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# Motherhood and money: what parenting teaches us about investing



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Motherhood changes everything: your routines, priorities, and sense of self. It calls for resilience, quiet strength, and unwavering love.

Like parenting, investing is a long-term commitment. It requires patience, adaptability, and the courage to plan for a never fully certain future. As your child grows, your financial strategy should, too.

The very same qualities that help you raise a child — consistency, foresight, emotional strength — are the qualities that strengthen your financial life.

Below, we explore how your daily values as a parent can guide your journey toward a thriving, confident financial future.

## 1 Commitment to the long haul

Parenthood is a marathon, not a sprint. It requires patience, dedication, and the willingness to nurture and guide over many years. Similarly, building financial stability is about long-term commitment and ongoing nurturing.

Small steps today (like beginning early or choosing simple, sustainable strategies) can lead to profound results over time. If you're unsure where to start, this article on [Investment strategies to get started and stay the course](#) offers practical guidance to help you confidently take those first steps. Successful investing isn't about quick wins – like parenting, it's about showing up consistently, even when it's hard. Ask any mother: patience (and a little bit of grit) isn't optional. It's essential.

## 2 Consistency and discipline are the name of the game

Routine and structure help children feel secure and develop good habits. Likewise, your financial life plan thrives on consistency – regular check-ins with your financial advisor, disciplined monthly contributions, and resisting the urge to make impulsive decisions based on short-term market fluctuations.

Just like raising children requires consistent structure and occasional course corrections, your investments need the same. A consistent plan (while tuning out market noise) builds financial stability. If you need a reminder of why patience pays off, our article on [Lessons in patience](#) offers a compelling perspective on the long game of investing.

## 3 Diversification matters

Parents encourage their children to develop a variety of skills and interests, from academics to sports and arts, to support well-rounded growth. In the same way, diversification in investing involves spreading assets across various asset types to reduce risk.

Think of it like this: a child benefits from a mix of experiences, and a well-diversified investment portfolio draws strength from multiple sources of return. Diversifying your portfolio, like nurturing diverse skills in a child, builds resilience.

## 4 Emotional resilience

Parenthood is an emotional rollercoaster filled with moments of immense joy and times of uncertainty. You navigate sleepless nights, tantrums, and eventually, teenage rebellion (not to mention all the other hurdles). Yet, with love and perseverance, you keep going.

Investing carries emotional highs and lows. Markets rise and fall, and uncertainty is part of the journey. Staying calm and committed to your long-term plan – even in volatile times – is a powerful skill in parenting and managing money. For real-world insights on how to stay steady when the market gets rocky, look at [Riding out the market storm](#), which shares practical ways to stay grounded when emotions run high.

Markets will fluctuate. Life will deliver surprises. But emotional intelligence, the same traits that steady you through parenting challenges, is just as valuable when facing financial decisions.

## 5 Embrace learning and growth

No mother starts out knowing everything. In fact, most first-time parents share a collective fear of the unknown, best described as a constant learning curve informed by trial, advice, and community. From pediatricians to fellow parents and experienced family members, you seek trusted voices.

Financial planning is similar. You won't get everything right. Mistakes may happen. But being informed, asking for help, and adapting are powerful tools. And just as you turn to experts for your child's development, having a trusted guide for your financial journey can make all the difference. This piece on [why financial advice matters](#) offers valuable reasons to seek support aligned with your life stage and goals.

Financial journeys, like parenting, are lifelong learning experiences. Give yourself permission to evolve – and seek support from experts when needed.

## 6 Protecting what you build: the role of estate planning

As you build wealth for your family, protecting it becomes just as important. Estate planning isn't only for the wealthy – it's a smart way to safeguard your legacy, reduce legal complexity, and provide peace of mind.

From wills and trusts to appointing guardians, good planning ensures your family is protected. If your needs are more complex, consider how the [Ninety One Family Office](#) could support your goals.

A trusted financial advisor can help you plan what matters most at every life stage.

## 7 Prioritising yourself while planning for others

It's easy to pour everything into your family and put your own financial goals on pause. But part of showing up for your family is showing up for yourself. This theme came through clearly during our [2024 Women and Investing Seminar](#), where we explored the question: Are you putting your family's needs ahead of your financial health?

Try and keep sight of your dreams, goals, and needs. Set boundaries around your budget. Prioritise your retirement and financial well-being alongside the needs of your children. It's not selfish – it's sustainable.



## Embrace change, celebrate growth

Life's milestones – welcoming children, changing careers, reaching new dreams – are invitations to evolve. As your children grow and reach new milestones, your parenting style adapts. The same goes for your financial plan.

Review and adjust your goals as life unfolds. Change is not only inevitable, it's an opportunity to refocus, realign, and reinvest in what matters.

Updating your financial plan is not only about protecting those you love – it's also a meaningful act of self-trust, dignity, and hope for the future.

Whether you're guiding first steps or planning for their education, parenting is a daily act of love, and so is taking control of your financial future.

Like raising a child, building financial confidence requires courage, consistency, and belief in your ability to grow.

And just like the quiet triumph of watching a child thrive, there's deep fulfillment in seeing your financial life flourish, nurtured by patience, wisdom, and love.

Want more tools, videos, and guides?

Explore the [Women and Investing hub](#) for resources designed to support your financial journey at every life stage.

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