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SECRETS
to thriving as a
SINGLE MOM

by
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THANKS FOR JOINING US!

If you are here, you are likely just like the millions of single moms I've connected with since launching [Wealthysinglemommy](https://wealthysinglemommy.com).

Just like I was when I started my single-mom journey.

You are worried that you won't make it financially as a single mom.

You are terrified your kids will be permanently warped because they are not growing up in a "normal" family.

You are frightened about dating again — scared that you will never find love or romance or meaningful sex again.

First, you are completely normal. And you are far from alone.

I have never met a single mom who didn't think or feel those exact same things.

I have also never met a single mom incapable of living an incredible full life of her own making.

I remember when I realized I would be a single mom—at the time, my daughter was just 18 months and I was pregnant with my son. My husband was the sole breadwinner and I could not imagine how I would support my kids and me—even with child support.

I was also facing a very real (and come to find out, actual) risk that I would be our sole provider, since my husband was struggling with a brain injury, and his employment was precarious. I would stay up nights, numb with fear that my kids and I would be forced to move to a homeless shelter, and they would grow up to resent me for a lousy childhood.

And I couldn't even think of the idea of dating again. Because if I did think about it, I teared up with fear I'd be alone forever.

But, let me tell you: I did it. I got on my feet professionally and financially. Even more than that, I SOARED. Earned more than ever and still have plenty of time to spend with my kids and take care of myself. My son and daughter are thriving, bright, thoughtful, funny kids.

And, eventually, I started dating again! I found love and romance and sex in new ways that I never imagined for this time of my life. Today, I am in a loving, committed, long-term relationship with a lovey, successful, sexy man who adores me and my children.

Here is something else you need to know: I am not special. Through this work I have encountered literally millions of other moms in non-traditional families: moms who were never in relationships with their kids' dad, divorced moms, moms who lived with their kids' dad but were never married, widows, single moms by choice, and others.

So many other women find that lives they create as single moms are the most fulfilling, powerful, dynamic journeys of their lives.

I want you to join us. All of us together are redefining what it means to be a mother, a family, and woman.

By living your own most incredible life as a single mom, you make that possible for other women, everywhere.

Here is the essence of what you will tackle as a thriving, kick-ass single mom:

1

EARN MORE

When you become a single mom, the whole world, the court system, and likely the people who love you the most will make it clear that your job is to make him pay.

They tell you devote maximum time to your children — since now they are from a broken home (can you hear my eyes rolling all the way from my office in Richmond, VA?)

No one tells you to hire a lot of quality child care, and focus narrowly on [growing your career](#), [your business](#), and [your side gig](#).

Except me. I am tell you this: **FOCUS ON EARNING and FINANCIAL INDEPENDENCE!**

When you go through a breakup or divorce, you will likely be poorer than when you were a couple. If you have a new baby, those things are expensive! It is natural and healthy to focus on hunkering down, slashing your budget, clip coupons, and stay put in a miserable, boring but stable job with benefits.

But all those money moves are limited.

Only 40% of child support ordered by courts is actually paid. So stop focusing your time, energy, anger and attorneys fees on trying to get more money out of your kids' dad — money that he may not have, or could lose overnight should he suffer a layoff, disability, death or go mysteriously MIA. Money from a man you are no longer romantically entangled with is negative energy, and dependence, no matter what. Let's turn that energy into positive cash flow.

Plus, child support and alimony have a cap.

Slashing the gym membership, Hulu, and keeping the thermostat at 61 degrees can only save you so much. Plus, that is not fun, and keep you stuck in poverty mentality.

When it comes to earning your own damn money, the sky's the limit!

Focus on getting a raise and promotion.

How can you grow your business?

Start that side gig or new business now!

Find a new, higher paying job that you can do from home.

What are three steps you can take now to reach these goals? This week take one step on the first item.

Read: [High-paying work-at-home careers for moms](#)

Resources: [How to become a bookkeeper from home](#) — no experience.

2

CREATE A LIFESTYLE YOU CAN AFFORD (NOW)

Women get themselves into financial trouble when they divorce or breakup because they try to maintain the lifestyle in which they were accustomed to when there were two incomes sharing one home's expenses — or their man had a high-earning job, which allowed them to stay home.

That reality is gone for now. You can and will work back towards whatever lifestyle you want to be accustomed to. But that is not likely the reality right now.

Instead, track your spending and create a budget, figure out what you can comfortably afford now, and downscale until you are no longer financially stressed. After all, studies find that it is not divorce or single parenthood that is a risk factor for children in and of itself, but poverty is.

