



## Mission Possible: Saving Women from Money Malfunction

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**Introducing Marcia Brixey  
Founder & President  
Money Wi\$e Women Educational Services**

*"My personal goal is to never meet another woman  
who is in financial crisis."*

### **Meeting Marcia**

Marcia Brixey has been tremendously successful in manifesting her determination and carrying out her mission to assist women in putting all aspects of their financial house in order. I had heard good things about her conferences over a year ago, but now had the opportunity to meet with her in person and even interview her thanks to what I like to call "the ever-unfolding Joys of Networking".

My opportunity to meet Marcia came through Suzanne Kincaid, the dynamic Founder of the InVeStworks system (also the subject of my [September article](#) in *TNNW*)

Marcia happens to live in the same geographical area as I: the Kitsap Peninsula in Washington, a half-hour's ferry ride from Seattle across the Puget Sound. But when Suzanne connected Marcia and myself, it was not physical proximity in she had mind. She knew I would admire Marcia's mission – and even more, that I would be impressed by the educational outreach system Marcia has established via the conferences given by her organization, Money Wi\$e Women Educational Services: <http://www.moneywisewomen.net/>

### **My Introduction into Marcia's domain**

Marcia and I meet on a summer morning in a coffee shop alongside busy State Hwy 305: the stretch between Poulsbo and Bainbridge Island, WA (I simply enjoy saying the names of various locales around here.) Maria's smile is as bright as the sunny morning, and we have a nice time just getting acquainted and taking a peek into each other's worlds.

After we settle down with our coffee, I ask the pointed question I like to start with:

"How would you briefly describe what you do, Marcia – tell me your so-called elevator speech?"

"All right, here goes!" she smiles:

*"I educate women to be financially articulate, secure, confident and independent."*

"Sounds terrific! Now how exactly do you do that?"

"Well, I'm the founder and President of Money Wi\$e Women Educational Services, a non-profit organization that hosts all-day financial conferences for women. And I'm also the author of *Becoming a Money Wi\$e Woman: Getting Your Financial House in Order.*"

At this point Marcia reaches into her tote bag and hands me a copy of her book – an attractive design and presentation, spiral-bound for ease of use. After expressing my gratitude, I ask whether this is a self-published project (I'm a great fan of self-publishing!)

The answer is yes – and she's been able to do this easily and at low cost using the publishing and fulfillment services at Café Press. As a result, she makes a nice profit on each copy sold (instead of the paltry royalties, perhaps 10 – 15% per book, an author normally receives from "traditional" publishers.) Conference attendees all receive a copy as part of their enrollment fee.

Skimming through the book, I see it's crammed with highly useful information: financial records inventories, tools to cut spending, get out of debt, and understand your credit report; plus women's success stories, charts, resource lists, and so forth. Looks like Marcia's book is clearly a win-win for purchaser and publisher alike!



### **Marcia's life mission**

Now I want to ask Marcia another "formal" interview question:

"What's your primary mission, the goal of what you do?"

"Money Wi\$e Women Educational Services mission is to educate women of all ages, ethnicities and economic backgrounds on basic financial literacy through Money Wi\$e Women Forums. My personal goal is to never meet another woman who is in financial crisis. I want every

woman to be financially articulate, confident, secure and independent. "

### **Why Marcia's heart is dedicated to women**

"Well, Marcia", I laugh, "I obviously don't need to ask YOU how much of your work is aimed to women!"

"Yes, certainly" Marcia says, "everything I do is focused on *women* because women are by nature, caregivers and nurturers. They take care of their children, husbands, partners, grandchildren and parents.

"You know, Ann, for years I thought I was selfish if I did something for myself. And, it took forever to get past that feeling of selfishness. It didn't change until I read a definition of selfish: *Selfish is when you are not doing something someone else wants you do.*"

I have to smile. "Wow! I recall when years ago I myself read that same quote... It's from David Seabury's *The Art of Selfishness*, isn't it? I found this during an intensely difficult period of my life. That insight was a huge relief and light-bulb moment for me!"

"Yes, I firmly believe," Marcia continues, "we women need to be selfish (or *self-sufficient*, at very least!) and invest in ourselves. You know, when you're on an airplane the flight attendants tell you in case of emergency to put the oxygen mask on yourself first and *then* help someone else. It's the same with money."

"Makes perfect sense!" I agree.

"According to a recent study most women said they don't feel financially secure, and about half are worried they could become a 'bag lady'. Yes, it's well known that women definitely face unique economic challenges!"

"Could you list some specifics?" I ask.

### **Scary Statistics on Women's Finances**

Here, Marcia points out some staggering statistics.

- Women lose approximately 15 years from the workplace to take care of their children and parents, which results in fewer promotions, smaller paychecks and smaller pensions. It takes five years to make up for every year out of the workforce.
- According to one study, an average caregiver loses \$659,000 over a lifetime in reduced salary and benefits.
- Approximately 50% of first marriages end in divorce.
- Approximately 58% of marriages end with the husband's death, and the average age of widowhood is 56.
- According to the 2000 Census, women are more than four times more likely to be widowed than men.
- Women outlive men by an average of seven to ten years.

I am definitely *not* smiling now. "Whoa! These numbers are so scary presented in stark black and white!"

Marcia looks somber. "Definitely! It drives me crazy when a woman tells me she doesn't need to worry about her finances because her husband takes care of them. Husbands aren't always around – they die, they leave, they get sick. It's critical for women to be financially articulate, confident, secure and independent."

