



Speaker Biography

About Nicole Heales

Nicole Heales is a Financial Adviser, Mortgage Broker and Keynote Speaker who specialises in teaching people to be clever with money, so they can relax and enjoy their lives.

Nicole loves nothing more than getting in front of an audience to inspire them to make smart decisions about money and to make positive changes in their lives.

She understands this is where she can truly make a difference, by helping people from all walks of life to understand what is possible when we take control of our finances.

In 2019, 2018 and 2017, Nicole was listed in Financial Standard Power 50 – Australia's 50 Most Influential Advisers. She was a Finalist in Female Excellence in Advice in 2018 and 2017. 2018 also saw Nicole recognised as Finalist for Industry Thought Leader of the Year, and Holistic Adviser of the Year.

Nicole has written and presented for VIC Super Superwomen Money Series, Queen Victoria Women's Centre, BUPA and has published articles in The Age, The Sun Herald, Huffington Post, Cosmopolitan, and Mamamia magazines.

Further information:

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As featured in

COSMOPOLITAN **HUFFPOST**

The Sun-Herald
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10.thousand.girl.

MAMAMAG



Are your employees financially stressed?

Research shows that Australians are under enormous financial strain – but what role, if any, can employers play in alleviating that strain?

Death and taxes may be the only two certainties in life, but it seems for the majority of Australians there's a third contender: financial stress. Financial Fitness of Working Australians, a survey of 1,617 employees conducted by Map My Plan, shows that 48% of working Australians are worried about their financial situation.

- Personal finance is a major cause of stress for one in three working Australians
- Personal finances keep 23% of working Australians up at night
- Only people on an annual salary of \$150,000+ report a slightly lower level of financial stress
- When asked how much time per week Australians think about or deal with personal financial affairs at work, the answer equates to 9.55% of their working hours.
- 39% spend 2+ hours per week (with 26% spending 3+ hours per week)
- Gen Y spend on average of 4+ hours per working week worrying about money

Purely in terms of dollar value, personal financial stress costs every employer (in terms of lost salary) an average of \$5,202 per employee, per year. This figure is even higher for government employees at \$5,749 per employee, per year.

How Nicole can help

Nicole Heales is a dynamic presenter who can show your employees how to overcome financial adversity and put in place effective strategies to build a better future free from stress and money worries.

Nicole is available to help with:

Large group presentations

Seminars and workshops

One-to-one meetings with employees who require financial assistance

Nicole will make it easy, safe and comfortable for employees to approach her and talk about their concerns, their goals and their dreams.

Today, wealth is in information and the person who has the most timely information owns the wealth.

Robert Kiyosaki



A compelling presenter for your next event

Nicole is available to present on a wide range of topics or you may wish to customise a presentation for your particular audience needs and interests. Sample topics are outlined below.

Why do so many successful people have trouble managing their money?

Why do so many successful people fail at managing their money? Because we are not taught money management at school and some of us only learn by making mistakes or following our parents' footsteps - and they learnt from their parents. It's a very different world today. Nicole will go through the ABCs of money management.

- Needs versus wants
- Now versus later
- Spending less than you earn

This will give you clarity and show you exactly what you need now, and in the future, and give you a clear understanding of what steps you need to take to get you to where you want to go.

Should I pay off my debt, or is there something smarter to do?

Pay down debt? Get more debt? Put money into Super? These are common questions. Nicole will explain the pros and cons of each strategy including:

- Good, bad and ugly debt
- Why investing has its ups and downs
- How to think long term and avoid all the noise
- Why time is the magic ingredient where money is concerned

In this session Nicole will explain compound interest and how it can work for and against you.

How does Super really work?

Why do so many people fail to effectively plan for a secure financial future? In this informative session Nicole will outline:

- Why you really need to get engaged with your Super
- Pros and cons of Super
- What is asset allocation and risk profiling?
- How to understand whether you have enough insurance to protect your lifestyle

Nicole knows that superannuation is a dry subject, but she will show you how to put the super back into Superannuation.



Nicole will work through her frequently asked questions

She will talk about the worries that keep everyone awake at night and answer the questions you find hard to get answers to, including how to:



Get clear on your lifestyle goals



Understand your spending habits



Make the most of your super



Protect yourself and your family



Get out of debt faster



Have a fabulous retirement



Organise your Wills and Powers of Attorney

“For you to get from where you are financially right now to achieving your financial dream, you cannot do it all by yourself. It is impossible.”

Robert Kiyosaki

Here's what some of our clients have to say about working with Nicole

"I found the seminar to be very informative and engaging - it was refreshing to receive financial advice in an easy to understand way and gave me some good things to think about!"

"There is always something you can learn from these sessions, so if you walk away with at least one new piece of useful advice or info, it's worth it. And I definitely did. It's easy to not think about the future when you're young and looking after yourself, so to have some insight into the 'why' we should spend wisely, it's great to think about that type of planning and be a savvy spender."

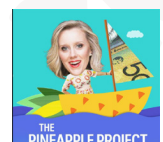
"A really good starting point; it was clear that Nicole tried to cover key financial topics of concern and present her learnings / advice in a general, easy to understand way, making it as relevant to as many people as possible."

"Very clear and detailed information, with lots of handy resources to follow up if you want to learn further. also very friendly and passionate delivery. thank you!"

"It was insightful and made me feel scared about the future, but I think that has shocked me into action - I am inspired to action looking after my finances better."

"It helps immensely to learn about how to save and has great tips to offer in a fun and safe environment."

"You don't know what you don't know and this has really opened up my eyes. The more people know what they need to do the better informed they are and can start ensuring they can look after themselves and loved one financially."





Qualifications and credentials

Over the years, Nicole has been sought after to provide her expertise and services in different capacities and has been honoured with remarkable and notable accolades, including:

Awards:

- Power 50 – Australia's 50 Most Influential Advisers 2019, 2018 and 2017
- Female Excellence in Advice 2017 and 2018 – Finalist
- Holistic Adviser of the Year 2018 – Finalist
- Industry Thought Leader of the Year 2018 – Finalist
- Most Inspirational Women in Financial Planning Australia 2017 - Winner
- Financial Adviser of the Year 2016 and 2017 – Finalist

Education:

- Ethics and Professionalism in Financial Advice 2019
- Estate Planning (Topdocs) 2017
- Advanced Self Managed Super Fund Program 2013
- Certificate IV Financial Services (Finance/Mortgage Broking) 2009
- Master of Commerce (Financial Planning) with Distinction 2008
- Diploma of Financial Advising 2004
- Post-Graduate Dean's Medal for Academic Excellence 2008
- Member of The Golden Key International Honour Society

Written and Presented for:

- Vic Super Superwomen Money Series
- Queen Victoria Women's Centre
- Bupa Health Funds
- Legal Super

Published Articles for:

- The Age Newspaper
- The Sun Herald Newspaper
- Huffington Post
- Cosmopolitan
- Mamamia Magazine

Podcasts:

- The Pineapple Project
- Thin Waist Fat Purse

