

F3: Female Forward Finance

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May 2026



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Inheritance, influence and the women who shape us

My mother was tough and ruled with an iron fist.

She was strong because she had to be.

As a single mother of four, a lot fell on her shoulders, which she carried with an intense sense of responsibility and a large dose of discipline.

She held us to account, made us carry our weight, and ran a tight ship.

Over and over, I watched her handle what was in front of her with decisive fortitude, no matter what else was going on in her life.

From my mother, I inherited grit and resilience. I learned to move through challenges without hesitation, a lesson that has served me in every chapter of my life.

Having said that, some things were missing. A need to balance strength and tenacity with warmth and softness, with empathy and understanding.

I love my mother, and am grateful for all she taught me, but I often say, if you don't get the mother you want, find the mother you need.

And I have: in other women, in mentors, in older friends with more wisdom and experience than me.

From them and from my mother, I chose what to nurture and what to leave behind.

Over time, I have learned to do this more intentionally. I have become clearer about what I want to let shape me, and I've made a point of honoring it. I have also given myself permission to create distance from anything that doesn't support the person I want to become.

That same dynamic shows up again and again in my work. I see the same pattern with the women I work with—founders, inheritors, executives, and women in transition.

Whether we like it or not, our mothers and the women who have had the greatest influence on us directly shape the way we operate, how we make decisions, how we handle stress, and whether we delegate or cling to control. They shape the way we trust and the way we lead.

I see plenty of capable women burn out because they feel the need to carry everything themselves.

I see women who move quickly through major decisions without ever pausing to ask what they really want.

I see women who give generously to others but struggle to extend that same care inward.

These are learned patterns, but they aren't life sentences. They can be unlearned through the difficult but worthy work of slowing down, distinguishing habit from intention, and making decisions deliberately aligned with what you need instead of what others want.

As you think about the women who shaped you, the patterns you're carrying forward, and what might be more freeing to leave behind, I encourage you to start here:

- **Notice your defaults.** Pay attention to how you respond under pressure. Where do you take over? Where do you hold back?
- **Name your patterns.** You learned how to approach money, responsibility, and decision-making from somewhere. Identifying what those patterns are helps you act from awareness instead of routine.
- **Expand your influences.** Seek out voices, relationships, and perspectives that offer something different from what you've always known.
- **Redefine support.** For many of us, there's strength to be found in looking for support, advice, and people who challenge us in the right ways.
- **Choose what continues.** Carry forward the parts that align with who you are today and reshape the ones that no longer fit.

While Mother's Day often centers around appreciation, it also offers the opportunity for reflection.

The women who shaped us gave us a foundation. We get to decide what we build on top of it and make it our own.

If you're navigating a transition—or noticing old patterns creeping back—you're not alone, and you're not stuck. This is meaningful work, and it's easier (and often faster) with a thoughtful conversation: a chance to name what's driving your decisions, clarify what you're ready to shift, and align your wealth with the life you want to lead.

My door is always open.

Onward,
Jill

P.S. Mom, thank you for the lessons, your strength, and the steady love you showed us along the way. I carry more of you with me than you may realize.

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