

Empowering Women on World Financial Planning Day: Diane Tomb Calls for a Shift from Consumers to Capital Builders

Founder of Tomb and Associates Advisory Urges Women to Move Beyond Household Spending into Investing, Ownership, and Advocacy to Close the Financial Power Gap

WASHINGTON, DC, UNITED STATES, October 1, 2025 /EINPresswire.com/ -- In recognition of World Financial Planning Day on October 1st, [Diane Tomb, Founder of Tomb and Associates Advisory](#) and long-time advocate for women's economic empowerment, is urging women to take bold steps toward financial ownership and long-term wealth creation.

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Financial empowerment is a collective imperative. As more women build wealth, they uplift households, strengthen communities, and reshape the economy.”

Diane Tomb

"Women already drive 70–80 percent of global purchasing decisions, influencing markets, businesses, and revenue streams," Tomb said. "But too often, this power is transactional, not transformational. It's time to convert

consumer clout into capital ownership."

In most households, women serve as the primary financial decision-makers by selecting what to buy, where to shop, and which services to use. While this influence shapes industries from healthcare to home services, Tomb argues that true empowerment lies not just in spending, but in owning businesses, assets, and equity.

"Spending doesn't build equity. Investing does," Tomb emphasized. "Without a conscious pivot toward wealth building, through investment, entrepreneurship, or property ownership, women risk ceding long-term financial security and decision-making power."

On this year's World Financial Planning Day, Tomb highlights several key areas for women to focus on in a [thought leadership article posted on Real Clear Markets](#). Her recommendations include:

- **Start Early, Invest Often:** Leveraging the power of compounding is essential, especially as women statistically live longer. Early and consistent investing can close the retirement gap that

disproportionately affects women.

- Pursue Ownership: From starting a business to investing in the stock market, ownership is one of the most direct paths to wealth, independence, and influence.
- Close the Funding Gap: Despite their economic contributions, women-owned businesses receive only a small fraction of venture capital and institutional funding. Programs like the SBA's Office of Women's Business Ownership and Goldman Sachs' 10,000 Women are key to leveling the playing field.
- Push for Policy Reform: Structural barriers—from unequal pay to inadequate retirement protections—still exist. With more women in elected office than ever before, now is the time to accelerate policy change that advances funding equity, strengthens social safety nets, and protects financial independence.



Diane Tomb

Tomb points to the latest Forbes list of America's Richest Self-Made Women (now totaling a combined net worth of \$155 billion) as proof that ownership is possible, scalable, and transformative.

"Financial empowerment is a collective imperative," Tomb said. "As more women build wealth, they uplift households, strengthen communities, and reshape the economy."

World Financial Planning Day serves as a call to action for women to transition from consumers to capital builders and for policymakers, institutions, and industry leaders to remove remaining barriers to their financial success.

"We don't need to wait," Tomb concluded. "The tools exist. The talent exists. The moment is now."

The full article, "Empowering Women on World Financial Planning Day" is available now at Real Clear Markets -

https://www.realclearmarkets.com/articles/2025/10/01/empowering_women_on_world_financial_planning_day_1138088.html

About Diane Tomb

Diane Tomb is the founder of Tomb and Associates Advisory. She has long advised leaders across sectors on issues at the intersection of policy, innovation, and human impact.

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Empowering Women on World Financial Planning Day By Diane Tomb

October 1st marks World Financial Planning Day, a timely moment to reflect on how women can better harness their economic influence as wealth creators, owners, and advocates.

Women already drive 70–80 percent of global purchasing decisions. Their choices shape markets, influence business strategies, and direct revenue streams. Yet much of that influence remains tied to everyday transactions like groceries, healthcare, and technology rather than into capital ownership or generational wealth. On this World Financial Planning Day we should look to transform that consumer power into financial power.

In most households, women act as chief financial decision-makers by choosing what to buy, where to shop, which services to adopt. From food and fashion to medical care and home services, women's spending decisions ripple across entire industries.

That transactional influence is formidable. But spending, by itself, doesn't build assets or equity. A woman might direct thousands in annual household expenditures without securing an investment portfolio, a business stake, or long-term financial instruments in her own name. Without a deliberate pivot toward wealth creation, women risk ceding long-term financial security, and influence, to others.

True empowerment lies not only in how women spend, but in what they own. Building wealth through investing, entrepreneurship, and asset ownership unlocks intergenerational security, resilience, and autonomy.

Ownership also confers influence. Shareholders shape company boards, corporate policies, and strategic direction. When women convert consumer power into equity stakes, they move from being external influencers to internal decision-makers. That shift is transformative not just for individual balance sheets, but for entire sectors.

One of the most effective tools in wealth creation is to start early and invest regularly. Thanks to the power of compounding, modest contributions made over decades grow exponentially. For women (who statistically live longer than men) this is essential.

Yet many women delay investing or adopt overly conservative approaches, which contributes to

the well-documented retirement savings gap. By committing to financial literacy and early investing, women can close that gap and establish lifelong financial security for themselves and for the next generation.

Owning a business remains one of the most direct pathways to wealth and independence. In its 10th annual America's Richest Self-Made Women list, Forbes spotlights 100 of the most successful female founders, executives, and entertainers, now worth a combined \$155 billion.

This milestone edition reveals that 38 of those women are billionaires (twice the number from the list's inaugural year) and that the minimum net worth to qualify is now \$350 million. Their success stories span industries from AI to media to consumer brands, underscoring that women can build transformative enterprises when given access.

Women-owned ventures continue to receive a disproportionately small share of venture capital and institutional funding. That's why institutions like the SBA's Office of Women's Business Ownership, the National Association of Women Business Owners (NAWBO), and education-plus-capital programs like Goldman Sachs' 10,000 Women are so critical. Together, they help lower barriers and widen the path to ownership and scale.

As more women launch high-growth businesses, they diversify industries, strengthen communities, and turn ownership into generational wealth.

Individual action is powerful, however structural barriers persist, and must be addressed through policy changes. The U.S. currently has record numbers of women in the House and Senate, but parity is still far off. More women in elected office can accelerate change in economic policy, funding equity, and retirement protections.

Expanding policies that protect retirement benefits, strengthen social safety nets, and require transparency in corporate ownership can protect women from financial vulnerability, especially in later life. And accelerating access to capital for women entrepreneurs stimulates innovation, job creation, and broader wealth diffusion.

Advocacy on these issues is a key pillar for a resilient, inclusive economy.

Women already wield extraordinary consumer influence. Now is the moment to redirect that force toward long-term wealth creation. Each step contributes to a larger movement.

World Financial Planning Day is a reminder that financial empowerment is achievable for women everywhere. By moving from consumers to capital builders, we reclaim financial independence and shape the future economy.

The path forward is clear. Women should be investing early, pursuing ownership, and advocating for policies that close gaps and expand opportunities. In that journey lies the power to transform

households, communities, and the global economy.

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