

# Ep #12: Building Financial Strength With Confidence and Clarity After A Loss



## Full Episode Transcript

With Your Host

**Sandy Linda**

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Have you ever received an unexpected financial jackpot when you least expected it? It's like a bittersweet legacy of both wealth and memories. But how can you handle this sudden financial gain without feeling the weight of grief? Join me as I explore ways to embrace these financial gifts, honor your loved ones, and start planning for a brighter financial future. Stay tuned for invaluable insights and actionable steps.

Welcome to *Overcoming Grief*, a show for women experiencing profound grief and looking for support in healing and transforming their lives. If you are ready to heal after loss, create a new self-identity, take responsibility to do the hard things, and get massive results in your life, this show is for you. Now, here's your host, Master Grief and Life Coach, Sandy Linda.

Hello, fantastic listeners across the globe. How are you all doing today? Happy November. November is like that calm after the storm. A time to reflect, rejuvenate, and embrace the slight beauty of change. Then Thanksgiving comes up for those who celebrate Thanksgiving. So last week marked my father's birthday, a special moment to honor him and reflects his life journey too. Yes, he was a Scorpio with a unique blend of wisdom and discipline.

My father's journey was a remarkable one. He left his homeland in Haiti to find a better life at America. Seeking employment, educational opportunities, and safety for his upcoming of building a family. So in America, he embraced the culture and the values of financial responsibility. I'll always remember his enduring advice. Trust yourself and be mindful with your money.

Now at times I might have nodded in the agreement, only to learn some lessons the hard way. Haven't we all been there? Those get rich quick schemes can be tempting but often lead to regret. But that incident was just a setup. As I ponder his birthday, it made me realize how quickly things can change, especially when it comes to money. It also gave me an idea for a podcast show.

So today I will discuss building financial strength with confidence and clarity after a loss. In this episode, I will explore how life's unexpected twists and turns can mess with our money. I'll be sharing some practical tips for getting back on

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your feet financially after experiencing loss, but all inspired by my dad's timeless wisdom. Together, we will figure out how to navigate the complex world of post loss finances and find some financial clarity. Just like my dad always encouraged me to do.

Grief often brings a whirlwind of emotions and money can be particularly challenging, but it's not all doom and gloom. So grab a drink, get comfy, and join us on this journey to create your financial strength with confidence and clarity.

So they call this extensive wealth transfers, otherwise known as inheritance. This can be a total blessing or a curse. On one hand, you can use it to retire in style, make a real difference in your community, or secure your family's future. On the other hand, it can be super tempting to blow it all on the things you don't really need since you didn't have to work for it. So it's important to be careful and not waste this chance to improve your money situation.

Now, grief is an extraordinary burden to bear, one that can forever alter the landscape of our lives. After losing my father, I found myself in unfamiliar territory stumbling with both profound sorrow and the weight of significant monetary responsibilities. It was as if the storm of emotions raged within me, and my financial wellbeing was the ship caught in the hurricane.

I vividly recall the day I sat across my father's attorney who gave me all of the wisdom and guidance that would serve the lighthouse to help me navigate the turbulent financial borders that lay ahead. Now I was left with a lot of obligations, and I was completely at a loss of what was next. Of course, the attorney's first piece of advice was profound. He said resist the temptation to make hasty decisions.

Of course in my heartbroken state, I was vulnerable to the lure of quick fixes and immediate resolution because sometimes it was tempting to throw money at problems hoping they would disappear, but he knew better. He understood that such impulsive actions could have far reaching consequences. So guess what? He outlined a strategic plan that would allow me to prioritize the most critical tasks while blessing me with the precious gift of time.

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Now, I could lay the foundation for a stable future by focusing on addressing the immediate legal matters. Then with those priorities in place, I was then free to immerse myself in the process of healing and rebuilding. As the days turned into weeks, I carefully reviewed each of my financial obligation, a daunting task made tolerable by the attorney's wise advice. He encouraged me to take it one step at time, knowing that attempting to tackle everything at once would only add to my burden.

I have to say, it was pretty scary and unexpected challenge, but it also became a chance for me to grow. As life kept throwing curveballs my way, I discovered a strength inside of me that I didn't know I had, which helped me to push through and come out on top. In this period of reflection and self-discovery, I formulated a set of strategies and five key principles that would become my lifeline in a world defined by loss and uncertainty. I would offer you this opportunity to share some of these tips and allow you to walk away with these action tips.

So tip number one is create a decision free zone. Imagine that financial grief is like a storm cloud hanging over you. When it's pouring rain, you don't want to be making decisions, right? So our first strategy is to create a decision free zone. What does that mean? It means giving yourself permission to take a step back from major financial decision during the critical phase of grief.

That critical phase could be the anger. It could be also the resentment. When we experience grief, it can mess with our ability to think clearly. Some studies have shown that if there's any damages to the part of our brain that's responsible for making decision and future planning, we call that executive functioning, it can mess up those abilities.

This period can be incredibly emotional and stressful. You're already dealing with a storm of emotions and making financial choices in this state can often lead to regret. Don't stress yourself out trying to make decisions alone. Work with your advisor to figure out which tasks need to be tackled right away and which can wait, just like my attorney did with me. This way you can take some pressure off yourself and make better decision.

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Here's something for you. Embrace simplicity, and create a no decision zone. Try to put off making major financial decision until you feel more emotionally stable. Remember, there's no rush. Your financial security is a long term journey.

