

She Said/She Said Podcast with Laura Cox Kaplan

Episode 292: How to create financial confidence and build Super Woman wealth!

Guest: Regina McCann Hess, Author, Financial Planner, And Podcaste

Laura Cox Kaplan ([00:06](#)):

Hi, I'm Laura Cox Kaplan. Welcome to She Said, she Said Podcast. Here on this podcast, we talk about the building blocks and the micro habits that help us create real and lasting influence. What do I mean by that? Well, we're talking about the kind of influence that helps you achieve your goals and whatever it is in life that you want to accomplish, but perhaps most importantly, it's the type of influence that helps you create real impact and that enables you to truly thrive.

Laura Cox Kaplan ([00:48](#)):

Hey, friend, welcome to the podcast. Here's the question to start us off today. Have you ever felt intimidated or maybe overwhelmed by the topic of money? Maybe you were a little too embarrassed to ask the questions you needed in order to get the answers that you were looking for. Well, you're not alone. There is still a lot of sort of pressure and maybe embarrassment around financial topics and feeling like these are things we should know the answer to, even though maybe we don't. And it is why I am especially excited to welcome this week's guest who actually launched her own firm and wrote a terrific new book to break down some of those very barriers that are related to women and wealth, and the questions that we tend not to ask, but that we really should. Regina McCann Hess is a financial planner with more than 25 years of experience.

Laura Cox Kaplan ([01:47](#)):

A particular area of her expertise is helping women like us take control of our financial futures. And she has written a terrific new book on this topic. It is called Superwoman Wealth, how to Become Your Own Financial Hero. I've included a link to Regina's terrific book in the show notes for this episode, episode 292. But in this conversation, Regina shares her insight on three particular topics that I want to highlight for you. The first is the power of those kitchen table conversations and how opening discussions about money with your partner, your significant other, and with your children can really help you transform your family's financial wellbeing. I love Regina's perspective on this topic. Second topic, breaking down barriers, and Regina talks about some of her strategies for helping clients overcome fear and maybe taboos that surround money. The third topic we talk about is taking charge of your financial health.

Laura Cox Kaplan ([02:57](#)):

And Regina shares something that she calls her one third rule and a number of other really great practical tips for saving and investing, and I think most importantly for building confidence in your financial decisions. So friend, whether you're just starting out in your financial journey, maybe looking for fresh perspective or maybe navigating the financial challenges and the uncertainties that are oftentimes associated with a career or life pivot, Regina has a lot of perspective and knowledge about that because she has navigated several career pivots herself. She shares her wisdom and her real world advice. It is useful and empowering, and I think you're going to love it. So without delay, here is episode 292 with the fabulous Regina McCann Hess. Enjoy Joy. Regina, welcome to She Said. She said.

Regina McCann Hess ([03:58](#)):

Thank you, Laura. I'm so excited to be here.

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Laura Cox Kaplan ([04:00](#)):

Well, I am so excited to have you here and to return the favor because you were so kind to have me on your fabulous podcast, women and Wealth. Yeah,

Regina McCann Hess ([04:10](#)):

It was great. You were great guest and I'm super excited to be on your show now.

Laura Cox Kaplan ([04:14](#)):

Well, you're so nice to say that we had a great conversation, but I am really excited to dig in with you today because you've had a really exciting development. You have written a book based on your experiences both on the podcast in working with women as a financial planner. So I'd love for you to talk a little bit about why it was important for you to write this book,

Regina McCann Hess ([04:40](#)):

Working with women over the past 25 plus years, I have seen so much from all different angles, obviously, and what I have experienced myself growing up and becoming a woman and living in different phases of our lives. But women tend to shy away from the financial topic, and it stems from when we were little, right? We were told at least my generation and my mom's generation, Hey, don't worry, you're pretty little head about that dad or your husband or your brother. I'll take care of it for you. So one of the reasons I wrote the book is to have women become part of that conversation and to get more comfortable with it.

Laura Cox Kaplan ([05:23](#)):

So I know that you are about my age where women in our fifties ish, right? Yeah. So there are some generational aspects associated with this, but maybe talk a little bit about what you're seeing from women that are 10, 15, 20 years younger than we are, are beginning to manage their own finances to begin to think about these topics. Is there a difference in what you're seeing now generationally?

