



# Money Makeovers: How Women Can Control Their Financial Destiny

*Christopher Hayes, Kate Kelly*

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Find out what thousands of women have learned about achieving wealth

Take the money personality test that can change your life

Uncover your hidden financial talents

Learn to invest without fear

Between one third and two thirds of women now aged thirty-five to fifty-five will be impoverished after age sixty-five if they do not immediately start to prepare financially for their later years. It is Christopher Hayes's mission to change that frightening statistic.

Women are less psychologically inclined than men to save on a regular basis. Women are less likely than men to benefit from Social Security and pension plans. Women are at increased financial risk because of widowhood and divorce. For these reasons alone, *Money Makeovers* provides information no woman can afford to be without.

In a book that is at once a wake-up call and a practical guide, Dr. Christopher L. Hayes, Founder and Executive Director of the National Center for Women and Retirement Research, teaches women to understand their own "financial personality profile," overcome gender-based resistance, and take charge of their economic security.

By addressing the specific links between money attitudes and personality types, *Money Makeovers* offers targeted advice that speaks to the unique concerns and fears of the individual reader. Each woman will be able to recognize herself in the specially designed "Women Cents Self-Test," as well as in the anecdotes and case histories throughout the text, and will be empowered to move forward with a practical financial plan.

By learning why she has been reluctant or unable to save; by learning how to overcome her own psychological barriers; and by following Hayes's savvy, specific financial advice, each woman will be able to plan her own future, free of economic anxiety.

*From the Hardcover edition.*

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