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If you're a woman, chances are good that in the years ahead, it will be you and you alone who's responsible for managing your money.

That could be a problem: Even among the very affluent, many women admit they know little to nothing about bigger-picture money concerns such as financial planning and investment management, according to a recent survey.

"A lot of women cede those responsibilities to their husbands or partners because they say they don't have the time, interest or opportunity to learn," says Luna Jaffe, Certified Financial Planner, psychotherapist, and author of the new "Wild Money: A Creative Journey to Financial Wisdom" and its companion workbook, "Wild Money: A Financial Field Guide and Journal," (www.lunajaffe.com). Jaffe is also an accredited asset management specialist with more than 10 years of financial advising experience.

"Things are changing- more women are choosing not to marry or have been devastated by divorce or death of a loved one. They recognize they can't ignore money any more, but don't know where to turn or who to trust."

But even women with a net worth of at least $1 million concede they aren't especially knowledgeable about money management. In the Women & Wealth Study sponsored by GenSpring Family Offices, only a third said they know a lot about financial planning, and 30 percent said the same for investment management.

Part of the problem is that financial education is male-oriented, catering to how men's brains are wired and what appeals to them, Jaffe says.

"When we approach it creatively and from a more emotion-based perspective,

may think you're making smart decisions when you're actually simply reacting to past experiences. And those might not have been even your own experiences! "Whether you or a loved one suffered the consequences of a bad financial investment, it can color your thinking in many ways, from destroying your confidence in your judgment to writing off all similar investments as 'bad.' " Take time to reflect on the experiences you've had with investing, the decisions you made, and the conclusions you made as a result. What stories do you tell yourself because of these experiences?

• **Understand the emotional response with which you receive money, whether a paycheck, a gift or an inheritance.** It's important to receive money with grace – to savor it, to be grateful for it, to be at peace with it. But depending on the circumstances by which it arrives, and lingering emotions from past experiences, we sometimes receive money with anger, guilt, resentment, greed, entitlement or any of a host of other negative emotions. This can lead to self-destructive actions. Jaffe shares a story about receiving a small inheritance from her father at a time when she had no money. She loaned the whole sum to a friend, who promptly vanished. "I was still grieving his death, and I received money that represented his legacy, yet it was only a tiny fraction of his estate – his second wife got everything else. Deep inside, I felt ripped off. Perhaps I thought by loaning my inheritance, I could wash the confusion and grief out of the money making it clean and safe to use. "

• **Know your Comfort Zone for risk and stay within it.** Investment comes with risks; you can assume a lot for potentially greater returns, or less for lower returns. Understanding your Comfort Zone and staying within it will help you stay committed to your financial plan. Would your best friend describe you as a risk taker? If you got $100,000 with instructions to invest it all in just ONE of these options – stocks, a savings account, a mutual fund portfolio of stocks and bonds, or your best friend's start-up – which would you choose? Knowing whether you're very conservative; happy with a little growth; comfortable with some ups and downs; or

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