

## BREAKING BARRIERS: Empowering Women to Invest with Confidence

Investing is a key component of financial well-being, yet many women hesitate to take the first step. Whether due to risk perception, competing financial priorities, or simply not knowing where to start, investing can feel overwhelming. However, with the right guidance and a structured approach, women investors can build financial confidence and create long-term stability.

Despite significant strides in the workforce and business leadership, a gender gap remains in investing. While research shows that roughly [60% of women invest in the stock market](#), a notable increase from previous years, there is still room for growth. Many women continue to cite concerns about risk or a lack of accessible financial education as barriers to investing. However, studies consistently show that women investors tend to be thoughtful, strategic, and future-focused – qualities that can drive long-term financial success. In fact, [72% of female investors](#) say that a financial planner advises them on their investment or financial planning.

Cary Street Partners' advisors are here to help you recognize the significance of investing now to achieve your short- and long-term financial and personal goals. In this post, we will discuss investing as a woman, understanding financial goals, and how to get started.

### EMBRACING INVESTING FOR WOMEN

Women face unique financial challenges, including longer life expectancies, career breaks for caregiving, and the gender pay gap, all of which make strategic investing even more essential. Since women tend to live longer than men, their retirement savings must stretch further, yet [career interruptions can reduce lifetime earnings and savings potential](#).

Despite these challenges, research shows that women are often more disciplined investors than men, trading less frequently and making thoughtful, long-term financial decisions. Studies even suggest that



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[women's portfolios tend to outperform men's due to their patience and research-driven approach](#). However, many women hesitate to invest – not because they lack ability, but because of a lack of confidence. By taking proactive steps to invest early and consistently, women can take control of their futures – securing long-term stability to account for longer life expectancies and potential gender wage disparities compared to their male counterparts.

As [Kara Stevens, financial educator and author](#), states, “Every woman has the ability to achieve financial freedom, and investing is a key step in making that a reality.”

### UNDERSTANDING YOUR FINANCIAL GOALS

To make investing work for you, it's crucial to align your strategy with your specific financial goals. Whether you're aiming for short-term milestones like a major purchase or long-term objectives such as retirement, understanding these goals will guide you in making informed decisions about how and where to invest. Taking the time

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to define these goals is the first step toward creating a tailored investment strategy that fits your unique needs.

Some key considerations for women and investing include:

- **Defining Financial Goals:** Whether planning for retirement, saving for a major purchase, or funding education, having clear objectives helps shape an effective investment strategy.
- **Understanding Risk Tolerance:** Women are often perceived as more risk-averse investors, but in reality, they are pragmatic and disciplined. [Forty percent of men](#) made four or more transactions in the past year compared to 25% of women, meaning they may be more willing to “stay the course.” We help assess the right mix of investments to match your comfort level and financial aspirations.

## HOW TO INVEST AS A WOMAN

Once your investment goals and risk tolerance are established, the next step is putting your plan into action. If you're wondering how to invest, know that you don't have to figure it all out on your own. The key is to start with a simple, intentional plan and build from there. [Cary Street Partners advisors are here to guide you](#) through the process, offering strategies that fit your lifestyle and aspirations.

A few steps to consider:

### 1. Educate Yourself

Take time to read up on market trends and become familiar with industry terminology. If you're just starting out, you don't need to be Warren Buffett, but understanding the basics will help you have more meaningful discussions with your advisor. If you're already financially savvy, focus on connecting with an advisor who aligns with your style and long-term goals.

### 2. Start Small

You don't need a large sum to begin investing. Starting small allows you to ease into the process while giving your investments time to grow. Even modest, regular contributions can compound over time, leading to significant wealth accumulation. It can also feel easier to test different approaches with smaller amounts since the risk level is much lower.

### 3. Maximize Workplace Benefits

If your employer offers a 401(k) with a matching contribution, taking advantage of this benefit can provide a strong foundation for retirement savings.

## 4. Explore Investment Accounts

Beyond retirement plans, options like [IRAs](#), brokerage accounts, and tax-advantaged investments can help build wealth over time. These accounts offer benefits such as allowing your investments to grow without being taxed right away or even letting your gains grow tax-free, depending on the type of account. Additionally, brokerage accounts provide flexibility in managing a variety of investments that suit your goals.

## 5. Diversify Your Portfolio

A mix of investments, such as stocks, bonds, and ETFs, helps manage risk and increase potential returns over time by ensuring your portfolio isn't overly dependent on a single asset type. Diversifying is especially important in building long-term financial security.

## 6. Seek Investment Advice for Women

A tailored investment strategy can help ensure your money is working for you in the most effective way possible. Personalized guidance is especially valuable in addressing unique financial challenges women often face.

## SUPPORTING WOMEN IN FINANCE AND INVESTING

Women have long been trailblazers in business, leadership, and innovation – investing should be no different. By taking control of their financial futures, women can not only work toward a more secure future but also gain the confidence and empowerment that comes with understanding and managing investments. At Cary Street Partners, we want to be a resource in helping women break down barriers in investing, building generational financial security, and achieving personal goals.

We're here to provide guidance and support, ensuring you feel confident every step of the way in your investment journey. [Connect with us to get started.](#)

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*The Wealth Wisdom Series is curated by Paige W. Garrigan, drawing from the experience and input from Cary Street Partners' Financial Advisors. Collaborating internally with the team she gathers pertinent and timely topics for readers. With nearly 30 years of experience in the financial services industry, she has acquired a wealth of knowledge across various facets of the industry ensuring comprehensive insights for readers.*

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