

## SPEAKING TOPICS BY TRACY PIERCY, CFP

The topics below are positioned for a consumer or potential client audience:

### **Ponzi-Mania: What You Need to Know to Avoid Getting Fleeced**

There is a 'get rich quick' plan and it's not the best return, not a creative tax shelter, or offshore investment scheme. There is a sure thing, and it is a lot simpler than you think. There is a place to start and a roadmap to keep you on track that will take you to your destination – without taking you to a wrong turn or dead-end.

Okay, so maybe it's not fraud you're afraid of. What about day-to-day inappropriate financial advice? Despite what everyone thinks, you can protect yourself and your clients from ill intent or ignorance.

In simple, plain language, financial literacy expert and behavior finance specialist Tracy Piercy, a CFP and international speaker and author of 4 books, including the *12 Simple Steps of MoneyMinding*, will share with you the reasons people struggle and fall victim to fraud or wrong doing. She will provide you with some key strategies to keep your money safe!

### **Do Not Assume the People You Talk to Understand Your Advice**

Despite positive nods of agreement and signatures on documents, the reality is that most clients don't ask questions because they don't know what to ask, or are intimidated to ask at all. The potential liability for this on the part of the professional or the client is obviously monumental. But what do you do?

Financial success is 80% emotional. Fear is a powerful driver. The way to reduce fear is with knowledge. With knowledge comes understanding and confidence. But, to gain knowledge takes time. And, to deliver knowledge takes time. To break the cycle, there has to be a behavior change, which will take an emotional commitment.

Becoming aware of the impact of behavior on financial decisions is the critical missing piece to protect against professional liability.

Behavioral finance specialist, financial literacy expert, Certified Financial Planner and founder of the MoneyMinding System for financial education, Tracy Piercy will share with you a simple process you can use immediately to help break down this critical barrier to client communication so you can enhance your practice and client results.

### **Why Saving Money Is Not the Secret to Retirement**

For over 60 years, not only is conventional teaching on how to 'retire' not working it is actually contributing to financial struggle. Despite what everyone thinks, saving money and accumulating a big pot of gold for the land of retirement is not the answer. Getting a good return on your money, saving more, cutting back expenses, reducing fees and paying less interest is only going to make life more stressful and difficult. This model is actually impossible to fulfill on. So what is the answer and why is it so simple, yet not acknowledged?

The real-life problems of this outdated plan are rampant. The real-life answers can be learned by young children. What happens? Why? What is the secret to retirement?

Tracy Piercy, CFP, is a financial literacy expert and behavioral financial specialist. She is the founder of the MoneyMinding System for financial education. The real secret to retirement is the motivation behind her books, courses and keynote speaking. When you know the secret, you are guaranteed to have a new outlook on all areas of personal finance.