

Interview
Journalist Margaret Price and Financial Planner Jill Gianola on:

Single Women and Money: How to Live Well on Your Income

ABOUT THE BOOK

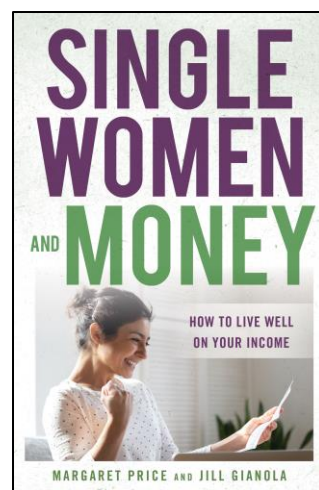
Single women have plenty of company: in America, more than 66 million women aren't wed. They are divorcees, widows and women who haven't married. Their financial issues have long been overlooked. But finally, there's a money guide to help them survive and thrive!

Single Women and Money shows unmarried women how to manage finances for present and future needs. Unlike dual-earning couples, these women often survive on one income, which is often less than men typically earn. In addition, like many women overall, single women often lack the financial schooling needed to ensure their money lasts through their life.

Single Women and Money details the steps unmarried women must take to secure their current and future finances. But as a breakthrough, it also points to the discriminatory ways single women have been left behind, financially. The book spells out the steps society (families, schools and public policies) must take to balance the scales to help single women achieve their goals—without feeling the need to marry to obtain the life they want.

Throughout, the book uses stories of actual women as well as data and experts' insights to illustrate single women's money issues. The book brings the unmarried women's perspective to saving, spending wisely, managing with children, shedding debt, investing in line with your values, planning for retirement and long-term care, paying taxes, job hunting, leaving a legacy and more. The book also offers a full chapter of resources women can turn to in hard times.

Single Women and Money: How to Live Well on Your Income will be released nationwide November 11, 2021 through Rowman & Littlefield and is available for pre-order on [Amazon](#) and wherever fine books are sold.



DISCUSSION TOPICS

- How does the financial situation of single women differ from that of dual-earning couples, and men in general? And, how does this difference impact single women long term?
 - Why has society generally overlooked the financial plight of single women?
 - What are the specific financial issues that separately affect widows, divorcees, and women who haven't married?
 - Key financial steps to take at different ages – 20s, 30s, 40s, 50s, 60s, 70s and beyond.
 - How can single women adhere to a budget without feeling deprived?
 - What obstacles do single women face when trying to save for retirement? What are the solutions?
 - How do single women afford a home if they are beset by student loans?
 - Who should people trust to manage their personal affairs if they become disabled?
 - What financial protections should single moms take for their family?
 - Not investing? How to jump in, start the process, assess your risk tolerance and invest for the long term
 - How to find resources to help single women facing hard times?
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NOTABLE ENDORSEMENTS FOR *SINGLE WOMEN AND MONEY*

“Single Women and Money delivers clear, concise, hands-on information. It’s the breakthrough guide to financial security that America’s millions of single women can use.” – Janet Marks, PhD, executive coach, JRose & Associates

“Single women face enormous financial problems. This canny guide to personal finance, geared toward a large (66 million) share of the U.S. population, spells out smart strategies to surmount the obstacles. How to handle retirement planning, debt, taxes, single motherhood, landing a job after age 55—all these vital questions get answered, and well, by the intrepid team of Margaret Price and Jill Gianola.” – Larry Light, markets editor, *Chief Investment Officer* magazine

“Whether widowed, divorced, or never partnered, single women all too often face greater financial challenges than do single men and married couples. This book contains sound advice and valuable resources for women of all ages seeking financial security and peace of mind on their own.” – George Mannes, senior editor, *AARP The Magazine*

“Finally, a book that addresses single women’s financial challenges: among them, how to manage on one income, how to spend wisely at any age, how to invest confidently, and how to withdraw savings in retirement without going broke.” – Bert Whitehead, founder, Alliance of Comprehensive Planners

