

## Money is the #1 stress in people's lives... but it doesn't have to be that way

**For years**, North Americans have learned how to get a job and save money, but not how to become financially independent. In a recent survey, more than one in three respondents said they will never be able to accumulate enough savings to retire no matter what they do<sup>1</sup>. Personal saving rates have dwindled from over 20% in 1982 to just 1.5% in 2005<sup>2</sup>.

Clearly, "saving for retirement" isn't working, and the looming crisis this is causing has policy makers and financial professionals scrambling for solutions.

What if the solution could be found by simply approaching money in a different way?

### Solving Financial Problems with Day-by-Day Solutions

At MoneyMinding, we believe that the only way to solve the growing personal financial crisis is on a personal day-by-day level. And, we back up our beliefs with a dynamic financial education system that has already changed lives in Canada, the United States and around the world.

MoneyMinding is a marketing and client development system that equips a global network of financial professionals to deliver financial education and pursue professional alliances as tools to build strong, profitable client relationships. It teaches a whole new way of looking at every area of personal finance so that the decisions people make on a day-to-day basis support wealth creation and lifetime financial security.

Notes:

1. *Rethink Retirement Survey*, by SOM for Desjardins Financial Security, Summer 2008

2. Statistics Canada, *Perspectives on Labour and Income*. Personal Debt, January 2007



### Connecting Financial Planning and Wealth Creation Strategies

MoneyMinding's founder and CEO, Tracy Piercy, CFP, started developing the system in 1997 when she first noticed a disconnection between conventional financial teaching and real wealth building strategies. Some clients would come to her asking about debt consolidation loans that would buy them only a temporary reprieve from the consequences of unplanned, uncontrolled spending. At the same time, some of her high net worth clients were so afraid of loss, they never let themselves enjoy the riches they had worked so hard to earn.

MoneyMinding's *12 Simple Steps* allow all types of clients, modest income earners to multi-millionaires, to determine their personal goals, assess their resources, and create plans that help them to enjoy the present, as well as plan for the future.