

Tracy Hall

Author, Keynote Speaker, Financial Wellness Advocate on Scams and Intimate Fraud

Tracy Hall is an author, keynote speaker and senior marketing executive. Over the last 25 years, Tracy has had extensive exposure to start-ups, large corporations and global tech brands including Virgin Mobile, eBay, GoDaddy and Afterpay. She frequently consults for smaller companies, volunteers as a teen mentor for The Raise Foundation and is a Board Director for the Men's Mental Health Charity - Mongrels Men.



In 2019, Tracy became known as Hamish McLaren's famous 'last victim' thanks to her role in The Australian's hit podcast, Who the Hell is Hamish? Today, Tracy is an advocate for financial wellness writing and speaking publicly about intimate fraud, scams, financial empowerment, victim mindsets, resilience, rebuilding and our need to rethink how we trust.

Tracey Hall's Keynotes and Workshops

The \$3.1B Industry we Need to be Talking About - Lessons in financial vulnerability from a con man's last victim

Through sharing and recounting her experiences with Hamish McLaren, Tracy explores in depth just how insidious and calculated intimate fraud can be. She shares details of her journey with raw vulnerability and explores the devastating impact of scams and fraud both financially and emotionally on victims. Tracy will also provide deep insight on the shame and secrecy around losing money and how to reduce financial vulnerability by educating and empowering people through financial literacy, scam education and digital vigilance. By building awareness and empathy, organisations can reduce risk and protect their brand (and hearts) with financially vigilant and resilient teams.

Key Takeaways

- **This COULD happen to me:** By sharing her lived experience, Tracy shares a story that drives home the reality that falling victim to scams isn't reserved for the naive or vulnerable—it can happen to anyone. This fascinating story will awaken a sense of awareness and vigilance, motivating listeners to take proactive measures to protect themselves and their loved ones against scams and fraud.
- **Scan types & watch outs:** We delve into the various scam types, from investment scams to targeting and deceptive romance scams, empowering the audience to recognise the warning signs and provide technology suggestions to protect yourself now and in the future.

- **AI, Data Breaches and Deep fakes:** Explore the latest statistics and trends in scams and fraud, highlighting the scale and sophistication of current schemes. While technology has afforded us protection, it has also heightened our vulnerability. By understanding these dynamics, we can all navigate the digital landscape with heightened awareness and foresight.
- **Psychological Understanding:** Delve into the psyche of a scammer, unveiling the psychological tactics they employ (including coercive control) and the red flags to watch out for when assessing trustworthiness. Learn how to identify potential threats, whether you're inviting someone into your personal life or safeguarding your financial assets.
- **Strategic Defense:** From compliance training to phishing education, having this subject and story top of mind, organisations can encourage and expect more vigilance from their teams when it comes to protecting their company and themselves against scams and fraud.
- **Empathy and Compassion:** Whether it is you or someone you know, compassion and empathy are key to dealing with the emotional and financial fallout of a scam or fraud. By arming your teams with an understanding of the emotional and financial impact of such betrayals, you will cultivate a culture of support and resilience, enabling your team to navigate challenges with grace and empathy.

RETHINKING Society's Invisible Contracts of Trust - Why Bold Curiosity, Not Intuition is the Key to Remaining Financial and Emotionally Vigilant

Trust forms the bedrock of our relationships and influences our interactions on various levels – most of which are subconscious and fuelled by cognitive biases. Join us as we unravel the layers of trust, vulnerability, and stepping out of the victim identity, equipping you and your teams with the knowledge and tools to foster trusting relationships, embrace vulnerability, and cultivate resilience in all aspects of life.

Key Takeaways

- **Invisible Contracts of Trust** – Gain a deeper understanding into the complexities of why and how we trust by exploring the invisible contracts of trust in our societies as well as our biological conditionings.
- **Intuition v Cognitive Biases** – Explore how we are not always equipped to evaluate fraud and scams by discovering the flaws in our intuition which are fueled by our many cognitive biases.
- **Shame & Victim Blaming** – We will also delve into shame, shedding light on its impact and providing tools to overcome its debilitating effects. We cultivate a stronger and healthier mindset and create more compassionate and authentic relationships by addressing shame head-on.
- **Normalising Vulnerability** – In our journey, we will explore the power of vulnerability and challenge societal norms surrounding vulnerability and highlight when you will be most 'situationally vulnerable'. Learn how to be extra vigilant during these times and discover how embracing vulnerability can lead to deeper connections and personal growth
- **Scepticism v Cynicism** – explore how to maintain an optimistic outlook without rose coloured glasses or toxic positivity in a world where we are exposed to scams and fraud daily. Be boldly curious when presented with people or information that might not be

completely legitimate so we can protect ourselves whilst being open to genuine connections.