Regina McCann Hess ([05:55](#)):

Yes and no. I am still sadly sometimes seeing that when women get married, they just hand it over to their husbands. I mean, they've handled it until they got married because women are getting married later in life than when we did. So they're handling all that, and then they get married and they hand it off. However, it's not all women. So I'm also seeing it. So it's a nice split. I'm also seeing because women are getting married later, and men too, obviously, they are both going into marriages or partnerships with their own bank accounts and keeping their own bank accounts. And then what they do is create a bank account that is a joint where they both put money into to cover the bills. And I like this because it still keeps them accountable for everything that they're responsible for. And if there's, here's your portion of the bills, here's my portion of the bills, and what you do with that extra money is really your business. Now, you can choose to save it, you can choose to spend it, but at least it's their decision and they get to make that decision. And the other thing that's happening here, which I think is the biggest part of this, is that they're having what I call kitchen table conversations, because in order to figure out

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what you need to put into that joint account every month, you have to talk about it, which is the key aspect, I think, of getting women more involved in finances.

Laura Cox Kaplan ([07:28](#)):

Yeah. One of the topics that I love that you talk about in the book relates to really the psychology around money, how we've been taught to think about it potentially. And again, it was more typical maybe of women of our generation and even women who are a little older to not talk about money. It was really a taboo topic, but that has not completely gone away. Maybe talk a little bit about what you're seeing and maybe talk about how to

Regina McCann Hess ([07:59](#)):

Break

Laura Cox Kaplan ([08:00](#)):

Through that psychological barrier that sometimes exists.

Regina McCann Hess ([08:05](#)):

Yeah, that is an uphill battle even now. It's still an uphill battle, and that's why I keep referring back to the kitchen table conversation because never in our lives were you sitting at the kitchen table for dinner or any meal and money or finances were discussed. Never. It was so taboo, and it's still taboo, sadly. I mean, it's still not something that people openly talk about, but I see, again, with the younger generation, I see the chance for that to change. And that starts with us having our kids at the kitchen table talking about money, talking about, Hey, in an easy conversation for kids going into college or in their high school, we're talking about, oh, let's go check out this college. Let's go check out that college. Well, hey, let's also talk about how much it costs and what could that mean to you?

Regina McCann Hess ([09:01](#)):

What kind of debt do you want to take on board? What kind of debt is mom and dad going to take on board? What do we have saved for that? I've had those conversations with my kids, and it makes them take it a little bit more seriously, but it also lets them know that there's skin in the game here, and you're not just there to have a good time. So we need to transport that to other conversations as well. And I think just the more you do it, the more it becomes normal, and then you can have more conversations that broaden the financial conversation at the home.

Laura Cox Kaplan ([09:35](#)):

What about for families that are having real challenges with finances? How much exposure do you think is appropriate or necessary or maybe helpful for parents to expose kids to when they are having financial struggles?

Regina McCann Hess ([09:51](#)):

Yeah, that's a tough spot to be in for anybody, but then also to talk to your kids about it. I'm going to say it depends. Obviously, you don't want to scare your kids in them worrying, oh my God, are we going to

be able to eat tomorrow? But you may also want to make them aware so that when you go into the store, they don't ask for everything in each aisle as the littles do. So I think a counterbalance conversation, let's just say you took out a big loan to redo your house, and now the interest rates have more than doubled, and the payments are a lot closer to the edges of your budget than you're comfortable with. That's where you could have a conversation like, Hey, we redid this kitchen and it looks great, and we're so glad we did it. However, it cost us a lot more than we thought it was going to cost.

Regina McCann Hess ([10:50](#)):

Because anytime you do construction, it usually does cost more. You could just put it in those terms like, Hey, it costs us a lot more than we thought, and because of that, we're probably going to have to make some decisions about where can we cut so that we can put our efforts here to get this bill down. And then when things settle down, maybe we think about spending that kind of money again. For me and my family, it's always whenever I need to cut, we're going out to eat less. My family loves to go out to eat, and that's where I cut.

Laura Cox Kaplan ([11:26](#)):

Yeah, absolutely. So you come to this topic and to your work through a very interesting path. You did not start out as a financial planner, so I'd love for you to take my listeners through your journey, which is so interesting. And really, I think probably what sparked your interest in this topic.

