

Tracy Piercy delivers a revolutionary values-based, lifestyle approach to personal finance. A Certified Financial Planner by profession with 18 years experience in the industry, Tracy's expansive knowledge in the industry includes insurance, banking, investments, business, marketing, education and psychology.

From 6-Figure Professional Practice to Entrepreneur and Financial Educator

Tracy was a top producing investment advisor with one of Canada's largest investment firms, CIBC Wood Gundy. She did not purchase an existing book of business or buy into an existing practice, but built her entire \$33m investment practice from scratch (ie. cold calls, seminars, newsletters, referrals), growing her assets under administration by approximately \$1m per month until the time the practice was sold in 1999. Tracy sold her successful practice to her partner to concentrate on financial training. The result of years of study and personal experience is her system called MoneyMinding®. Through her teaching, Tracy introduces a whole new way of looking at every area of personal finance so that decisions people make on a day-to-day basis support wealth creation and lifetime financial independence.

Combining Real Life Experience, Financial Planning and Psychology of Success

Tracy's vision began when she recognized the gap between conventional teachings on personal finance and client reality – a fact highlighted when one of her high net worth clients could not resolve his money worries with traditional reassurances. Delving into the teaching of world-renowned success teachers such as Tony Robbins, Robert Kiyosaki, Michael Gerber, Mark Victor Hansen, Robert Allen, Napoleon Hill, and others, and combining their wisdom with what she already knew from her years as a financial professional and CFP instructor, Tracy uncovered a whole untapped vein of advisor / client relations. Her method begins with an understanding of the client's individual values and ends up with a complete plan for personal financial success and the means to carry it out in a way that works for them personally.

Not long afterward, Tracy's new knowledge and vision were tested in a period of her own personal financial loss, coinciding with a series of family crises. These real life difficulties involved people Tracy loved and made her realize financial setbacks are temporary and minor, unless those who experience them make them into something permanent. Using what is now the MoneyMinding System, embodying the concepts she teaches to both advisors and consumers, Tracy and her husband began to rebuild, and were able to experience firsthand that freedom from financial stress is possible for anyone – regardless of their current situation.

Delivering Marketing and Client or Employee Development Programs, Tools, and Training

Today, MoneyMinding is a marketing and client development company that equips a global network of financial professionals to deliver financial education and promote professional alliances as tools to build strong, profitable client relationships. Tracy's consulting, training / speaking and program development services enable her to assist companies, financial institutions and educational providers with a range of financial literacy programs for marketing, client and staff development, customer service, employee assistance, corporate social responsibility and education. She is the author of four books, several courses and CD programs. These provide a collection of exercises on developing the mindset for financial success. Her published works include: *Enlightened Wealth*, available in a compact manual or in journal form; *The 12 Simple Steps of MoneyMinding: The Foundation for Expanding Financial Possibilities in Your Life*; *Moneyology: Integrating the Psychology of Success with Real-Life Strategies*; and dozens of articles and special reports on all areas of personal finance. Her courses include *The MoneyMinding Makeover* home-study course; *Wealth Secrets of Everyday Spending*; *The 7-Day Make-a-Difference Program*.

Highlights of Tracy Piercy's Speaking and Teaching Experience

Tracy is an accomplished international speaker and has been featured on radio, television and print throughout North America. Highlights include the following:

Keynote speaker engagements:

- Professional women's organizations such as Women's Business Network, Young Women of Distinction and eWomenNetwork.
- Financial industry organizations such as Advocis, Investment Dealers' Association and the Real Estate Network Group.
- Business and charity organizations including varied Chambers of Commerce, Victoria Family Self-Sufficiency (FSS) and church groups.
- Taught licensing programs to professionals studying for life insurance, financial planning and securities examinations.
- Wrote content for *Investigate Before You Invest* investor advisory and financial planner compliance materials for the BC Securities Commission. The organizational principles from this program have become a key methodology for the delivery of financial education in the province of British Columbia.

Developed and delivered:

- *ClientMinding*: industry training on client service to members of the Investment Dealers' Assoc. (now Investment Industry Regulatory Organization of Canada).
- Sales training and referral programs for the Credit Unions of BC, including 2-day intensive seminars for credit union branch managers.
- Coaching and mentorship workshops for the YWCA Young Women's Leadership Development Conference.
- *Encouraging Possibilities* workshops, helping people to create a tangible vision for their future.
- *An Introduction to Money* class for grade 10 and 11 students for their Career and Personal Planning (CAPP) program.
- *MoneyMinder* personal financial planning tools for the National Association of Professional Organizers (NAPO) to use with their clients.
- *MoneyMinding Mastery*: a 4-day certification program for financial professionals from a variety of professional backgrounds and countries.
- Other *MoneyMinding training* programs for consumer and advisor groups throughout the globe.

Achievements and additional information:

- Was a top-producer and was recognized as such by the firm and companies she represented.
- As an insurance agent, had the experience of uncovering and placing a policy with a commission over \$80k from the application of MoneyMinding principles.
- Hired to teach budgeting to a billionaire when most professionals would only talk about advanced financial planning concepts and money management.
- Taught recovering youth addicts financial literacy concepts, as well as professionals from a variety of financial fields.
- Used MoneyMinding principles to successfully help restore marriages that were on the rocks because of financial matters.
- Continues to read finance, success, business and personal development books at a rate of approximately 1 or 2 a month.

Supporting Financial Literacy with The MoneyMinding Foundation

Tracy donates a percentage of her earnings to charitable causes. In addition to supporting a number of existing charities, Tracy established The MoneyMinding Foundation: a registered charity that provides financial literacy and empowerment programs to people who otherwise could not access this information. Foundation recipients can be certified on the MoneyMinding programs alongside financial professionals. The Foundation can also issue bursaries or cash awards to groups and individuals involved in delivering or supporting financial literacy programs. This initiative enables the unique opportunity to bring non-profit groups serving lower income, young and senior people together with industry professionals giving both middle market and high net worth people access to empowering financial training.