Asset Preservation Strategies, Inc.
Collaborative Wealth Management

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Monica Szakos Cramer

Financial Advisor

A San Diego native, Monica joined the financial services industry as a high school intern in retail banking. She gained her expertise through different levels of retail banking. She also started a computer consulting business in college.

Monica holds a Bachelor of Business Administration degree with a Real Estate emphasis and a minor in Accountancy from the University of San Diego (USD). She developed a love for investments and helping others achieve financial clarity and freedom at USD. Her expertise in the statistical analysis of variance coupled by technical and fundamental investment analysis allows her to take the emotion out of investing and focus on managing through the markets.

In 2011, she joined the Asset Preservation Strategies, Inc. team. Monica is actively involved with the Asset Preservation Strategies, Inc. Advisory Board and leads the firm's Investment Policy Committee.

Monica is a professionally trained presenter and conducts numerous seminars and workshops each year. She strives to bring insight and clarity to complex concepts and issues in a meaningful way.

In addition to seminars and workshops, Monica created her own personal finance blog www.monicasmoneymatters.com to educate and empower people about their finances. She also serves as an experienced resource for the media and receives media inquiries regularly.

Monica specializes in financial planning and empowerment. She works collaboratively with her clients, their advisors, and the principals of Asset Preservation Strategies, Inc. She believes that an effective client – financial advisor relationship is a partnership and requires open and honest communication on both sides. Monica is passionate about helping clients achieve freedom from worrying about money and investments.

Monica continues to consult in the Information Technology industry. She enjoys spending time with her family, sports, fashion, and philanthropic endeavors.

FAVORITE QUOTE

"I've come to believe that each of us has a personal calling that's as unique as a fingerprint – and that the best way to succeed is to discover what you love and then find a way to offer it to others in the form of service, working hard, and also allowing the energy of the universe to lead you." –Oprah Winfrey

AREAS OF EXPERTISE

- Collaborative Wealth Management
- Consultative Financial Planning
- Private Asset Management & Planning
- Insurance Planning & Estate Planning
- Real Estate & Alternative Investments
- Retirement Planning

EDUCATION & CERTIFICATIONS

- Bachelor's Degree in Business Administration; University of San Diego
- Licensed California Resident Insurance Producer
- Registered Representative and Investment Advisor Representative with Securities America Advisors, Inc.

FUN FACTS

- Enjoys learning new languages
- Began trading stocks and options in college to earn extra money
- Started working in the financial industry at age 15 as a high school intern at a bank