Regina McCann Hess ([11:48](#)):

Yeah, yeah. It is kind of funny because I grew up poor, so didn't even know what the stock market was, let alone the think that I should be part of something like this. So I went to college to be a nurse, and when I was graduating, I had a dear family friend say to me, Hey, I want you to pick a stock and a stock for your graduation gift, and I want you to tell me you have to do all the research. You have to pick the stock. You have to tell me why you should own it, and I want you to give me some background on it. Well, here, he had been trying to talk to me about the stock market for years, and I was just like, oh God, that that's not my deal. So long story short, he created a monster, and I was enthralled once I did this little project, and I said, I went back to him and I told him, Hey, here's the stock I want to own.

Regina McCann Hess ([12:43](#)):

And I kept it in the healthcare industry because that's where I understood things. So I felt comfortable doing that. And then when I graduated college, I went off to be a nurse, and I was a nurse in critical care cardiothoracic unit where we would take the patients right out of open heart surgery, or we also had medical patients who came in with heart attacks. So we were seriously taking care of your life, right? Absolutely. But while I was doing that, I went back and took some business classes. I was like, wow, this is so interesting, and it's something I've never really thought about. So fast forward a couple years later, I was just in love with it, and things were changing on the healthcare side. I felt like they were taking so many things away from us. I said, well, I have nothing to lose. I'm going to try to go into this field, and if I fail, I have this to fall back on. But Irish, so I, I'm stubborn and I refuse to fail. Used to fail. So I figured I'd throw enough pasta at the wall and something would stick and I'd survive. But yeah, so I used to take care of people's physical health, and now I tell people I take care of their financial health.

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Laura Cox Kaplan ([13:56](#)):

That's amazing. That's absolutely amazing. When you think about your interest in investing and kind of what sparked your interest, you said something really interesting in that originally you were investing in stocks that were in the healthcare space. Maybe talk about how you use that experience to encourage or inspire your clients to maybe take investment risks that might not come as naturally to them. I've had other women investment professionals on the podcast, including some women who are doing really creative stuff in this space of inspiring women to invest in other women and other female owned businesses and things like that. But maybe talk a little bit about how you go about getting them to dip a toe in the water if maybe they're a little risk averse, even if they have the finances to actually invest.

Regina McCann Hess ([14:50](#)):

Yeah. Well, it is always a careful conversation. You don't want to push somebody, but you want to gently nudge maybe or lead them into doing what they need to do for themselves. And I think it starts with education. Like I said, I use healthcare companies to stay within my comfort zone, and I try to, when I'm working with somebody, I find out about their passions and what makes them tick and what are their values. And those are areas that I use to help them get comfortable with what they're doing. Because if they hear that you care about them and that you care about what's important to them, then they're going to pay a little bit more attention and be a little bit more open to the conversation. So that's the first place that I start. And it could be somebody who's in pharma, biotech or energy, just depends on what their background is.

Regina McCann Hess ([15:48](#)):

And I think it's also important to note that women will do well if you educate them and build their confidence. And I think that is the biggest problem that we face. We don't have the education, we don't have the confidence to be part of that conversation. But if we take the time to educate women and build their confidence, I mean, the statistics show that once they have that confidence, they actually do better with their financial planning and stick to their plan more so than their male counterparts. So that's where you start with what their comfort zone is. You educate them, you build their confidence, and boy, I have seen them take off because they just get it and they're like, all right, I'm in.

Laura Cox Kaplan ([16:42](#)):

Yeah. Let's dig into that topic of confidence just a little bit. How do you build their confidence?

Regina McCann Hess ([16:50](#)):

It's funny how you build their confidence. It kind of goes back to education again, because we're not, none of us women, none of us are educated on basic finances, like how to balance a checkbook, how to do all that. I mean, it's sad. Schools don't teach that, but you can go to college and take winemaking classes, but there's not your basic how to be an adult financially. Sure. So I start with that, and the biggest problem that men and women face, but a lot of women face this is jargon. People in my industry speak to potential clients or clients in jargon because we live in our own world and we have our own language. But the problem is when you speak to somebody in a different language, they don't

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understand what you're saying. The second problem is when they go to ask a question for you to clarify, they are spoken down to, and they're made to feel stupid asking the question.

Regina McCann Hess ([17:50](#)):

So do you think they go back and ask more questions? They don't because they're made to feel like stupid. So it goes back to not just education, but making them feel part of the conversation using normal words. You don't use jargon, you speak to them. Eye contact is really, really important when working with a woman. And if you're in a room with a husband and a wife, you have to give the woman way more eye time than the male because she's going to only feel a certain part of it. But once you do speak to them and answer their questions, and when they do ask questions, say, that is a great question, and it's a common question. You're basically validating them and saying, Hey, it's okay to ask these questions. And you are encouraging them to ask more questions, and that helps build the confidence because then they understand what you're saying because you're explaining it in normal language.

