




KAREN RITCHIE
Financial Planning

**Advising Women
Through Life Transitions**

**What's the picture on their
jigsaw box?**



Confused
Withdrawn
Exhausted
Overwhelmed
Combative
Inconsistent





The two sides of money

Money doesn't make decisions, people do

....but when life changes money changes

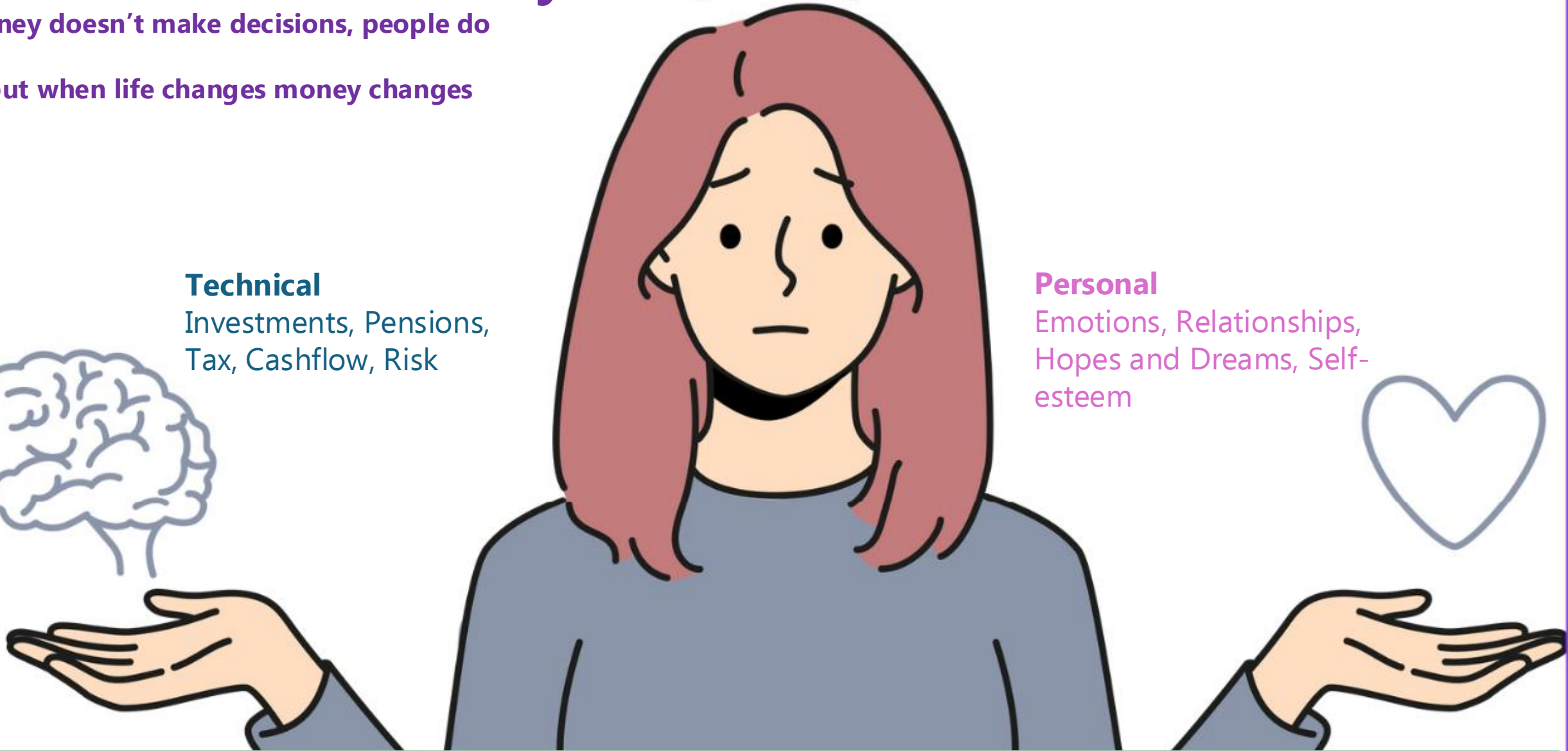
Technical

