

## **Monica Spencer**

I was born in the San Francisco Bay Area & lived there until I was 10 years old. At that time, my family moved to the Sacramento Area & has lived there ever since. After I married, my husband & I moved to El Dorado County. I had my first insurance job at the age of 18 & though many times have tried to “branch out” into other fields of work, have always returned to insurance. I have worked in many different types of insurance including auto, health, dental, life, and business liability. I graduated from CSU, Sacramento in 2000 with a BA in Communication Studies, with an emphasis on Public Relations. I spent 18 months in Sao Paulo, Brazil returning home in 2002 & fluent in the Portuguese language. Upon my return home, I obtained my Life Agent & Property/Casualty Licenses. My husband & I have been happily married for almost 5 years. We are the happy owners of 3 very energetic dogs and enjoy spending our time exploring the beautiful El Dorado National Forest in the car, on quads, or on foot. I also enjoy doing needlework & am currently learning how to quilt.