Tip number two, separate money from grief. When grief hits, it's as if our emotions and our finances get all tangled up in a big knot. Our second strategy is about untangling them. What does this mean? It means recognizing that your grief and your finances are two separate things. Grief is an emotion, a natural response to loss, while finances are a practical aspect of life. Sometimes we might try to cope with our emotional pain by spending or making impulsive financial decisions. This can lead to more stress down the road.

So we're going to work on acknowledging the pain of loss, but keeping it separate from financial choices. Believe me, you don't want to have yourself running around getting yourself a Maserati, a Rolls Royce just because. Be sure to acknowledge your feelings of grief, whether it's sadness, anger, all the emotions. Acknowledge it and then come back to understanding what is priority number one, which are financial, long term journey.

Tip number three, get real and view your finances. This one's about getting some clarity during the chaos. When we're grieving, our perception of things can get clouded. I know mine was. Our third strategy is to get an objective view of your finances. Get a real view of it, look at it, because sometimes it's too much.

For me, it was just so much that I didn't want to even look at it. I just want to just stay in my room and just don't want to deal with anything because my loss was so heavy on me, and my heart was broken. I didn't have the right support team to really help me except for professionals. Yes, I had that. But for this point, you have to view your finances. Don't try to hide it or buried underneath or spend impulsively.

The way that this can happen is talk to a financial adviser, a friend you can trust, or even a family member. Who can provide an unbiased perspective? They can help you see your financial situation without the fog of grief. Together, you can identify priorities, set realistic goals, and make informed decisions.

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Tip number four, take your time. Grief doesn't operate on a schedule nor should your financial decisions. Our fourth strategy is all about taking your time. It's about being patient with yourself. Don't rush into making major financial changes or big investments immediately after a loss. It's okay to take a breather and give yourself the space needed to heal emotionally. Remember, financial stability is a long term goal, and there's no need to worry. Remember, embrace simplicity, take your time, and acknowledge your grief.

Tip number five. All righty, here it is. All righty. Are you listening Paolo? Build your dream team. Building your dream team doesn't mean assembling a group of superheroes, but it does mean enrolling people who can support you in your financial journey. This is our fifth strategy. Your dream team could include a financial advisor, an attorney for any legal matters. Together, they can provide you with guidance, expertise, and go from there.

I just want to share with you when it came to finding the right team, I didn't know how to start building up a team. Because the attorney did tell me to take my time. I did go through for financial advisors until I had the opportunity to read this book that helped me to find the appropriate folks to give me the wisdom and guidance on helping me have a financial future.

The company's name is Creative Planning. I have I've been with them for seven years and Paolo has been a lifesaver since he came into my world when I was really trying to understand the financial stability and security and financial wealth. For that, I want you to ensure that you create a team of experts that are there for you and able to uplift you and give you the proper guidance. Because going through four advisors was hard really because I was so confused. Some of them just throw numbers at you, and you're like whatever.

But with this team of people that I'm with now, I'm going to leave in the show notes the name of the company and everything. They have been a blessing in disguise, and it has helped me become more financially fit, financially aware, and continue to grow with them and all that. So be sure to get the proper guidance and expertise. You still have that emotional support group. As long as you know your priorities and have great questions to inquire.



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Because for me, that's what I did. I asked a lot of questions because my dad left me a lot of books. I've just read some of the books that was in the house. Like the other book that was getting to me was *Smart Women Finish Rich* by David Bach. That was one of them.

So integrating these strategies into your journey of financial grief can help you navigate these challenging waters. It's all about understanding your emotions, separating them from your finances, and getting the proper support to make informed choices in your own time. Remember, you're not alone, and there are people and resources ready to help you through the process. I will ensure that you have some of the resources on the show notes.

So let's quickly go through some strategies that you can start acting on right away. So tip one is embrace the simplicity and create a decision free zone. In the midst of grief and financial obligations, it's crucial to avoid hasty decisions. Take time, focus on the immediate priorities, and allow yourself space to heal.

Tip number two, separate money from grief. Money can be a powerful source of stress and emotions, especially during difficult times. It's essential to separate your financial concerns from your grief. Again, acknowledge your feelings without letting them drive you to those monetary choices.

Tip number three, get real and view your finances. Seeking a professional financial perspective provides clarity and reduce anxiety. It was a strategic move to ensure that I was making informed decisions. Tip number four is take your time. Don't rush through the process. Grieving takes time, and so does managing your financial affairs after a loss. Allow yourself the space to heal and gradually address your financial responsibilities. Patience is key.

Tip number five, build your dream team. As you navigate financial transition, surround yourself with a supportive team. This might include a financial advisor, attorney, trusted friends, and family. The grief advocates out here are here for you who can provide guidance and emotional support.

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Managing financial affairs after a loss can be challenging. But with time, patience, and the right support, you can build financial strength with confidence and clarity. Remember to honor your grief, prioritize self-care, and gradually work towards your financial goals.

I hope these tips and strategies will inspire you to engage the conversation and allow you to heal first before jumping into those impulsive spending. So thank you so much for joining me in this episode. Your financial well-being is an essential part of your healing journey. I'm here to provide the guidance and insights you need. Together, we can face the future with confidence and clarity. Have a good one. Bye.

If you enjoyed today's show and don't want to worry about missing an episode, you can follow the show wherever you listen to your podcasts. If you haven't already, I would really appreciate it if you could share the podcast with others who you think would benefit from it and leave a rating and a review to let me know what you think.

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Thanks for listening to today's episode of *Overcoming Grief*. If you're ready to move into a new, rewarding life experience, and want more information about how to work with Sandy, visit [www.sandy linda.com](http://www.sandy linda.com).