## **I'd like to hear how you got started on this journey!**

"During the 26 years I worked for Social Security", Marcia tells me, "I met thousands of women who experienced financial difficulties resulting from a personal crisis – husband's death, divorce, illness or loss of a job.

"Five years ago I read a quote:

*"Our purpose in life is find our gift, perfect it  
and give it back to others".*

"Beautiful!" I say. "Sounds like it totally transformed your life..."

"Absolutely! It inspired me to retire from my job and found Money Wi\$e Women Educational Services. My goal was to host financial conferences to provide women with basic financial literacy education. And today, five years later, we've reached the point where we're hosting 12 conferences a year on the West Coast."

## **Which of your current projects are you most proud of, most excited about?**

"Definitely the Forums! They consist of an all-day conference that includes three keynote speakers and participants also attend their choice of three breakout sessions taught by female professional and investment experts. [Check out the Money Wi\\$e Women™ forums](#) in your area and register to attend.

"At present I'm passionate about expanding and hosting Money Wi\$e Women Forums outside of the Pacific Northwest. I want every woman in the United States to have the opportunity to attend our conferences. Our conferences are very well-attended, averaging between 40 – 200, depending on the location. We held one at Microsoft that had 260 attending. Obviously, these conferences fill an important need.

I feel my proudest accomplishment is writing my book *Becoming a Money Wi\$e Woman: Getting Your Financial House in Order*. As I told you earlier, I self-published the book and it is currently being re-published by Seal Press, a mainstream publishing company with new chapters and a new title..."

"Which is---?" I ask.

"It's now *The Money Fix: A Woman's Guide to Money and Creating a Healthy Financial Life*. It will be released next spring. I must tell you: Writing a book was a stretch for me, but I did it and I'm proud of it."

## **What are some of the ways in which you promote your program?**

Marcia really inspires me with the account of her tireless efforts. "I built the participation of Money Wi\$e Women Forums by attending every women's networking event and conference I could find in the Seattle metropolitan area. I talked to anyone who would listen to me and shared my passion for educating and empowering women to achieve financial fitness.

"Meetings and workshops I attended included eWomenNetwork, Women Business Owners, Women Business Exchange, Women's Network for Entrepreneurial Training, Women's

Business and Resource Directory events, etc. I also spent a considerable amount of time on the Internet looking for other women's organizations and introducing them to Money Wi\$e Women.

"One very powerful networking tool is by asking the women who attend Money Wi\$e Women Forums to go home and tell every woman in their life why getting financially fit is important. I ask the audience to share their experience at Money Wi\$e Women Forums with other women. Women are relationship builders and therefore, natural networkers. They believe in Money Wi\$e Women and what we offer; that it's beneficial to them – so they tell others. It's the best, most effective marketing tool we have."

### **Whom does your network currently include? How far does it extend?**

The Money Wi\$e Women Network expands throughout the United States. More than 2,200 people receive our monthly eNewsletter. We've received requests from women in Florida, Rhode Island, New Jersey, and many other areas to host Money Wi\$e Women Forums in their areas. This is my official network. Then in addition there are the others who are networking for me. People like Suzanne Kincaid; Sherri Edwards, Resource Maximizer, Ann Tardy, LifeMoxie; Mikelann Valterra, The Women's Earning Institute, and so forth

### **Any names and/or groups you want to bring to our attention?**

I've been a member of the eWomenNetwork for five years. It's a powerful nationwide organization that provides women with the opportunity to connect and network with other women. I'm also a member of the National Speaker's Association, which provides me the opportunity to network with other speakers.

### **Share some benefits of your networking, expected and unexpected?**

- My book is being published by Seal Press, a mainstream publishing company. Why? Because a woman who attended a Money Wi\$e Women Forum in the Seattle metropolitan area told her cousin, Brooke Warner, an editor with Seal Press about my book. Brooke contacted me about publishing my book and it will be released next spring with new chapters and a new title -- *The Money Fix: A Woman's Guide to Money and Creating a Healthy Financial Life*.
- I was recently featured in the CBS Report of the week on the CBS National radio network. How? Because I contacted Lorraine Howell, a woman I know with media contacts and asked her assistance with names and contact information for media in the San Francisco Bay Area. Lorraine not only gave me the information but recommended I use her name when I contacted the sources.
- I met Christine Chen (local television personality) at an eWomenNetwork meeting several years ago. As a result I was interviewed on the Q13 Morning News numerous times when she was the anchor. When she started hosting the PBS show About the Money I contacted her and was interviewed on that show earlier this year. It's all a result of networking.
- Our two 2007 – 2008 Program Series Sponsors, State Farm and CFA NW Mortgage Professionals, are both a result of networking. I was introduced to both organizations by someone I connected with through networking.

These are just a few things that come to mind. I'm sure there are many, many more.

**What are your plans and goals for the future- especially networking activities?**

I give a presentation called "Purposeful Networking", which teaches women how to get the most out of networking.

Networking is a way of life for me. I not only use it in my business, but also personally. I can't imagine life without networking and connecting with others.

**Summing up**

Let's wrap up by repeating the powerful quote that so inspired Marcia to go forth and promote financial fitness:

*"Our purpose in life is to find our gift, perfect it  
and give it back to others".*

I'm touched, moved and inspired when I see such clear evidence in Marcia's domain that she has accomplished all three of these steps, has expanded even beyond them – and is making a huge positive difference in the financial confidence, security, well-being and independence of ever-increasing numbers of women.