

With one of the severest of bear markets still ongoing and our global economy only recently showing signs of improvement, few can afford to ignore planning for their financial future. *NETWORK* Editor Christian Pope Campbell spoke with two alumnae who work in the financial field and with Patricia Clarke, assistant professor of finance. Read on to hear what they have to say about financial planning and women.

1. Do you think women are as aware/involved in financial planning as they should/need to be?

Patricia Clarke: Women have significant experience with short-term financial decisions - they make about 80 percent of all consumer decisions and often manage the finances at home. Yet, they are, generally, less involved with the longer-term aspects of financial planning. There are many reasons why women should be much more involved. They tend to live longer than men, earn less, have lower social security benefits, spend a significant amount of time out of the workforce caring for children and/or elderly parents, and

EZ: I'm not sure I see the different approaches to financial plan-