F3: Female Forward Finance

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Welcome (back) to the F3 where I inspire women to have agency with their capital.

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Investing in What Matters: How I'm using my resources for impact



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"The time is always right to do what is right."

- Dr. Martin Luther King

It's natural to feel uneasy with everything that is going on in the world right now. Change can be challenging, and the discomfort it brings is real. But I believe that this discomfort can also be a catalyst—a chance to reflect on what matters most and to take meaningful steps forward. We can't control everything, we can control how we respond. For me, this is an opportunity to align my actions with my values and contribute to creating positive impact where I can.

For me, this moment is a call to action. By aligning my values with my financial decisions, I aim to strengthen both my personal future and that of my community. I see money not just as a means of personal security, but as a powerful tool to drive inclusive change. And, I believe the actions I take now will ripple outward, creating broader impact and influence.



Here are five ways I plan to use my capital to align with my values and create positive change:

1. Supporting and investing in local, diverse businesses

- Why it matters: Local businesses, especially those led by women and underrepresented groups, play a big role in keeping communities strong. By supporting them, I can help create more opportunities for growth and innovation.
- My plan: I'll make an intentional effort to shop with and invest in women- and minority-owned businesses in my area. This way, I'm not just spending money— I'm helping build a diverse and thriving local economy.
- The impact I hope for: I hope my choices inspire
 others to think about where they spend and invest.
 The more we support diverse businesses, the more we
 can contribute to a fairer and more inclusive economy.

2. Engaging in purposeful philanthropy

- Why it matters: Giving back to causes I care about—like education, health, and community development—allows me to make a difference where it counts, especially when it comes to helping underserved groups.
- My plan: I'll look into donating to or supporting initiatives that support areas I'm passionate about like women's healthcare and gender equity. I also want to get friends and colleagues involved to increase the impact.
- The impact I hope for: I'm aiming to help move the needle on issues that matter to me, while also encouraging others to think about how they can make a difference through their own giving.

3. Advocating for fair and transparent compensation

- Why it matters: Fair pay is key to economic equality.
 By making sure I'm promoting fair wages and transparency, I can help set a better standard in my own circles.
- My plan: I'll push for pay transparency and fairness where I have influence, whether that's at work or in discussions with peers. It's about ensuring everyone gets what they deserve.
- The impact I hope for: Ideally, this can spark more conversations about wage fairness, leading to positive changes not just in workplaces, but in broader economic discussions.

4. Investing with a focus on gender and sustainability

 Why it matters: Companies that prioritize diversity and sustainability are often better equipped for longterm success, and investing in them aligns with the kind of future I want to support.

- My plan: I'll focus on investments in businesses that have strong gender diversity and a commitment to sustainability. It's a way to grow my portfolio while supporting values I believe in.
- The impact I hope for: By choosing these investments, I hope to encourage more companies to focus on diversity and sustainability, while also showing that responsible investing can still deliver good returns.

5. Promoting financial literacy and empowerment

- Why it matters: Financial literacy is empowering. The more people understand how to manage their money, the more control they have over their future—and that benefits everyone.
- My plan: I'll share financial resources with my friends, colleagues, or community through workshops or casual conversations. Helping others feel more confident about money is a win for everyone.
- The impact I hope for: My hope is to create a ripple effect where more people feel empowered to make informed financial decisions, which can lead to greater community engagement and support for policies that promote equity.

By taking these steps, I'm not just thinking about today—I'm setting myself up for a future where communities are stronger, and diversity and fairness are prioritized. It's not just about financial choices; it's about making a positive impact that goes beyond me. Now feels like the right time for me to take action, and I'm ready to do my part, and I hope others will feel inspired to join in and use their resources to help create meaningful change.

Onward,

Jill

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First Vice President–Wealth Management Private Wealth Management Inspiring women to own their worth

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