Tracy is a Lancaster native that loves all things Lancaster. She cofounded Arbuckle Phayer Accounting Group, LLC, a public accounting firm, in 2013. She serves as the firm's Managing Partner. She became an Enrolled Agent in 2012 and is a member of The National Association of Enrolled Agents and The Ohio State Society of Enrolled Agents. Her firm is a Champion Member of The Lancaster Fairfield County Chamber of Commerce, a Legacy Member of Destination Downtown Lancaster and was recognized as Small Business of the Year by the chamber in 2022.

Before devoting her work full-time to Arbuckle Phayer Accounting Group, LLC, Tracy spent several years working on a part-time basis in public accounting while raising her son, John David, with Jay, her husband of 31 years.

Tracy is currently a board member and the Treasurer for The Lancaster Festival. She is also a member of Twig and is serving as co-chair of 250 plates.

Tracy enjoys nature, long walks with her dogs and spending time with her family.