

# T. Rowe Price's Judith Ward Shares 10 Financial Goals for Women

NEWS RELEASE BY T. ROWE PRICE

Northampton, MA | July 13, 2021 09:03 AM Eastern Daylight Time



Judith Ward, CFP® and senior financial planner at T. Rowe Price.

In her recent article for *Forbes*, Judith Ward, CFP®, a senior financial planner with T. Rowe Price points out that women face many unique financial challenges—from the gender pay gap to the coronavirus pandemic, which caused disproportionate economic challenges—compared with men.

“Now that 2020 is behind us and hope is on the horizon—thanks to the COVID-19 vaccine—this may be a good time to revisit our financial goals,” she says.

Judith counts down her top 10 goals for women, which include:

- **Buckle Down and Budget** – Maintaining a budget can provide a framework to track your income and expenses and help you accomplish your savings goals.
- **Ditch Your Most Expensive Debt** – If debt is getting in the way of reaching your savings goals, target the real culprit first—high-interest credit card debt.

- **Make Saving for Retirement a Priority** – Supplement Social Security benefits and personal savings by setting aside 15% of your household's income for retirement.
- **Plan for the "What ifs"** – Financial disruptors affect women harshly, whether it be divorce, disability, unemployment, or the death of a spouse. It pays to be prepared.
- **Take Care of Your Health and Well-Being** – Women tend to put others' needs before their own, but you should be your No. 1 priority.

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