SESSION TRANSCRIPT · THE MISSING PIECES OF PERIMENOPAUSE

You're Not Bad With Money. You're Carrying Too Much.

with Prisca Benson · Day 1, Monday, October 26 · The Invisible Load

Have you ever felt like you're doing everything you're supposed to do, but you're still falling behind? You have a career. You make good money, and you show up for the people who depend on you. You handle your responsibilities, and you try to make good decisions about your future. But there's always something else to think about. Are you saving enough for retirement? Should you be investing more? Can you afford to help a family member and still meet your own goals? Are you allowed to spend money on something you want without feeling guilty about what else you could or should be doing with it?

And when you're already carrying so much, the last thing you need is to feel that your concerns are not being heard or taken seriously. Many women know what it feels like to speak up about something that matters to them and walk away feeling dismissed. They know what it's like to carry responsibilities that other people just don't see or fully understand. And money can be another place where that weight shows.

You may feel pressured to have everything together because you make a good income. You may think you should already know how to manage your money. Or you may put your own financial goals on the back burner because someone else's needs feel more urgent. But here's what I want you to know: your financial future matters, and having a plan for your money can give you more choices about how you live your life.

My name is Prisca. I'm a money coach, and I help early to mid-career women create a plan for their money that takes them from inconsistent savings to on track within 90 days. One of the things I've learned is that managing your money isn't just about paying bills, saving a certain amount, or investing for retirement. It's about what your money makes possible. It's about being able to make decisions based on what you need, what matters to you, and how you want to live, instead of having to make cost your first consideration every time.

Think about your health. Maybe there's a specialist you'd like to see, or a treatment or support you want to get, but it isn't covered by your insurance. Having money available gives you the option to consider those things without immediately ruling them out because of cost. And that same financial breathing room can show up in so many other areas of your life. Today, I want to show you how to start building a money plan that supports the life you're living now, while also helping you prepare for the future you want. Because you deserve to be part of that plan too.

When I think about why this matters, I think about what having a money plan has given me in my own life. One of the biggest changes has been that money no longer has to be the first thing I consider when making a decision. That doesn't mean I spend without thinking, or that cost doesn't matter. It means I

have a plan. I know what I'm working toward, I know what my money needs to do, and I can make decisions with that in mind.

I also realized how valuable a financial foundation is. When life gets stressful, there are so many things we cannot control. We can't control what happens at work, how other people treat us, or how our circumstances change. But we can take steps to put ourselves in a better financial position. For me, one of the biggest benefits is knowing that if my work environment changed and I no longer enjoyed being there, I would have options. I wouldn't feel like I had no choice but to stay because I needed the paycheck. I could take a step back, consider my options, and make a decision based on what was best for me.

This doesn't mean money solves every problem. But a solid financial foundation gives you more room to make choices, especially when other parts of life feel uncertain. For example, my building charged an assessment for new elevators. We knew it was coming at some point, but it took years. When the decision was finally made, we had about 30 days to choose between taking a loan and paying monthly, or paying a lump sum. The difference between the two was about $3,000. If we chose the monthly payments, we would pay over $3,000 more over time than if we paid the lump sum. Because we already had systems in place with our money, we had money set aside to pay the lump sum, rather than feeling resigned to taking the loan. We could also have chosen the loan, and that's what I mean by options.

That's what I want other women to experience. Not just having money saved or investments growing, but knowing that they have options, and knowing that their financial situation doesn't have to be one more source of stress when they're already carrying so much.

So how do you start building that kind of foundation? I want to share three places to start.

Step one: start with what you want your money to make possible. When I work with a client, I don't start by looking at where her money's going. We start by talking about what she wants. What are her biggest goals? What does she want her money to help her do? What is she working toward, both in the near future and further down the road?

It's really easy to get so caught up in managing day-to-day responsibilities that you stop making space to think about what you want for yourself. You know the bills need to get paid. You know there are people who depend on you, and you know you need to save for retirement and unexpected expenses. And yes, those things do matter. But what about the things you want your life to look like? Maybe you want to travel more. Maybe you want to pay off debt so you have more room in your budget. Maybe you want to build savings, invest more consistently, and know that you could leave a job that no longer works for you without immediately worrying about how you'd pay your bills. Your goals might be a combination of things you want to do now and things you're preparing for in the future. There's room for both.