Laura Cox Kaplan ([18:50](#)):

Yeah. How did you come about these observations, if you will, because you've worked with women and men, you worked in Merrill Lynch when you first, I think launched your career. Maybe talk about how you learned that and anything that you specifically that you noticed maybe that your male counterparts weren't doing in the same way?

Regina McCann Hess ([19:16](#)):

Sadly, it was women coming to me as clients telling me their experiences. They're the ones who tell me how they've been treated, how they don't ask questions anymore, how they're spoken to, how they're scoffed at when they ask a question. I've also had clients tell me they're not allowed in the meetings. Their husband won't let them in the meetings. And I'm like, what? That is just not happening in today's world. But I mean, it still happens. It's crazy. I'm not kidding you. It does. It's really crazy. Yeah, it's crazy. It's right. Yeah. So it really does stem from when people come to me because they're tired of being treated that way. They come to me and they're mystified at the difference in how they're treated. And then they start telling me, wow. Oh, thank you for explaining that. I've been wondering about that. I've tried to ask that question. And they explained it in words I didn't understand. And then when I asked another question, they made me feel small. I was like, oh, and your heart breaks. That's not how it's supposed to be. So yeah, my clients have told me that's how they've been treated.

Laura Cox Kaplan ([20:28](#)):

Wow. Your business, you're serving both women and men, or you just exclusively, so you work with both women? No,

Regina McCann Hess ([20:37](#)):

I love my men. I love my men, but I do have a special place in my heart for women because we need a little extra help because of how we were raised, how we're pretty much ignored in the financial industry. And the financial industry is still about, in my part of the financial industry is 85% men. And I will tell you, I've been in this industry over 25 years. We're just going to leave it at over 25 years, and that was what it

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was when I came into the industry. So it hasn't changed at all, male ratio to women in my industry. It just blows my mind. But it's a great industry for women if you can get past all the crap.

Laura Cox Kaplan ([21:22](#)):

Yeah. I mean, why do you think that's the case? I mean, we can talk about the various barriers to entry, but it's very different than what it would've been 25 years ago when you were just getting started. So

Regina McCann Hess ([21:39](#)):

What

Laura Cox Kaplan ([21:41](#)):

Is really the barrier that's sort of across the board? Why are there still so few women in your industry?

Regina McCann Hess ([21:52](#)):

I mean, I think if we could figure that out, we could be rich. Laura, I think the financial industry is still trying to, they're like, what did we do wrong here? Well, I'm going to tell you a story, and this is, I think, repeated all over the country, and nobody pays enough attention to it to do anything. And it comes down to you walk in and are there people who can mentor you? So my niece a couple years ago, got a great internship at a huge, huge financial institution in New York. So proud of her, so excited for her, and she was the only female, and they pretty much ignored her. There were no female mentors, and the men mentors paid no attention to her, didn't spend any time with her. I don't know if they spent time with the guys either, but all I'm saying from her experience, it turned out to be not such a great experience because she was not included on things.

Regina McCann Hess ([23:01](#)):

So that was the one thing. So again, it comes down to if she had seen even one woman as a mentor there, I think her experience would've been completely different. Now, fast forward two years ago, I think she graduated college and got a job at another major financial consulting firm, national amazing firm, same thing. She's the only female in her area, no female mentors, and she struggles day to day. I mean, we talk about it, we talk about it openly between her mom and myself and her and I try to mentor her from afar and just try to help her through it. And if there more women, if those companies were smart enough to put more women in those roles, who are the type of women who are going to reach down and help pull them up while they're pulling themselves up somewhere else? I think women would be way more involved in the financial industry, but I think sometimes they lead the industry even if they enter it, because it's not really a warm inviting industry for anybody. I'd think it's a tough industry.

