



### TELL AUDIENCE:

- The facts clearly show that *women must have financial know-how*.
- Compared to men, women have:
  - longer life expectancy
  - lower lifetime earnings
  - lower average wages
  - and small—or no—pension.
- According to the Social Security Administration, the average life expectancy for a female born today is 80 years, compared with 75 years for a *male*. *Based on the slide, what's YOUR life expectancy?*
- Because women live longer than men, women are likely to be solely responsible for financial decision-making at some point in their lives.

### HANDOUT 2: *Unique Challenges ... That Make You Think*

- There are several striking statistics on Handout 2 that speak to the challenges faced by women. You can review these at home. ***But there's one statistic that needs special mention: "One of every four women will experience domestic violence in her lifetime."*** The second Women & Money seminar in this three-part series will briefly address this issue as one of the "what if" situations women need to be aware of and prepare for—just in case. Even if you don't experience domestic violence, you may know someone who has—or will. Victims of domestic violence often are forced to choose between staying in an abusive relationship or facing economic hardship, poverty, and homelessness. ***Seminars like this one—to help women of all ages improve their economic stability—also increase the likelihood that domestic violence victims can live separately from the abusers and achieve financial independence and self-sufficiency.***
- And remember: The credit union—built on the philosophy of people helping people—is positioned to help individuals and families facing all kinds of challenges, including abused women who are rebuilding their financial life.
- During this seminar, we'll explore the many unique challenges faced by women, and start everyone down a path to develop their own personal action plan for financial security in later life.