



# “Don’t Worry About A Thing, Dear” — Why Women Need Financial Intimacy

Author: *Helga Hayse* — Reviewed by *Anita Finley*

This is one of the most important books any woman, married or single, should read if being financially independent is important. And how could it not be? The title says it all: “Don’t Worry About a Thing, Dear.” How often have we heard that? According to Helga Hayse, when a woman hears that phrase, she needs to pay attention and ask for more information. In Hayse’s case, after her husband died unexpectedly, she became the test case for what she teaches women in this book.

As the back cover of the book says, “If you’re married or intend to be, this book will show you, step by step, how to protect yourself against the financial consequences of divorce or widowhood.” It continues, “Financial intimacy in marriage is not about trust. It’s about participating as a well-informed equal partner. You are entitled to know all about your marital finances. This book will teach you how.” And it certainly does!

In an article in the *San Francisco Chronicle Magazine* in 2004, it praised Hayse’s seminar “A Wife’s Guide to Financial Intimacy,” which covers topics as basic as how to tally one’s net worth and as delicate as “financial spousal abuse. It also described the seminar as “an eye-opener for women and a jumping-off point for couples’ discussion and planning.”

In my perusing the book, I found that Chapter ten, “Five Financial

Mistakes Wives Make,” was an encapsulation of what has occurred in most marriages or partnerships. With an appropriate opening quote from Tina Turner “What’s love got to do with it?” Hayse explains and titles each mistake as follows: Mistake 1: “Sign Here Honey.” Mistake 2: “Putting separate funds into joint ventures.” Mistake 3: “Avoiding Money Talk.” Mistake 4: “Letting your husband keep the records,” and Mistake 5, “Paying an equal share when your financial situation changes.”

Although the author is neither a financial planner nor a marriage counselor, her background as an award winning journalist and owner of a communications company, enables her to write about her personal experience and wider research in easy to understand terms that women can relate to. Whether through her seminars or books, Hayse is worth reading and paying attention to what she recommends.

Helga Hayse conducts seminars for women about creating financial intimacy in marriage. She is the author of *Reconstructing Aphrodite* and the founder of the Institute for Vital Aging.

“*Don’t Worry About a Thing, Dear*”...was published by Prime Life Publishing. To learn more about the seminars or order copies of the book (cost \$14.95), visit [www.financialintimacy.com](http://www.financialintimacy.com). You can contact Helga directly from the website or call her at 650-345-9294.