Laura Cox Kaplan ([24:17](#)):

Yeah, sure. Absolutely. But it has to, there's an element of a vicious cycle that exists when you don't have women who can speak to the particular concerns of women and speak to women in a way that really resonates maybe a bit more directly. Again, not to generalize too much, but there is something to be said for women talking to women. It's part of the reason why I started this podcast. I love men. I married to one, a really good one. I gave birth to one I love my dad, got lots of nice men in my life. But at the same

time, there is a unique conversation that we have with each other as women, and I think that has to be true as it relates to our finances. Let me get back into more of the substance of the book and some specific advice, or maybe questions, thoughts that people should have, women should have as they are facing different phases in their lives, their thirties, their forties, their fifties, and what they should be thinking about during those particular decades.

Regina McCann Hess ([25:26](#)):

That is so true. And you don't think about that as you're coming up, right? You're just kind of doing things, doing things and getting through it. And then you get into your fifties and you're like, whoa, okay. Hey, wow, I got different things to think about now. But it's true. So every phase you have different challenges. You have different dreams, you have different financial things that you're saving for. And it's like when we were younger, people would say, oh, a go so fast and pay attention and enjoy it. But it's also those same people saying, Hey, start saving, start saving young, because it's going to have more of an impact if you do it. The younger you do it, the more of an impact it has. And thankfully, I live by that and I shout it from the mountaintops. Take care of yourself. Pay yourself first, and the minute you get out of college, the minute you're allowed in that 401k plan, start doing it.

Regina McCann Hess ([26:24](#)):

And that's one of the ways that can help everyone get a little bit safe for themselves. The other thing I also talk about this in the book is the one third rule where anytime you get a pay raise or a bonus, one third goes towards increasing your retirement savings. One third goes towards rainy day fund and one third goes towards yourself on the back. You can enjoy and spend that money because you did a great job. And it's easier to take that money and save it before it's in your pocket, because once it's in your pocket, it's hard to take that back out.

Laura Cox Kaplan ([26:56](#)):

Absolutely. How about at other phases? I mean, life happens. It is bumpy. We can't always predict the twists and turns and the pivots, both the ones that we don't know are coming and the ones that we think, I've been in this job for a long time. It's not really serving me in the way that I, or it's not challenging me perhaps in the way that I would like it to. So I want to make a big pivot. Maybe advice for how women should think about their finances at these particular juncture points like that.

Regina McCann Hess ([27:31](#)):

It's scary. You know what? It's really scary, but that doesn't mean you shouldn't do it, but you want to literally count all your eggs up before you do something like that and say, okay, well, here's the situation. Now here are my bills and I want to do this, but maybe I need to save for another six months before I take that leap so that I have a bigger cushion in case it doesn't work out as well as I think it will. So for me, when I went independent, I was scared, and a week before I was supposed to leave the firm I was with and go independent, I just got to a frozen section. I literally was doing something and I just froze. I'm like, oh my God, what am I doing? What am I doing? I have my husband, I have three kids, my mom, my brothers sometimes rely on me.

Regina McCann Hess ([28:29](#)):

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I could really screw a lot of people up by doing this, but I was miserable and I hated the situation I was in. So I was like, my health is more important. I'll figure this out. But I didn't take that. It took me a year and a half. I planned that for a year and a half that I'm going independent move, and I saved and I saved, and I put money away. I knew it would take me about a year and a half to two years to get back to where I was on income stream. So yes, take those chances, take those risks, but do your homework first. Save the money. Look at your bills, look at your, where can you cut? What is a must? What's a want versus a need? And the Starbucks coffee is not a need. It's a want. And I'm sorry, Starbucks, I pick on you all the time, but it's just too easy.

Regina McCann Hess ([29:27](#)):

So figuring all that out before you take the leap and planning it. Don't just be like, Friday you decide, I hate this job. I'm not going to do this anymore. And then Monday, start looking for a job. That's not going to work. You got to do the, and I will say that the week before I was supposed to leave and go to my own firm, I told you I had that frozen moment like, oh my God, what am I doing? But I will also say, when in my industry, you give your resignation in, you walk out, you walk over to your new firm and you start calling your clients. So I gave my resignation in. I walked out into the parking lot. I didn't even get to my car. I felt like a 10 ton gorilla came off my back. I could have floated to my new office. I was so relieved and so happy that I was doing what I thought was right for me and for my clients. So I'm not saying you'll all get that euphoria moment, but taking that chance and taking that risk, there's reasons to do it, and you have to go through the positives and negatives of what I call the good, bad, the ugly, but they have some upside to them too.

Laura Cox Kaplan ([30:38](#)):

Yeah. When you left to start your own firm, did you leave with clients or did you have to start from scratch and build your business from the bottom up?