I'm a big fan of simple living. Smaller quarters means lower rent or mortgage, less to clean and maintain, and less room to hoard crap you don't need (and/or has bad, old memories). In the short-term you need to downsize every part of your life until you are firmly on your feet. That may mean starting with your biggest expense: Your home.

Read: [How to create a single-mom budget that you can stick to](#)

Resources: [Free trial of You Need a Budget \(YNAB\)](#) and [Free trial of Simplifi by Quicken](#)

3

LET GO OF YOUR OLD STORY (AND THE MAN ATTACHED TO THAT STORY)

If you are reading this, your Plan A for life likely didn't work out. That doesn't mean that your plan B (or C, D, Q, R ...) should not be incredible. But you have to let go of that old dream and embrace what your life looks like, who you are now, and your new vision for happiness and security.

No, don't gather every single thing he ever touched and set it ablaze in your front lawn with an effigy of him in the middle. Gradually, eventually move his things out. Pay attention to the other things and how they make you feel. Did you have a nasty fight sitting on that couch? Consider replacing it first when you get on your financial feet. That engagement ring a toxic presence in your jewelry box? [Sell your ring](#). Did it irritate you that he insisted on organizing the dishes a certain way? Maybe time to get new plates. You must make your living space your own. Things matter.

Resource: [Sell gold, jewelry, and more online with CashforGoldUSA.com](#)

4

INVEST IN YOURSELF

Maybe you feel broke now, and maybe you actually are. That is OK! I have been there, and I have not met a mom who has not also worried about making rent, and terrified of living out of her car.

No matter how little you have in your bank account now, I want you to invest in yourself. Even a tiny bit. Open a savings account, and put \$25 in it. Just knowing that money is there is bold and empowering — and the act of consciously taking the step to build your finances starts to recalibrate your energy from one of scarcity — to one of abundance.

No one got wealthy overnight — or even back on their feet after a tough financial time. Small steps like these change your mentality, your attitude, and ultimately — your bottom line.

Read: [How to build wealth](#)

5

REMEMBER THAT YOU ARE A SEXUAL BEING, AND THAT IS WONDERFUL

If you're like most single moms I know, you haven't dated in a while. You're not sure how you appear to the opposite sex, but you suspect not-so-hot. It may be some time before you're ready to date, and that is totally OK! Take your time! But in the meantime, take steps to rediscover your sexuality. Buy some crazy-sexy panties. Invest in a vibrator. Check out some porn online. Go crazy—stare for an extra few seconds at that cute guy on the train. Keep staring when he looks back. What could possibly happen? And if you are dating and enjoying men and your body? Go for it!

Read: [9 reasons dating is better as a single mom](#)

Resource: [eharmony online dating](#)

6

MAKE YOUR PHYSICAL AND MENTAL HEALTH YOUR TOP PRIORITY

Everything stems from your wellbeing. If you are tired, overweight, unhealthy and feel unattractive, that impacts every part of your life. If you are stressed, depressed, or anxious, you are not your best mom or employee or girlfriend or neighbor. You come first. Fill yourself up. Therapy may be part of your self-care. Daily exercise including yoga, a trip to the gym, and/or 10,000 steps are a great start. Prioritize time with your girlfriends, alone time, and giving back — all critical to a whole, healthy, happy mom.

Read: [Best online therapy sites](#)

7

DIG INTO YOUR SPIRITUALITY

Whatever your faith, find it. Go there. Nurture it. An atheist? Whatever—figure something out. Look to nature, watch Oprah, read Elizabeth Gilbert. But find a quiet, powerful place in this universe where you can turn to for higher strength.

Read: [Learn to meditate and improve the quality of your life](#)

Resource: [Try Yours app free](#)

8

FIND A POSITIVE COMMUNITY

Hard facts: Your loved ones may not be your community.

Your life is changing dramatically. The people closest to you may not share your beliefs as you map out your new future. They may try to shame you into celibacy. You may be pressured to fight with your ex for more money and less parenting time, despite what your heart knows is best. If your best friends are stuck in low-paying jobs, they may not be your tribe as you create new, bigger goals.

Your community is where you feel safe and loved. Maybe that is your extended family. Or a group of old girlfriends you see regularly. Your church or temple, your job or the small town where you live may be these places. If you have it, indulge, in it—turn to the people there. They are there for the hard times, and this is yours! If you don't have a built in community, seek one out. I believe that if you ask for support with a genuine, open heart—even in your own way of praying—you'll find it.

