



# Girls Just Want To Have Funds: A Woman's Guide to Financial Independence

*Sheryl Sutherland*

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**How women can become financially independent: an expert shows how with practical tips and case studies.** Do women have different financial goals from men? Generally speaking the answer is no. However, women do have different life patterns and these greatly affect their ability to save or invest and, importantly, our ability to take risks. Sheryl Sutherland has been a financial advisor for New Zealand women for over twenty years. In *Girls just want to have Fund\$*, she helps the reader move towards creating a financial plan for life. Her style is relaxed and pitched at 'every woman'. Working through 'money myths', the author helps the reader identify her own goals and values. Sutherland uses case studies, exercises, quizzes and questions to encourage readers to think about their own personal financial situation and in turn moves them towards savings and investments. Financial terms are explained in plain English. And the text is littered throughout with pithy and humorous statements, and bold money facts. She discusses partnerships and money, tips for compromise, and commandments for every woman. There's a chapter on the Art of Investing which explains growth and income, risk and return, liquidity and more; another on tactics for lifting the debt burden; legal issues are covered as well as financial advisors, retirement, mortgages, monitoring portfolios and estate protection.



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