Once we've identified those goals, then we look at the numbers. We review income, expenses, and spending to understand where things stand today and how much room there is to work toward those

goals. This is where you can start to see whether your current money habits and your financial plan are supporting what you say you want.

Sometimes there's a disconnect. You may be making good money, but your spending doesn't leave much room for the goals that matter to you. You may be saving, but without a clear idea of what you're saving for. Or you may be so focused on taking care of today's responsibilities that your own future keeps getting pushed further and further down the list. That doesn't make you bad with money. It means it's worth taking a closer look at whether your money has a plan that reflects your priorities.

I think this is especially important when you're already carrying so much. You don't need an endless list of things you should be doing with your money. You need to understand what matters most to you and how your money can help you work toward it. So if you take one thing from this step, let it be this: before you decide what you should be doing, take time to ask yourself what you want your money to make possible. Your financial plan should reflect your life, your responsibilities, and your goals, and those goals deserve a place in this conversation as well.

Step two: make your money plan fit the life you're living. Once you know what you want your money to make possible, the next step is to look at whether your current money plan supports those goals. I think this is where a lot of women get stuck. You might know that you need to save more, pay down debt, or invest for retirement. You might even have a budget. But if the plan doesn't account for your responsibilities, your priorities, and the way your life actually works, it's going to be very difficult to stick to.

Maybe you set a savings goal based on what you think you should be saving, without considering everything else your money needs to cover. Maybe you make a plan to cut back on spending, but the amount you've allowed for everyday life is so unrealistic that you end up going over budget every month. Or maybe you have so many competing priorities that you're not sure which one deserves your attention first. When that happens, it's easy to assume that you just need more discipline, or that you're doing something wrong. But sometimes the problem is that your plan just needs an adjustment.

Think about everything your money may need to cover in this season of life. You have your regular bills: groceries, transportation, everyday expenses. You may be helping family members, caring for children, supporting aging parents, or managing expenses that have increased over time. You also have your own goals. You want to save for your future, invest, pay down debt, and enjoy your life along the way. All of those things have to fit in the same financial picture.

That doesn't mean you can do everything at once, or that there will never be trade-offs. But when you can see the full picture, you can make more intentional decisions about where your money goes, instead of feeling like you're constantly reacting to the next expense.

This is also why I don't believe a budget is simply a list of things you're not allowed to spend money on. Your budget is a plan for your money. It helps you decide what needs to be covered, what you're working toward, and how much you can comfortably spend on the things you enjoy. And that plan may look

different in different seasons of your life. There may be a season when you have more room to put toward retirement or paying off debt. There may be another when family responsibilities or expenses take up a lot more of your income. You can adjust your plan as your circumstances change without abandoning your long-term goals.

The point is not to create a perfect budget that never needs to change. It's to have a plan you can return to, review, and adjust as life changes. So here's a question worth asking yourself: does my current money plan reflect the life I'm living today, and does it leave room for the future I'm trying to build? If the answer is no, you don't have to overhaul everything at once. Start by identifying one area where your plan isn't working for you and consider what needs to change. Your financial plan should help you manage your responsibilities while making progress toward your goals. It shouldn't be another standard you feel like you're failing to meet.

Step three: make sure you're included in your own financial plan. There's one more thing I want you to consider when it comes to building a money plan that supports your life, and that's including yourself in it. I don't just mean making sure the bills are paid, the kids are fed, and your husband is happy. I mean making sure that your own goals, your future, and the things that bring you joy have a place in your financial decisions.

When you're used to being the person people can count on, it's easy to get in the habit of making sure everything and everyone else is taken care of first. You cover the household expenses. You help when a family member needs you. You show up at work and meet the expectations placed on you. You handle the responsibilities that need your attention, and then, if there's money left over, maybe you put some into savings. Maybe you think about investing. Maybe you consider doing something for yourself. But if your own financial goals only get whatever's left at the end, they keep getting pushed back.

This is why I encourage women to be intentional about saving and investing, rather than relying on whatever happens to be left in their account. That might mean creating a category in your budget just for you, or setting up an automatic transfer to savings when you get paid. It might mean contributing consistently to your retirement account, or setting aside money for a goal that's important to you. It could also mean creating a plan for spending on the things you enjoy, so you can make room for them without feeling guilty every time you spend money on yourself.