I created [Millionaire Single Moms](#), a closed Facebook group that changes women's lives. Rules include being positive, constructive, no man-bashing, and big dreaming. Join us! No income requirement :)

9

GET A SINGLE-MOM BFF

When I was going through my divorce I had a number of very good friends who saw me through, but one in particular became my bestie. Our kids are the same age, she's also a transplant to New York without much family nearby, and she's an ambitious professional like me. Shortly after my split, her marriage also ended. We were each other's moral support, practical help in child care and swapping practical information, and then we'd go out for drinks and cruise men. You need one of these. She may live in your neighborhood, or you may find her in the [Millionaire Single Moms Facebook Group](#), and create a remote support system, as countless other moms have done.

10

HAVE FUN WITH THE KIDS

You are so terrified about how everything is affecting them. You worry about their hurt and getting them through divorce/breakup in one piece. Meanwhile their mom is a stressed-out mess, trying to maximize time with the kids, and also making money. No one is having a good time! [Pro tip: A meta study of 34 peer-reviewed studies finds that it matters none how much time parents spend with their children after age 2. In fact, pressure to spend countless hours with our kids only produces stressed-out moms who are more likely to be broke. You're welcome!]

Eventually you will realize that life goes on. Shit happens. Then it gets better. Until you reach that acceptance, take one tiny step to be silly today. Pictionary always cracks me up. Make dinosaur-shaped pancakes for Saturday breakfast. Or crazier yet—Tuesday breakfast (at my house somehow fancy pancakes always end up with marshmallows attached. Is that legal?). Maybe water balloons or fake poop are involved. Go nuts.

11

CAREFUL WITH THE “TREATS”

When you're in crisis it is tempting to indulge. In today's culture women are told they should treat themselves. That we're all overworked, underappreciated and if we are to feel special and loved it means doing it ourselves. Well, yes—and no. It's not a treat if you can't afford it. A cupcake is not a treat if you're overweight or facing Type 2 diabetes. Nor is a Coach purse a treat if you're worried about keeping the lights on or having health insurance. And treats can be a slippery slope—one glass of pinot noir between a well-deserved load-off and a drinking problem.

12

ADVOCATE FOR EQUALLY SHARED CO-PARENTING

There is a huge movement in the United States and throughout the world to promote equally shared parenting — whether in coupled, cohabiting parents, or after a separation or divorce. There are 54 peer-reviewed studies that find that it is best for children when they have equal time with both parentings [exceptions, of course, in cases of abuse].

Equally shared parenting and 50/50 co-parenting has so many benefits for the whole family — and women overall.

When we share parenting time and stress and responsibility with our children's other parent, that gives us the peace of mind that we are doing what is best for our kids (because science says so).

We also relieve ourselves of the pressure to be the primary parent, and take on all the logistical, time and emotional labor of child rearing solo.

When we break down these gender stereotypes, and reap the benefits of the free time that helps us work, earn, date, rest and otherwise care for ourselves, this benefits everyone, everywhere, as sexism is now being remedied.

Read: [Shared parenting research](#)

13

BE PATIENT WITH YOURSELF

One of the most common things I hear from single moms is that they're so angry at their exes. Been there myself! But when you spend so much energy on hating on someone else, you are really just projecting your anger on someone else. When I divorced I felt like a failure. I felt like a bad mom and a bad wife, and I let all our friends and family down, too. I take responsibility for some of it, and I work towards accepting the rest.

Read: [Stereotypes that keep single moms broke, overwhelmed and alone](#)

14

DREAM BIG!

What you put out there comes back to you. Your prayers, hopes, gratitude. This is especially true of manifestations put out during tumultuous times when energy is being stirred up and tossed around.

If you are going to set goals, why not set really huge, scary goals? Dream really fucking big! Scary big!

Write down those goals and dreams. Sit with them. Feel how it will feel when they come to fruition. Picture what your life, your family, your heart and body will look like when that comes true.

Get comfortable with those big, gorgeous dreams, because they are coming your way!

15

ALLOW HOPE

Women do so many amazing things. You live in a time of unprecedented opportunity for women. You can do whatever you want! I believe that you can, and that you will. Your life will not look like you had hoped. But that is not a bad thing. There is untold love waiting. There is untold success and wealth. You and your kids have access to it all. And you have the strength to show your kids—and the rest of the world—that you can rock this show. Own it!



EMMA JOHNSON

What smart moms really care about.

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