



Forget the “Debt Diet” – Try FAT Instead!

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For Immediate Release

North America has been captivated by Oprah Winfrey’s “Debt Diet,” following three families as they work themselves out of a financial hole and back into fiscal solvency. There’s only one problem, as anyone who’s ever been on a diet knows all too well.

Diets just don’t work.

Tracy Piercy, a Certified Financial Planner, author, and creator of the *MoneyMinding Financial Education Program*, suggests embracing FAT instead! FAT stands for Fast Actionable Tips, which Tracy shares for free through her website, www.moneyminding.com.

Here are some examples:

- Never say “can’t,” especially in the context of “can’t afford it.” Instead say, “how can I...?” It’s never about the money. It’s about what money can or cannot do for you. Understand why money is an issue in your life either positively or negatively and what is really important beyond the dollars and cents.
- Make all financial decisions based on what is important to you, not simply because you want to make more money. Why? What will the more money mean? Why are you making the purchase or the investment? What will it mean to you in your life today and in the future? If you are not focused on what you truly want, then it’s too easy to make decisions that feel good in the moment, but aren’t really supporting your long-term vision.
- A simple notebook and pen is the best financial planning and tax management tool you can have. With every single purchase or financial transaction, make a note of what you bought and its purpose. For tax purposes, it is far less stressful to take 10 seconds at the time of purchase to write on your receipt than it is to try to remember the details when you are preparing your tax information.

Managing your money isn’t the same as managing your calories. Most financial advice preaches cutting back on expenses, or making more money. There is another way, and Tracy can lead you there!

Visit www.moneyminding.com for more information on Tracy’s programs, seminars, books, and **free tips** to financial happiness and independence.

Tracy Piercy, CFP, offers step-by-step proven success principles, tools, ideas and strategies integrated with practical financial planning tactics. She has worked in the financial industry for more than 15 years, in insurance, banking, and as a well-respected investment advisor for one of Canada’s largest investment firms. Tracy is the author of *Enlightened Wealth*, a personal money journal, and has been a financial book reviewer for the *Victoria Times Colonist*.