“Single Women and Money is the highly engaging, must-read for women who are divorced, widowed, or who have never married. It’s also a wake-up call to policy makers about the needs of women surviving on one income.” – Marilyn Much, veteran financial journalist

QUOTES

“Traditionally expected to marry and be supported by their spouse, many women have not been schooled in finance—at least not at home... This knowledge gap—this disadvantage for women—can stifle their ability to manage in a financial crisis and can worsen their fears about old age. Without a clear understanding of money—how to get it, grow it and make it last—women can face a lifetime of fears about outliving their funds.”

“Single Women and Money tracks your needs at different ages and offers guidance separately to divorced, widowed and never-married women. We show you how to plan, how to build savings and make your money grow. If you’re not investing, we show you how to jump in: how to start the process, how to assess your tolerance to risk and from there how to invest for the long term, typically in low-fee mutual funds. In addition, you’ll discover safe ways to tap funds in retirement—including with a bond ladder—that enable you to avoid using up your savings.”

“How do you manage, financially, with this unknowable future? The answer lies in charting a financial course, one that both maps what you expect your life to be and considers possible changes—the “what ifs” that could suddenly occur.”

“If you’re like many single women in America, you’re not having it easy and you could sure use some help. If you’re the “typical” woman, you’re not getting paid as much as men—even though your rent isn’t lower than a man’s is for the same space, and your food items aren’t cheaper. And if you’re unwed, you’re likely surviving on one income. If you’re a single mom with family to support, your salary has to stretch further. But with children, it’s tougher to work overtime or take a second job to boost income. And childcare can be costly. At times, you may feel as though you’re fighting gravity as you strive to get ahead.”

“It’s time to balance the financial scales. America needs to scrap the traditional attitudes and discriminatory practices that economically harm women—especially singles. Families, schools and public and private institutions all need to respond to this call for economic justice. America’s 66 million single women deserve nothing less.”

MEET THE CO-AUTHORS:



Margaret Price is an editor, author, and journalist. She has been an editor at *Bloomberg Wealth Manager* magazine, international editor at Crain Communications’ *Pensions & Investments* magazine and senior editor at *Treasury & Risk Management* magazine. She also has written for such prominent publications as *Investor’s Business Daily*, *New York Daily News*, *Newsday* newspaper and the *Christian Science Monitor*. Price is a member and past president of the New York Financial Writers’ Association. She also is the author of the book, *Emerging Stock Markets: A Complete Investment Guide to*

New Markets Around the World. Active in her community, she is co-chair of the Women & Families Committee of Community Board 8-Manhattan. She also is a 2021 recipient of a New York State Woman of Distinction award, presented by State Assembly Member Rebecca Seawright.



Jill Gianola, a published author, teacher, speaker, and nationally known financial planner, has seen first-hand how women who are equipped with the know-how to make smart financial choices have changed their lives. Founder of Gianola Financial Planning, Gianola's work has been recognized by such publications as *Mutual Funds* magazine, which named her one of the top 100 planners in the US, and *Money* magazine, which featured her advice in "Secrets of America's Top Advisors." Gianola is the author of *Single Women and Money* and *The Young Couple's Guide to Growing Rich Together*. Gianola also wrote a regular column as the family finances expert for iVillage, a woman-focused website, and was the author of the "Your Money Questions Answered" column for AllYou. In addition to her work with her own clients, Gianola reaches a broader audience through the national financial press. She has been quoted regularly, including in the *New York Times*, *Wall Street Journal*, *Kiplinger's*, and *Barron's*, and she has appeared on personal finance segments on CNBC and CNN-fn. Gianola has taught personal finance courses at Ohio State University, Franklin University, and Columbus State Community College, and economics at Wittenberg University.

CONTACT

Margaret Price and Jill Gianola are available for interviews, expert commentary, features, Q&As, and select byline opportunities.

For more information, visit:

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