



MAKING SENSE OF FINANCIAL FREEDOM

From college grads to those in retirement, financially independent women make decisions from a place of strength. They are smart, prepared, and confident.

Mary Grace Musuneggi lived through similar situations to those her financial clients now face. She understands how they may feel—scared, overwhelmed, and a little confused.

Nine months after the birth of her son, Musuneggi was widowed and working as an English teacher. She knew to sustain her young family in the face of tragedy and reach her goal of home ownership, she would have to make drastic changes, starting with her job. Musuneggi switched to the financial services industry and worked her way up the career ladder.

"Women appreciate that I bring that experience to the table when I work with them," she says. In addition to being the Chairman and CEO of The Musuneggi Financial Group, Musuneggi is also the author of two books, including "A Man is Not a Plan," currently available from Amazon. This book helps women find the courage to be CEO of their own lives—whether a man is in it or not. Her story inspires readers to examine their dreams and goals and get on the path to achieving them one step at a time.

STARTING OUT, STARTING OVER

With nearly 40 years of financial experience now behind her, Musuneggi works with women at all of life's stages, helping them gain financial independence.

"Part of the reason women make some of the decisions they do, whether staying in a low-paying job or remaining in a bad relationship, is because of their financial situation," she says.

Financial independence, Musuneggi says, means making choices rooted in a plan, free of worry over lingering bills and debts. "It's the ability to choose because you have control over your finances." Gone are the days of relying on a partner to manage bills. "You can't make choices if someone or your financial situation is stopping you."

FINANCIAL PRIORITIES

Musuneggi wishes more women understood that not everything needs to be "financially perfect" before planning or investing. Planning for retirement, for example, does not need to wait until debts are paid off. Such perceptions about order or priorities are often a roadblock to investing.

"Women can focus on one aspect of their finances and fail to see the whole picture," Musuneggi says. "They don't see that finance is part of everything they do."

Frequently, financial problems accompany other crises—such as divorce, loss of job, or illness. Such barriers can severely impact a woman's financial health and quality of life.

"I wish that every day when a woman wakes up, she's going to a place she wants to be. Because I think that is what life is truly about—doing something you enjoy and making a living out of it."

Although based in Pittsburgh, the family-owned firm works with clients throughout the United States. Musuneggi offers a variety of services for small businesses and helps individuals navigate the financial issues related to life changes such as college, divorce, retirement, and more.

"My mission is simple," says Musuneggi. "Whether in my book or in my office, the goal is the same; I want to inspire women to make smart financial choices."



MARY GRACE MUSUNEGGI

3 THREE EASY STEPS TOWARD FINANCIAL INDEPENDENCE

- 1 Stop waiting for everything to be "perfect." Now is the best time to take a step toward financial independence.
- 2 Consider reordering financial priorities. For example, retirement trumps a child's college savings.
- 3 Focus on the whole picture, not just one aspect.

THE MUSUNEGGI
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