

SPEAKING TOPICS BY TRACY PIERCY, CFP

The topics below are positioned for an audience of financial professionals:

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. Your potential liability for this lack of understanding is obviously monumental. The impact on your ability to grow your business is equally disastrous. But what do you do?

Financial success is 80% emotional. Fear will cause even the most conservative people to act in irrational ways. The way to reduce fear is with knowledge. With knowledge comes understanding and confidence. But, to gain knowledge takes time. And, if you have expertise to help someone gain knowledge also takes time. In finance, more than most other professions, the knowledge gap will always cause emotional roadblocks that sabotage your success and the success of your clients.

To bridge the knowledge gap requires a behavior change which requires a communication process to guide financial decisions. This is the critical missing piece to protect against professional liability and to enhance your overall success.

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 emotional barrier in client communication so you can get better results for both yourself and your clients.

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 investment, saving more, cutting back expenses, reducing fees and paying less interest is only going to make life more stressful and difficult for the people you serve. This outdated model is actually impossible for most people to fulfill on. So what is the answer and why is it so simple, yet rarely 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The real-life problems of this outdated plan are rampant.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? Find out. Implement it into your practice and expect to see significant results next year. Without changing anything you're doing, simply change your perspective and you will have found the secret to financial and business success.

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 inspiration 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.

Ponzi-Mania: What You Need to Know to Keep Your Clients from 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, maybe you know how to tell the difference between legitimate investments and the carefully disguised sharks waiting offshore. But your clients are not immune to the temptations of a smooth talker in a nice suit promising guarantees that come packaged in professional brochures and fancy graphs.

And, if you're not concerned about the impact of fraud on your overall business success, then what about day-to-day inappropriate financial advice they've received in the past or hear about from their friends and associates? Regardless of whether it's only a few 'bad apples' out of an industry of serious professionals, those few, create havoc on your success. Despite what everyone thinks, the fear and negative impact can actually create an environment for you to thrive in while at the same time protecting yourself and your clients from ill intent or ignorance.

Financial literacy expert and behavior finance specialist Tracy Piercy, a CFP founder of the MoneyMinding System will share with you the reasons people struggle and fall victim to fraud or wrong doing and how you can apply a simple formula to profit professionally with some best practices and key strategies that help clients keep their money safe!