

# F3: Female Forward Finance

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March 2026

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## When “I’m fine” Isn’t the whole story.



March carries weight.

It is Women’s History Month, a time to celebrate the resilience, progress, and power of the women who came before us. The women who pushed through barriers. The women who endured. The women who held everything together, often quietly.

If I’m being honest, that legacy is complicated.

Because somewhere along the way, many of us internalized that endurance is the standard. That strength means pushing through. That “fine” is good enough.

This is the month when the light shifts and the days stretch. There’s a sense that we should feel energized, ready, forward-facing.

And yet, this is often when I hear women say it.

“I’m fine.”

It’s the reflexive answer, polished and efficient.

Sometimes, though, “fine” is covering fatigue.  
Sometimes it’s covering grief.  
Sometimes it’s covering pain that’s been whispering for years.

### For a long time, I told myself I was fine.

I struggled for years with fatigue, infertility, chronic digestive and ENT issues. I normalized it. I powered through it. When I finally brought it to my GP, he told me he saw many women in their 30s and 40s like me and typically prescribed an antidepressant.

### That was the last time I saw him.

I kept pressing on through two sinus surgeries, a miscarriage, and a stillbirth. Eventually, I realized I had to take my health, both physical and mental, into my own hands.

So I started listening to myself. I kept a food diary and a sleep diary. I asked better questions. I found a skilled doctor who listened to understand before diagnosing. The answer was celiac disease. With lifestyle changes, my symptoms went away.

The diagnosis mattered, but what mattered more was that I stopped outsourcing authority over my own body.

I stopped accepting “fine” as an answer.

Women’s History Month often celebrates grit, and it should.

I also think it’s the perfect time for us to expand upon the traditional definition of strength.

### Health is a capacity issue.

Capacity determines how clearly you think.  
How patiently you negotiate.  
How thoughtfully you parent.  
How long you want to stay engaged in the work you built.

I see it with founders preparing for liquidity events who are quietly exhausted, with women in transition managing estates while running on very little sleep, with executives who can analyze a balance sheet in minutes but have not had a comprehensive medical conversation in years.

We treat health like something to manage once it becomes disruptive.

The truth is, capacity erodes long before a crisis shows up.

For women stewarding meaningful liquidity, whether from a business sale, inheritance, or decades of disciplined growth, that erosion matters.

Wealth should expand your life. It should create room for clarity, generosity, and choice. It should not demand that you override your body to sustain it.

Recently, a client in the middle of exit planning admitted she was depleted. The market conditions were favorable, and the valuation was strong; on paper, it was time.

### Except she was tired.

So we adjusted. We slowed the pacing. We structured liquidity in a way that reduced pressure and created breathing room.

The numbers still worked and this time, so did she.

If “I’m fine” feels a little too automatic lately, here is where I suggest starting:

#### 1. Take inventory of your capacity.

Look at your energy, sleep, focus, and emotional bandwidth with the same seriousness you bring to your portfolio.

#### 2. Pay attention to patterns.

Recurring fatigue, brain fog, anxiety. These are data points. Your body is communicating.

#### 3. Build the right advisory team.

You deserve practitioners who listen and collaborate. Complex systems require thoughtful guidance.

#### 4. Protect margin early.

Just as we create liquidity before a life event, build health resilience before you are forced to.

#### 5. Redefine strength.

Strength is discernment. Strength is advocating for yourself. Strength is refusing to accept “fine” when you know there is more available.

This month is about honoring the women who came before us.

Let’s also honor ourselves by sustaining the capacity to lead, build, give, and decide with clarity.

Money is a powerful tool, but it can’t buy back capacity once it has been chronically ignored.

If you’re navigating a transition and quietly wondering whether you have the bandwidth to carry it well, let’s have that conversation.

About sustainability.

About alignment.

About building a life, and a balance sheet, that supports the woman you are now.

Onward,  
Jill

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