RED FLAGS, RELATIONSHIPS & REBUILDING - Recognising Warning Signs, Embracing Vulnerability, and Rebuilding After Major Life Events or Trauma

Tracy Hall's life went from fact to fiction overnight when the man she had been dating for almost 2 years turned out to be one of Australia's most notorious con men - Hamish McLaren. Also known as Hamish Watson. Also known as Hamish Maxwell. He stole her life savings (\$317,000) along with her ability to trust.

Come along on a journey of highs, lows, love and loss as we explore the devastating financial and emotional effects of intimate fraud, the red, green (and beige) flags as well as how to rebuild an even better life in the wake of deep betrayal. Tracy explores the concept of vulnerability following major life events and how to protect yourself and others during these times. Ultimately, this is a story of hope and resilience with the audience left feeling inspired, boldly curious and empowered.

Key Takeways

- **Recognising Red, Green & Beige Flags** - Learn to identify warning signs of deception and fraud in intimate or professional relationships, empowering yourself to protect your financial and emotional well-being.
- **Embracing Vulnerability:** Explore the transformative power of vulnerability in personal growth and healing, and discover strategies to navigate major life events with resilience and authenticity. By accepting and leaning into vulnerability, you'll unlock untapped self discovery and inner strength.
- **Rebuilding Trust:** Gain invaluable insights into the complex process of rebuilding trust after betrayal. Learn practical steps to foster healthier and more resilient relationships in the aftermath of deception. By understanding the reasons we trust and our cognitive flaws, you'll be more vigilant in the future.
- **Empowerment Through Awareness:** Understand the importance of staying informed and vigilant in relationships, and empower yourself to set boundaries (both financial and emotional) and assert your needs to prevent exploitation and manipulation.
- **Cultivating Resilience:** Draw inspiration from Tracy Hall's journey of hope and resilience, and leave with a renewed sense of courage, bold curiosity, and empowerment to navigate life's challenges with strength and determination.

SENIORS - EDUCATE & PROTECT YOURSELF AGAINST SCAMS & FRAUD - 3 hour Practical Hands on Workshop for Seniors

In 2017 Tracy Hall lost her life savings to intimate fraud. Motivated by personal experience, Tracy is dedicated to educating Australians about the devastating emotional and financial impact of scams and fraud and how to protect themselves and become more financially resilient.

In 2023, Australians lost \$2.74 billion to scams and fraud, with the average loss per victim being around \$18,000. Seniors aged 65 and over are particularly at risk, reporting over 70,000 scams and suffering losses totaling more than \$120 million. Given that this demographic represents 17% of Australia's population (about 4.3 million people), it's crucial to equip them with the knowledge

and tools to protect themselves. This practical and hands on workshop will educate the participants and help them to identify and prevent common scams targeting seniors.

Key Takeways

- **Types of Scams:** Understanding the common types of scams prevalent in Australia today showing real life examples of each, including:
 - Online Scams: Phishing emails, fake websites, and social media scams
 - Phone Scams: Robocalls, SMS scams, and voice phishing
 - Investment Scams: Fake investment opportunities and Ponzi schemes
 - Romance Scams: Scammers who exploit emotional connections to defraud victims
- **Recognising Red Flags:** Identifying warning signs of scams, such as unsolicited communications, offers that seem too good to be true, or pressure to act quickly.
- **Prevention Strategies:** Learning practical steps to protect personal information, secure online accounts, and verify the legitimacy of unsolicited contacts.
- **Response Tactics:** Knowing what to do if targeted by a scam, including reporting processes and steps to getting victim support or mitigate damage if scammed.
- **Resources and Support:** Accessing support services and reliable resources for ongoing education and assistance.

