

F3: Female Forward Finance

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Welcome back to the F3—where I help women have agency with their capital.



January doesn't ask for resolutions. It asks for honesty.

After the noise of December, it invites a simpler question:

What still fits?

And just as important—*what doesn't?*

This year, I've been thinking about **individuation**. Rooted in Carl Jung's work, individuation is the process of becoming more fully yourself—clarifying your values, experiences, and strengths so your decisions align with what matters most.

I didn't arrive at individuation as a concept. I arrived at it because I felt stretched too thin—pulled in different directions, managing relationships, responsibilities, and expectations with a familiar instinct to accommodate. Nothing was "wrong," exactly. But something felt misaligned. I realized I was spending a lot of energy managing around other people's needs without pausing long enough to ask what I needed to feel grounded. I know that pattern well. Many women do. We adapt. We accommodate. We keep things running.

Until we realize we're tired for a reason.

That awareness changed how I approached a few decisions.

I decided to take a trip to Morocco with a group of girlfriends. No caretaking. No explaining. Just space—to laugh, to be curious, to remember that I can navigate the world on my own terms. I'm planning it myself. I'm paying for it myself. And for once, I didn't negotiate myself out of wanting it—I simply let the yes stand.

Around the same time, I realized I was running out of precious, unscheduled time with my daughter. She's on the cusp of her own next chapter, and I didn't want that transition to happen quietly, or squeezed in around everyone else's needs. So, I made a simple decision: once a month, just the two of us. Dinner. Conversation. Presence.

None of this was dramatic.
But it was intentional.

What changed wasn't my circumstances.
It was my posture.

Individuation gave me permission to stop defaulting to old patterns and start choosing from a place of self-trust. Once I did that, the decisions felt cleaner. Less loaded. Easier to stand behind.

I see this constantly with the women I work with—especially those who are capable, successful, and used to carrying a lot. Most women don't need to do more. We need to stop abandoning ourselves.

Individuation isn't isolation.
It's clarity.

It's knowing who you are, what you value, and what you're no longer willing to override. From there, collaboration becomes intentional. Planning becomes grounded. Money becomes supportive instead of noisy.

Your assets aren't just numbers on a page. They're your time. Your experience. Your judgment. Your relationships. When you account for all of it...financial decisions get simpler—and far more aligned with the life you're actually living now.

If you're feeling that quiet nudge to recalibrate this year, start here:

- **Take a full inventory.** Include your financial accounts—and the non-financial resources that shape your choices.
- **Reclaim your value (and your voice).** Your lived experience is real capital. Let it confidently guide your priorities.
- **Treat financial planning as self-care.** Structure reduces friction. Consistency creates steadiness.
- **Shift from independence to intentional interdependence.** Build a team that complements your strengths and protects what matters.

When decisions come from this place, they stop draining you.

They steady you.

That's financial agency.
Quiet. Grounded. Unapologetic.

Onward,
Jill

P.S. You don't need a full overhaul to begin. Even thirty minutes on the calendar—to review, reflect, or realign—can change the trajectory. Clarity compounds.

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