



CARETAKING AND CAREER WITH A SPECIAL NEEDS CHILD

Maintaining a healthy work-life balance is key to improving your financial and emotional confidence. That can be a tall order for working women. The Department of Labor confirms what many women in the workforce already know: They spend more hours on household chores and childcare each day than men do.¹

Annette Hammortree understands this juggling act well. As the owner of Hammortree Financial Services in Crystal Lake, Illinois, she specializes in comprehensive financial planning for special needs family members. As Annette was building her firm, she was also raising a family. The struggle to balance professional and personal responsibilities reached a turning point with the birth of her son.

“My son was born 16 weeks premature and spent six months in the NICU,” she says. “I could have chosen to stay home but instead I chose to fight for him and my career.” Given the stress and time demands of caring for a special-needs child, Annette knew she had to “think outside the box and create a new way of working” to keep her head above water. “I can relate to being responsible for multiple things that keep you up at night,” she says.

Annette’s experience has helped her when working with female clients, in particular those with special-needs families. “I know what it’s like to not have all the answers but still having to make decisions.” Annette is well positioned to offer some recommendations that can help any woman (or man) struggling to juggle home and work responsibilities.

FIND YOUR TEAM

Don't buy into the myth of doing it all by yourself. Annette advises professional women to find a group of peers or mentors who can "pull you up and remind you to get out of your own way."

DEFINE YOUR GOALS

Annette says caring for her son has taught her how to work efficiently and define and advocate for what is most important. Clarity of purpose can be attained through goal-setting because a focus on your goals enables you to apply your energy where it will have the greatest impact.

CHOOSE YOUR BATTLES

Standing up for what you believe, personally and professionally, is important. However, sometimes the best way forward is to compromise on a solution that may not satisfy you entirely, but still moves your long-term goals forward.

TAKE TIME TO PLAN YOUR FINANCES

In her work with special needs families, Annette counsels them to prioritize financial planning despite all the future unknowns. This can require a shift for many women. Research shows that women tend to allocate more time to managing their family's day-to-day expenses than to long-term financial planning.

"Being the mom of a special needs child, I know that a parent's silent prayer is to live one more moment than your child because no one will do for your child what you will," Annette says. "Special needs children require special planning. As hard as it is, you have to move forward, because it will be so much harder for your family later if you don't."

When women are able to transition from concerned to confident in their financial decision-making, they are better able to achieve the healthy work-life balance that leads to greater life satisfaction. Female clients, in particular, are reassured by her experience. "When they learn how I have faced the same uncertainties, yet still made decisions, they don't feel so alone."

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¹ 2016 Bureau of Labor Statistics <https://www.bls.gov/charts/american-time-use/activityby-emp.htm>

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