

☞ *Talento Femenino* ☞

# WOMAN, POWER AND MONEY

*Build your puzzle of success*

*Alicia E. Kaufmann*

**Lo Que No Existe**

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Promoción, Relaciones Públicas y Marketing Digital: Medialuna  
[info@medialunacom.es](mailto:info@medialunacom.es)  
[www.medialunacom.es](http://www.medialunacom.es)

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LoQueNoExiste  
C/Isabel Colbrand 10, Edif. Alfa III, 5ª planta, 28050, Madrid  
Tfno: 91 567 01 72  
[www.loquenoexiste.es](http://www.loquenoexiste.es)  
[editorial@loquenoexiste.es](mailto:editorial@loquenoexiste.es)

LoQueNoExiste





*To a woman who recognises the things  
that really matter: my daughter ANDREA*

# THE REASONS FOR THIS BOOK

I was interested in money since childhood. I remember we often spoke of it at home. My parents had enjoyed a comfortable position in Europe, but due to the vicissitudes of war, they were forced to seek new life courses. They landed in Argentina, where they started from scratch. My grandfather was a wealthy banker in Vienna and my grandmother, Carolina Goldschmidt (German for gold forging), came from one of the most renowned local families. Her mother had been one of the first patients of the then young and unknown Sigmund Freud.

My father, an engineer, met my mother in Prague. During World War II, women held minor roles. My mother used to say, "Men do not like women who are too smart". That sentence, her tenacity and her fighting spirit were essential life lessons for me. The most frequent statement my father used to make was that young people should travel and study. I felt most identified

with this recommendation and, at the age of 14, I began to earn my own money teaching English. Handling my economy was synonymous with independence and freedom. Therefore, I practised and passed it on to my children, supporting another parental slogan that read: "If you earn ten, save three".

I began my research on the career development of women and men almost three decades ago. In those early studies, my topics of interest were financial intelligence and socialisation in families.

## **A CONTEXT OF CRISIS**

Everything has changed since I first started writing about money (A. Kaufmann and Marta de Prado, *Las motivaciones sociales y personales en relación al dinero en Equipos de trabajo en la era de la conexión [Social and personal motivations in relation to money in Work teams in the age of the connection]*, Univ. de Alcalá 2003). The crisis, which began in 2007, was a blow to the economy, particularly to women's economy. Shares lost their value, the price of real estate collapsed and the unemployment rate exceeded 25% in Spain. Many people are still going through great difficulties as they struggle to stay afloat. Women have suffered this situation largely.

If a company doubts between hiring a man or a woman, they usually chose to contract him. Although data show that an increasingly high percentage of women decide not to have children and focus on their career, men in their thirties are taking off while women in the same age group look inwards

for the sake of maternity. These are times when companies like Apple or Facebook offer their female employees the opportunity to freeze their own eggs, to prevent them from choosing between work and family. This issue deserves a broad debate to evaluate the level of interference of companies in the private lives of women.

## **WOMEN EARN LESS; THEY DO NOT ACKNOWLEDGE THEMSELVES**

Sometimes, when women who are employed decide to start a family, a perverse organisational effect occurs, a veiled attack to potential mothers. There is evidence, however, that maternity does not increase absenteeism. I have many testimonies of women who have suffered such discrimination. Moreover, studies related to salaries and negotiation show that women earn less because, among other reasons, they do not negotiate their own salaries with confidence. They expect to be valued, but this does not happen if they do not acknowledge or consider themselves worthy of an income in line with their efforts.

In this complex framework, women have to place their power and skills above to negotiate their economy. They are responsible for where they are today and for where they want to access in the near future. They must awaken. There is no other alternative. This text provides some thinking tools. I wrote it specifically to clear the limitations that stand between the social vision, personal performance and achievement in substantive terms.

## **MONEY IS THE PROJECTION OF OUR DREAMS, FANTASIES AND FEARS**

We usually start from a traditional view of money as an exchange tool that is neutral, unique and without distinctions. However, we are aware that money is not only that. It is more than that. We project dreams, fantasies and fears in money. Both children and teenagers observe how family members relate with money: who brings money home, who manages it, what role does each partner hold in relation to money, what power it grants, how it is used. In the first years of life, personal experiences are added to social experiences that arrives via advertising and religion. National and international political issues intervene later. Many analysts have wondered what would have happened if there had been a Lehman Sisters instead of a Lehman Brothers' crash. In today's society, material greed situations are more related to the male gender than to the female.

Throughout the life cycle, people shape a mental structure that influence their transactions, both financial and emotional. Money is both a material and emotional medium of exchange. If we observe people's behaviour in relation to money, we will have a sample of how they treat themselves and others.

In these pages, I intend to explain and emphasise aspects that inhibit people in achieving their full emotional and physical potential. I invite you to take a closer look at different subjects related to women, money and power to become aware of how we relate to money, because as we all know... Money Talks. Enjoy the journey.

*Alicia E. Kaufmann*



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