Investments, Pensions,
Tax, Cashflow, Risk



Personal

Emotions, Relationships,
Hopes and Dreams, Self-
esteem



Four Stages of Transition

From what was
to what will be

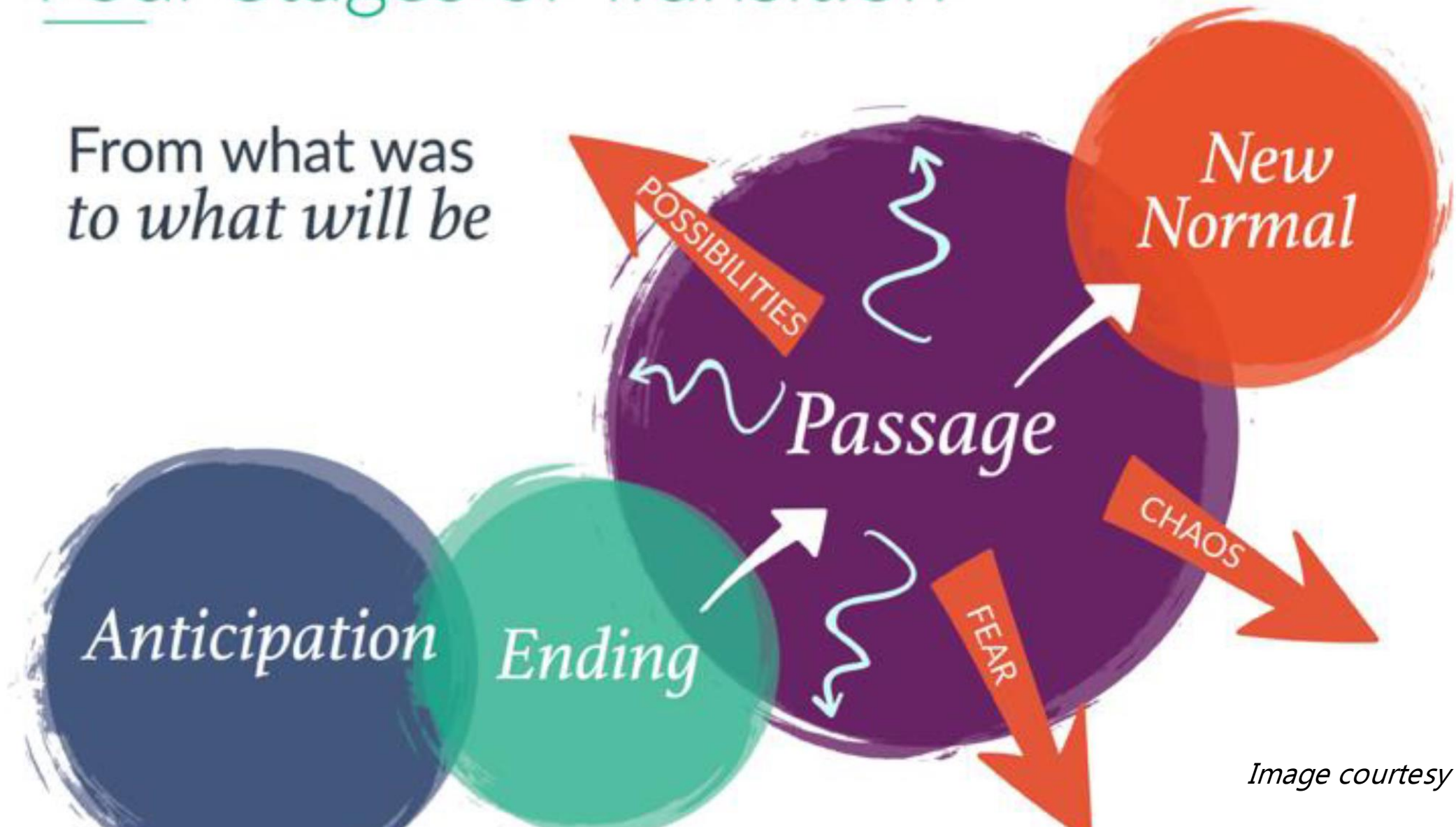
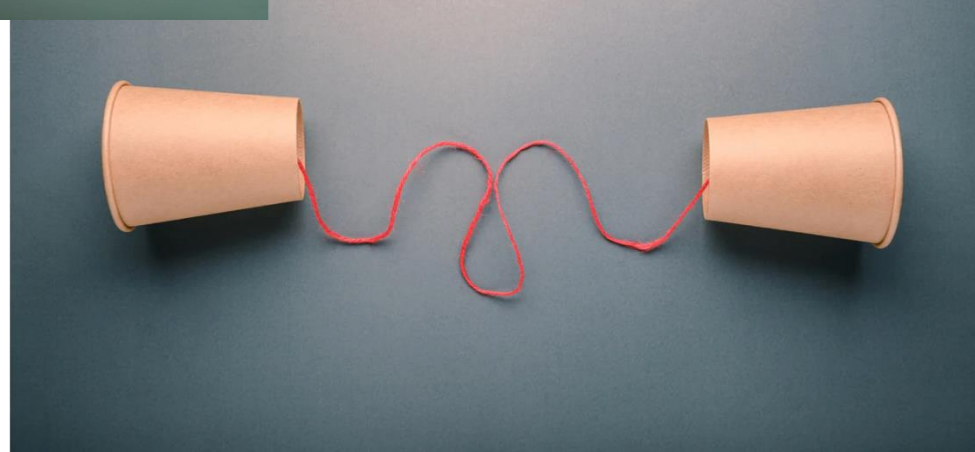
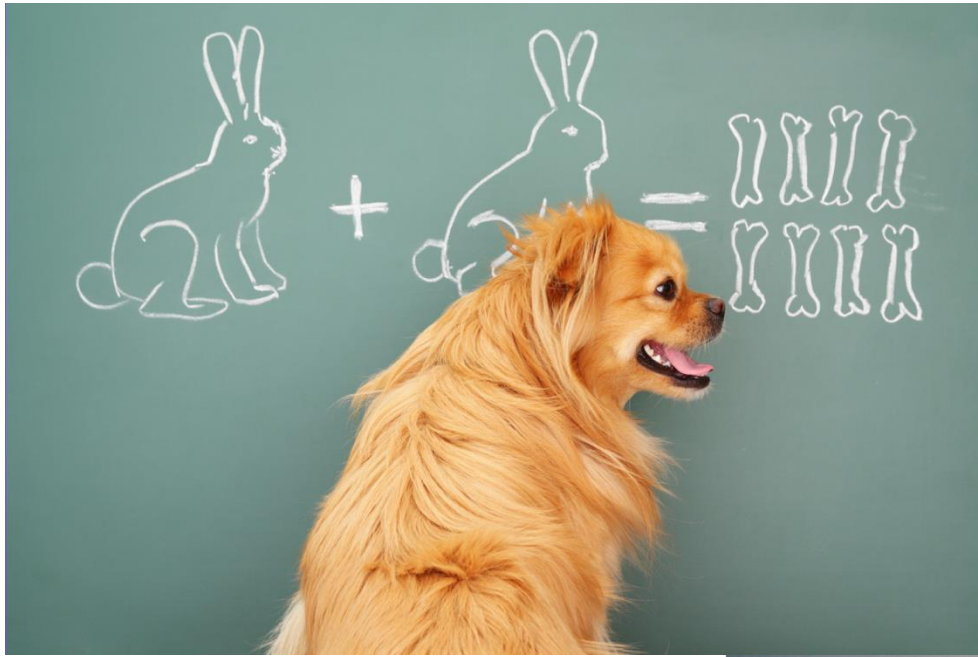


Image courtesy of FTI



How do they best take on new information?/ what do they need to make decisions?



Financial
TRIAGE ROOM

Key takeaways



What stage of transition are they in?



How can you best communicate with them? Set some ground rules?



Break the to do list down into manageable parts



What has to be done now? The financial triage

For more on Financial Transitions training check out

<https://www.financialtransitionist.com/>