Regina McCann Hess ([30:50](#)):

I started with clients. So in my industry, you go call the clients. You can't tell anybody you're leaving before the minute you hand your resignation in. And I mean, clients get angry about that because they think you should tell them. And I'm like, no, no, it's illegal for me to tell you. So you get to your new desk, you start calling everybody. So it's a race for the client, and you're not guaranteed all your clients are coming with you, but you usually make a list that are most likely, probably and probably not. So you have a ballpark of what you think will come with you, but there's no guarantees.

Laura Cox Kaplan ([31:28](#)):

Was that a particularly scary element for you in launching your own business?

Regina McCann Hess ([31:33](#)):

Very much so, very much. But I was also at the point where I was not happy working in conditions where they were trying to force things onto my clients that I thought were not appropriate for my clients. So it was worth the risk for me.

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Laura Cox Kaplan ([31:52](#)):

Yeah. How about Regina? Advice for really helping the woman listening who's like, I wish I understood my financial opportunities, or maybe financial risks a little better than I do, but I don't know where to start in terms of really building my confidence, really building my understanding of these topics. What's your advice for her?

Regina McCann Hess ([32:17](#)):

Well, I will tell you there's a ton of really good podcasts on all sorts of topics. I listen to podcasts every time I'm in my car. I listen to yours, I listen to a whole bunch of other ones, and I listen to a lot of financial podcasts, but because I'm a geek, that's where I live. But there's podcasts that are more targeted to the end user, customer friendly, and not using jargon and just talking about those basic budgeting and things like that. So if you go listen to podcasts, just go to the search bar and just put in basic budgeting or basic investing, and you'll have a couple pop up from beginner to advance. There's all sorts of levels of podcasts. I mean, my podcast, what I do is I interview you and then every other week I interview someone, and then the opposite week I do an educational podcast. So I mean, mine are targeted to people and I try to keep them regular level, so I'm trying to help people as well. But there's podcasts that that's all they do. So there's some really good options there. The other thing you could do is community colleges sometimes offer basic financial classes, and obviously it's going to be relatively inexpensive to go to a community college class and just take it for your own personal enrichment, and it could really be a great way to spend some time for you and for your future.

Laura Cox Kaplan ([33:49](#)):

I absolutely love that. Regina, before I let you go, how about maybe one specific piece of advice that you give to maybe all your clients or most of your clients, something that you think people oftentimes overlook?

Regina McCann Hess ([34:05](#)):

Well, the payer yourself first is one of my most adamant things that I try to tell people because especially women, we take care of everyone else. We get up, we take care of our kids, and by the time we get to our job, we're exhausted. Then we work our job, then we go home, and then we take care of our family again. So one of the first things I tell people is pay yourself first, and that's the 401k plus maybe a little to the side for a rainy day fund. Giving, giving, and you're never thinking about yourself. It is okay to take care of you and financially as well as mentally and physically. It's okay to take care of you and put something into your savings account and your retirement plans.

Laura Cox Kaplan ([34:50](#)):

Yeah, I love that advice. I think that's terrific. Regina, thank you so much for joining me today, and congratulations again on the fabulous book. It is called Super Woman Wealth, how to Become Your Own Financial Hero, and it is fantastic. I will include a link to the book in the show notes for this episode. Regina, thank you.

Regina McCann Hess ([35:10](#)):

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Thank you, Laura. It was fantastic fun.

Laura Cox Kaplan ([35:13](#)):

Hey, friend, thanks for joining me today for episode 292 with Regina McCann Hess. I would love to hear your feedback on this episode and maybe any questions that you are struggling with and maybe feel too embarrassed to ask, you can send questions to Regina or you can send them to me and I'm happy to share them with her as well. Also, I've included a link where you can purchase her terrific book. Again, it is called Super Woman Wealth, how to Become Your Own Financial Hero.

I have also included a link to the conversation that I had with Regina last year on her terrific podcast, which is called Women and Wealth. If it's not on your list of podcasts that you normally listen to, you might want to add it. It is really terrific. She has great guests and shares a lot of great financial tips and wisdom, and I think you'll really enjoy it. One of the best ways that we can really build and sustain our influence is by making important investments in ourselves like this one. So I'm really grateful that you're here with me today. In the meantime, friend, I hope you have a great rest of the week, and I'll talk to you again next week. And remember she said Podcast is a weekly production of She Said, she said, media, take care here.