

Why women make ideal investors

And mistakes they make with their financial future

**Chicks
and Mortar[®]**
BUILDING PROPERTY CONFIDENT WOMEN



www.chicksandmortar.com.au

info@chicksandmortar.com.au

Why women should be investing in property

1

Wage inequality

Statistics show time and time again that women earn less than men...on average 18% less than men*. Women work longer hours for the same amount of pay. Working alone, will not provide women with financial security. Women need to work smarter not harder.

*source: www.wgea.gov.au

2

Superannuation gap

The knock on effect from less income, women are then faced with a superannuation gap. If women work solely in a regular job, on a regular wage for the span of their working life, then they face retiring on almost half the superannuation as men*. You also need to factor in time of work to have children and then possibly returning to work in a part time capacity which also puts a huge dent in superannuation. Superannuation (and the old age pension as well) alone are not a solid retirement plan. Women need to be more proactive and take a larger role in their retirement plans.

*source: www.wgea.gov.au

3

Security and freedom

Studies have shown that 1 in 4 Australians will retire below the poverty line and most of them will be women and children. Another scary fact is that 62% of women who have been physically assaulted, the assault has occurred in their home*. A lot of women feel trapped in situations that they are not happy with or are not good for them. One of the main factors that keeps them there is lack of money or financial security. Giving women the right knowledge, resources and support will provide women with options and choices to change their situation.

*source: www.anrows.org.au

The statistics don't lie. Women are at a disadvantage no matter which way you look at it. But these are not new problems. Wage inequality, the superannuation gap and violence against women has been around for a long time. Yes, change is happening slowly...but not fast enough for a lot of women.

The only way that women can stop from being a statistic is to change the statistic or remove themselves from the statistical equation.

Why women make ideal investors

1

Women are intuitive

'Women's Intuition' is not an old wives tale! A woman's intuition and a woman's amazing ability to tune in to emotions and an internal risk meter is a great quality to have when it comes to investing. Women need to make sure they tune into their intuition as much as they can.

2

Women are practical

No messing around for women. If there is a choice between being practical and..well...not being practical...women will chose to be practical every time. Women have a handy knack of approaching every task with methodical thinking and determination to find a way around every barrier or obstacle. Being practical is absolutely a great quality to have.

3

Women are logical

This quality goes hand in hand with practical. In order to be practical, you have to be logical, and think logically. If women weren't known for being logical then the term 'a woman's look' would not have been created. Women are the best at looking at every situation logically and rationally. Women seek out answers when they don't know something and have the ability to visualise further into the future than men.

4

Women are conservative

Research definitely shows that women are more risk adverse than men and as such, will do more research when it comes to investing...Women want to be comfortable with the choices they make and reduce their risk of losing their money as much as they can.

5

Women make their money stretch further

Well of course they do! Primarily because women have less money to start with (because we earn less money) and we are nurturers by nature and have to think about not just ourselves, but our families, our extended families and our community.

Women already have all the right qualities to succeed as a property investor. Studies have shown this. The problem is women often overlook, undervalue or downplay these qualities.

The mistakes women make when it comes to their financial future.

1

Wrong mindset

Having the wrong mindset is one of the biggest mistakes women make when it comes their future. Negative thoughts, fear and procrastination are some of the mindsets that hold women back from creating a successful future.

2

No confidence in making decisions

Women are the worst for self doubt. They umm and ahh over the littlest decisions and usually if they are not sure on something then they simply don't do anything.

3

No clear plan

You wouldn't go on holiday without at least working out the basic information... how you're going to get there, how long you will be there, where you are going to stay and what you are going to do while you are there, but the sad reality is that more women actually spend more time planning their next trip away than they do planning their financial future.

4

Don't know where to start, so don't start

Planning your financial future is overwhelming. There are so many options. So much to consider. So many people telling you what you should do, and lots of jargon that you simply don't understand...it's seriously information overload, right? All these factors can (and do) hold women back from starting.

5

Passes full control to others

It's understandable that when you don't know what to do, it can be very easy to hand the situation over to someone else to deal with and make the decision. This is a mistake women make often.

About Katie Marshall



Katie is an Interior Designer, Construction Manager, Certified Property Investment Adviser, Author, wife and mother.

She has been investing in property for 15 years and has been working in the property industry for over 10 years in interior design, construction management, NRAS compliance, Covenant writing and assessment and property marketing.

In 2009, Katie founded Chicks and Mortar, after finding that most of the property investing information on the market was skewed towards strategies that only suited the companies that were offering the information and the properties they were selling. What was best for the investor was not even considered.

Through Chicks and Mortar, Katie wants to help all women make smarter choices when it comes to property.

About Chicks and Mortar

Chicks and Mortar provides unbiased advice, practical resources and ongoing support to women so they are empowered and have the confidence to succeed in buying property and building a property portfolio.

Our research has shown that women often feel trapped in their current situation and fear moving forward. These feelings are because women often come up against these 3 main problems when they start out in property investing:

1. They are overwhelmed by the whole process
2. They don't know where to start
3. They are worried about making costly mistakes

Chicks and Mortar addresses these problems by giving women the power to take control, and this is done in 3 ways:

1. By providing clear plain English knowledge about the property investment process so it becomes easy to understand the process, work out what the best strategy is for them and therefore they are not overwhelmed by the process.
2. Equip women with the practical resources and guides, so they are able to construct a clear property plan that shows them exactly where to start and also how to keep going.
3. And give women ongoing support throughout the processes so they build confidence in themselves and confidence to make informed decisions so they avoid costly mistakes.



Find out how Chicks and Mortar can help you at chicksandmortar.com.au