RED FLAGS, RELATIONSHIPS & RESILIENCE - Recognising Warning Signs, Protecting Yourself, your Money, and Rebuilding After Major Life Events or Trauma

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Key Takeaways

- **Recognising Red, Green & Beige Flags:** Things aren't always as they seem, especially if someone is intentionally manipulating you. Empower yourself to protect your financial and emotional wellbeing by learning how to spot the signs of financial abuse and coercive control - a form of abuse where someone uses money to manipulate and control another person.
- **Embracing Vulnerability:** Vulnerability is part of the human condition and humans aren't going to stop being human anytime soon. Recognise all the different ways you might be vulnerable and become aware of how you can protect yourself during these moments. Explore how vulnerability can play a transformative role in your personal growth and healing as you navigate major life events and face adversity.
- **Building & Rebuilding Trust:** Trust is required for every relationship, personal or

professional. Gain insight into how your brain might make you trust a little too quickly and what you can do to think critically, not cynically.

- **Empowerment Through Awareness:** Ignorance isn't bliss. Understand the importance of developing financial literacy, setting boundaries, and maintaining financial independence by actively protecting yourself from exploitation and manipulation. Build financial resilience and agency with more education and awareness.
- **Cultivating Resilience:** Bad things can happen to good people and this can happen to anyone. Be inspired by Tracy Hall's journey of finding hope, resilience, and courage after experiencing the ultimate intimate and financial betrayal.

LADIES WE NEED TO TALK ABOUT MONEY - I Gave Away My Financial Security, Future and Empowerment Way Too Easily. I Should have Given Him My Laundry Not My Finances

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Tracy's story, while shocking, highlights the common vulnerability women face when it comes to financial literacy and security. Her experience serves as a powerful reminder that anyone, regardless of their accomplishments or intelligence, can fall victim to financial scams and manipulation or be financially vulnerable, especially in the context of intimate relationships. The presentation encourages open conversations about money, breaking down the taboo and fostering a culture of shared knowledge and support among women. Ultimately, it aims to empower women to achieve financial security and build a future free from financial dependence and vulnerability.

Key Takeways

- **Be Aware of All Your Vulnerabilities** - You don't have to lose your life savings to a con man to be financially vulnerable. We are human and we will all be vulnerable from time to time. It could be a major illness, having a baby, taking a career break, divorce or death. Being fully empowered and 'on top' of your money and financial situation will put you in a strong position should you face any type of adversity in life.
- **Financial Literacy and Education is Key** - Women often face systemic disadvantages when it comes to finances and wealth, and a lack of financial literacy and agency can make them more vulnerable to manipulation or simply find themselves not in a strong position should something go wrong.
- **Break the Taboo** - Talking about finances, sharing experiences, and supporting each other can help women feel more confident and empowered in managing their money. Fostering open conversations with honesty and vulnerability is the first step in building financial power and agency.
- **Its Never Too Early** - Superannuation can be the biggest single financial investment held personally for most women, and starting early, making voluntary contributions, and undertaking its nuances and opportunities are critical steps toward a secure retirement - regardless of your marital status.

- **Seek Professional Advice** - Financial knowledge and literacy doesn't come naturally to most of us so where possible, seek advice from a trusted professional. Build a plan. Remain disciplined and build a secure future for yourself.
- **Be Ware of Red Flags But Don't Let Cynicism Overshadow Trust and Openness** - While vigilance is essential, maintaining a balance between healthy skepticism and the ability to trust and connect with others is crucial for well-being and positive relationships.

Testimonials

“ Not only does Tracy have a compelling story but the team came out of the session empowered to have financial conversations, understand their own financial position & take ownership. Many had not had these critical conversations before.

- *Ashleigh Wheeler, Brown-Forman*

“ Tracy is a vibrant presence, who speaks from the heart and has strong, powerful messages that create positive change. She educated us on how to help others who have fallen victim to scams and how to support and check in on those who may be more vulnerable.

- *Rachel Pullicino, Jack Daniels Brand*

“ Tracy spoke to a group of our female clients about her experience as a victim of intimate fraud. She vulnerably shared the strategies she has used to overcome the shame surrounding her loss and created an environment where those present felt empowered to share their own stories around money, relationships, and loss. She is a wonderful example of the rich life that can be created after a time of incredible adversity. Her story was both powerful and uplifting for those in attendance. I have no hesitation in recommending Tracy as a speaker to others.

- *Cathryn Gross, Michin Moore Private Wealth Advisors*

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