

Liz Frazier Bio

Like many, I spent a lot of my adult life searching for what I was meant to do in this world. The pressure I put on myself to figure it out was exhausting. Then I got pregnant with my first child...and everything changed (as it always does with little ones). I went into full mom-manic mode, setting up 529s, getting our wills prepared and obsessing over our budget. And it clicked. I decided I wanted to be a financial planner because, like so many new parents, I realized the overwhelming need to make sure my family was financially prepared and protected. Developing relationships with my clients and using financial planning to help them reach their goals and enhance their lives is a true joy for me. I feel really lucky that I found my place.

However, as my practice grew, so did a nagging thought. I realized how many people don't understand finance, are intimidated by it and avoid managing their money all together. I hear things like "I'm not finance-y", or "My spouse is the one who manages the finances". And it's understandable why so many avoid learning about money management! People just love to make finance complicated. But you don't have to understand hedge funds to be financially healthy. Just understanding simple concepts around saving, spending, debt and protection can dramatically improve their lives. They could avoid financial problems that can lead to divorce, poor health, depression, and bankruptcy. They could also learn how to responsibly spend and save their money in ways that provide opportunities and help them discover and reach their goals.

So I made it my mission to help all adults understand finance! I still see clients, and think financial planning is a vital service. But I also want to help those who can't afford it or are too intimidated to get started. My goal is to create simple and relatable content, tools and resources so all adults can learn the basics of money management. I want to help everyone (YES YOU, the non-financey one!) learn how to use these tools and knowledge to live their best life. I want you to feel protected and secure, have peace of mind and most important, discover and reach your real dreams. I want you to live a healthier and wealthier life.

THEN I had another nagging thought...why are we all just figuring all of this out now!? We're taught things like basic nutrition and safety as a child, so we can then develop positive habits that last in adulthood (well, we do our best...I eat Nutella by the jar. I'm only human!!). Why, as a society, are our kids not learning finance until they turn 18 and then are

thrown into adulthood to make critical financial decisions? What started with some basic financial lessons for my own children, and seeing how quickly they absorbed this information, quickly grew into a passion for getting children started on the right track... leading to *Beyond Piggy Banks and Lemonade Stands: How To Teach Young Kids About Finance*.