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Edited by Alexandra Chang (achang@am-ny.com)

FINANCIAL PLANNING

Smart women: How to plan for the future

Women have different concerns from men when it comes to financing their future

 By ALEXANDRA CHANG
 amNewYork Staff Writer

For young professional women, the time to think about your financial future is the present, according to Lisa Keung, vice president at Van Kampen Investments.

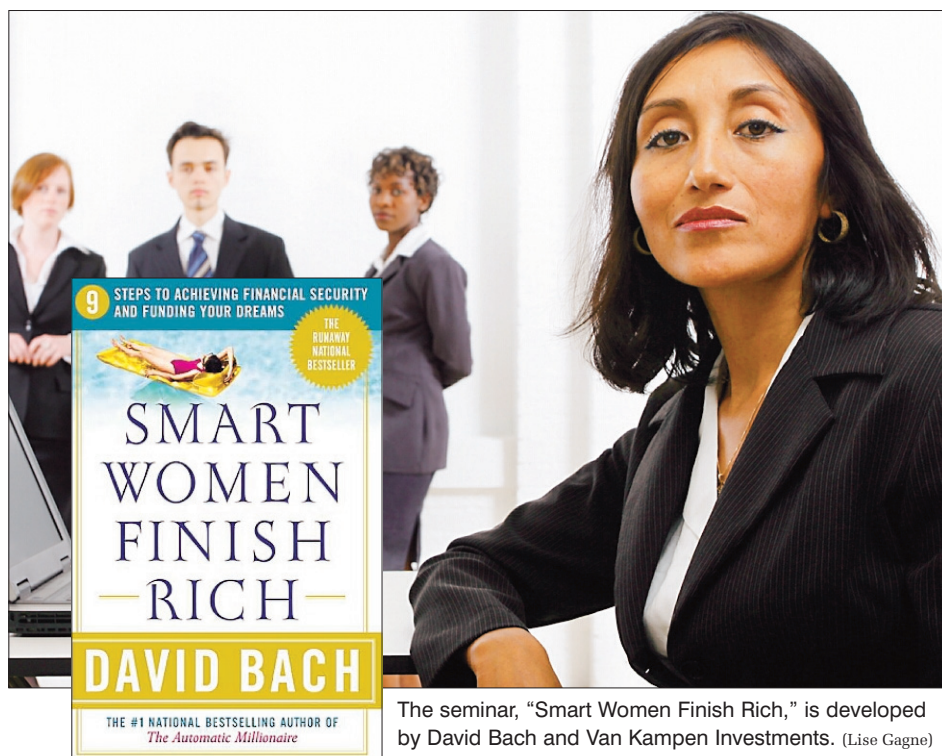
Five years ago, Keung created a series of seminars with Van Kampen Investments called "Smart Women Finish Rich," as well as a seminar for couples called "Smart Couples Finish Rich."

David Bach worked to develop the seminars, which was also adapted into a PBS special, based on his best-selling books of the same name.

Keung spoke with amNewYork about this seminar designed specifically for women.

Q: Why did you decide to develop this seminar?

A: Women really have distinct investing needs.



The seminar, "Smart Women Finish Rich," is developed by David Bach and Van Kampen Investments. (Lise Gagne)

Q: Why are there distinct investing needs for women?

A: Women live longer. We have a whole section for the seminar on building the retirement basket, how to in-

vest in a 401K plan and take advantage of IRAs. Also, if a member of the family needs to leave the work force, it tends to be the woman. And on average, she will be out of the work force for 11½ years.

Q: How does this then effect her finances?

A: At the end of her earning years, she will have less for

her pension benefits and 401K.

Q: What are other issues that you talk about in the seminar?

A: There are a lot of divorce-related issues. You can also check for more information at www.finishrich.com.

Q: How has the information

in David Bach's book changed your own investing?

A: When I first started working with it, I changed my saving and investing strategies. There was the power of the "latte factor" that is a metaphor for paying attention to minor amounts of money that add up over time. It's very easy for a person to spend \$10 on nothing, such as on a soda or coffee. If you save \$7 a day and invest that in a market that has averaged a

historical return of 10% since its inception, starting at age 23, after 42 years when you are at retirement age, you will have \$1.3 million. That is a powerful thing.

The next seminar, which will feature Van Kampen Investments regional vice president Amy Perrino, is on April 7 at 5:30 p.m., hosted by Dominique Israel at the Washington Mutual Financial Center at 40th St. and Lexington Ave. RSVP Dominique Israel, 212-326-6021

For more information on similar seminars and to register online, go to Finishrich.com

HOW TO REGISTER FOR THE SMART WOMEN FINISH FIRST SEMINARS

Go to www.finishrich.com to sign up.
 RSVP to Dominique Israel 212-326-6021

The seminar will feature Amy Perrino, Van Kampen Investments regional vice president and will be hosted by Dominique Israel at Washington Mutual Financial Center at 40th St and Lexington Ave.

FURTHER READING:

MORE FROM DAVID BACH:

Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams by David Bach

David Bach's book is available at www.bn.com for \$14.95.

Smart Women Finish Rich: 7 Steps to Achieving Financial Security and Funding Your Dreams by David Bach

The three-CD set is available at www.bn.com for \$19.95.

The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich by David Bach

Available at www.bn.com for \$13.96

The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future by David Bach

Available at www.bn.com for \$13.45

Smart Couples Finish Rich: 9 Steps to Creating a Rich Future for You and Your Partner by David Bach

Special tips for couples, this book is available at www.bn.com for \$13.45

1001 Financial Words You Need to Know by David Bach and Erin McKean

Available online at www.bn.com for \$14.36

OTHER BOOKS:

Get A Financial Life: Personal Finance In Your Twenties And Thirties by Beth Kobliner

Kobliner's book is available online at www.bn.com for \$12.60

Managing Your Money Online For Dummies by Kathleen Sindell

Available online at www.bn.com for \$21.99

Rich Dad, Poor Dad: What the Rich Teach Their Kids about Money — That the Poor and Middle Class Do Not! by Robert T. Kiyosaki and Sharon L. Lechter

Available online at www.bn.com for \$11.86

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