineer or an artist.
6. **Have faith in yourself and your dreams.** Follow what truly resonates in you. What and whom do you admire? Align your personal and financial decisions with your values.
7. **Be independent.** Being free to come and go as you please is made much easier by having your own money. Deal directly with money yourself. Buy what you want!
8. **Seize opportunities.** A lifetime of preparation, study and hard work will likely feel wasted if not put to use. We must deliberately stay alert and be ready when opportunities present themselves.
9. **Respect money but do not let it define you.** Too much focus on money is not a good thing. Make sure to read the news, travel, have some context for your place in the world. You don't develop your identity through the process of amassing wealth.
10. **Know when to ask for help.** Have the courage to acknowledge what you are good at and seek out the advice of experts when needed. Whether you need personal or financial advice, look for someone you admire and ask them for help.