For example, I have not only a vacation account, so I can spend guilt-free on vacations, but also my own spending account that's separate from the household funds. So when something catches my eye, if the cash is there, I'm able to spend it without worrying about disrupting my household.

The amount you set aside and the priorities you choose will look different for everyone, and you may need to start small, especially if you're managing debt or you have a lot of competing expenses. The point is not to do everything at once, but to make sure your financial future isn't something you keep postponing indefinitely.

And to be clear, including yourself in your financial plan doesn't mean you're ignoring the people you love or pretending you don't have responsibilities. It means recognizing that your needs and your goals matter too. You can care about your family and still save for your own future. You can be responsible about your retirement and still spend money on experiences you enjoy today. You can make progress toward long-term goals without putting every bit of enjoyment on hold until some future date when everything feels settled. Because when will that ever happen, right?

I had a client who, after we worked together on setting up her travel fund, was able to go on vacation for the first time without feeling guilty, logging every single expense, and wondering if she was going over budget. She was able to just enjoy the experience, come back home, and pay off the card.

The fact of the matter is, there will be very few times in life when putting yourself first feels easy. There will probably always be a reason, another responsibility, another expense, to put it off. And while it's important to plan for the future, you're living your life right now. For me, that's one of the most meaningful parts of having a money plan. I can work toward my future while still enjoying my life today. I don't have to feel like every dollar I spend on something enjoyable is stealing from my future, because I've already made decisions about what my money needs to do. That's the kind of relationship with money I want more women to experience.

We're not looking to create a perfect budget that never changes. And I'm not asking you to create a life where every financial decision feels like a sacrifice. I want you to be able to look at your money and see how it supports both the life you're living today and the future you're building. So ask yourself: have I made room for my own goals in my financial plan? Or am I waiting for everything and everyone else to be taken care of first? If you've been putting yourself last financially, you don't have to change everything today. Choose one goal that matters to you and decide on one step you can take toward it. You deserve a plan that considers you too.

As we wrap up, I want you to reflect on this. You can be a woman who makes good money, works hard, takes care of her responsibilities, and shows up for the people who depend on her, and still feel like you're falling behind financially. When you're already carrying so much, it can be so frustrating to think, "I should have figured this out by now." This is especially true for the women I work with, because many of them have degrees and awesome careers. So why is money something they just can't figure out?

What I hope you take away from this conversation is that the feeling of being behind doesn't automatically mean you're bad with money. Sometimes you have a lot of competing priorities and no clear plan for how your money can support all of them. Sometimes the financial habits that worked for you in an earlier season of life no longer fit your circumstances. And sometimes you spend so much time making sure everyone else is taken care of that you haven't had the space to think about what your own financial future should look like.

You deserve to have that space. You deserve to understand where your money is going, to make progress toward the goals that matter to you, and to enjoy your life today while you're preparing for the

future. A money plan can't control everything that happens in your life. It can't remove every responsibility or guarantee that things will go the way you want them to. But it can help you make more intentional decisions with the resources you have, and give you a stronger financial foundation to draw on when circumstances do change.

So if you're listening to this thinking, "I make good money, but I still don't feel like I'm where I want to be," I'd encourage you to start by getting a better understanding of what's happening with your money. That's why I created my free Where'd My Money Go? Calculator. It's a downloadable Google Sheet that helps you look at your income, your expenses, your savings, and your financial habits, so you can start seeing where your money is going and where there may be room to make changes. I don't want you to judge yourself for what you find. You don't have to have all the answers before you begin. The point is simply to understand where you are today, so you can make a plan for where you want to go. You can find the link to the free calculator alongside this presentation.

As you think about everything we discussed, I want to leave you with one question: what could change for you if your money supported the life you want to live, instead of being one more thing you have to worry about? You don't have to figure out everything today. Start with one question, one goal, or one step toward a plan that works for you. Your life matters. Your future matters. And you deserve to be included in the plans you're making.

Thank you for spending this time with me. I look forward to connecting with you. Grab that calculator, or come find me on YouTube. And if you'd like a copy of these slides to take notes, or simply as a reminder of what we talked about, take a screenshot, add it to your stories, and tag me, @ourgreenlifenj on Instagram, or Prisca Benson on Facebook. I'll send you the full set of slides, including some bonus ones you didn't see here today. Thank you for spending this time with me.