

## **For Beverly Krzmarcik Cash Flow Planning is all about Family**

**January 22, 2014 Halifax, NS** - Beverly Krzmarcik chose to begin her career in Financial Services with the Certified Cash Flow Specialist™ Designation (CCS™) because she wanted to help families clean out their "financial junk drawers."

Certainly family life can seem trying when many young Canadians begin their working lives with more debt and it takes roughly five times the average income to buy a house.

One of the first cash flow plans Krzmarcik presented was for a young couple struggling to simplify things, "With debt up to their ears and young children to love and care for, money was not a happy topic if at all a topic at home.

What happened when she saw them a month after delivering the plan?

"They came in and they had a burden off their shoulders. And the best part about it, they said they can talk as a couple about money, know where it's going, agree on it and move on. No arguing! Personally, that value added to their home that will carry with them for years to come is the *best* part about my job!"

Krzmarcik, a self-proclaimed lover of numbers, says she considered pursuing her CFP or even an accounting designation before confirming that the CCS™ would truly help her to build trust with her clients.

She says, "When you start having a conversation about their daily lives and their dreams and fears, it goes beyond just making statements—there is a level of connection that allows me to best know how to advise them and gives the clients trust in me and in our services."

She notes that Cash Flow Planning rips off the Band-Aid and fixes what's underneath, "We can give our clients calculations and investment advice until they're up to their ears but that's not going to help them sleep easy at night or avoid money conflicts at home."

Many advisors can relate to working with clients who have good incomes but no way of enjoying the money they're making. This is where Krzmarcik says she can help, "We understand family life can get a little crazy and we enjoy working with these clients to ensure their future is prepared for, while still allowing clients to have the time of their lives while their families are still young."

Perhaps Krzmarcik is so tuned in when it comes to helping families because she is close with her own. A couple of years ago she joined the family business, 20% Solutions, which has been providing financial services in Guelph for 25 years. She says that adding Cash Flow Planning to the already existing practice has "added great momentum to our business," especially because she is one of the first Certified Cash Flow Specialists™ in the region.

Her advice to those thinking about the CCS™ is that "this designation has the BIGGEST return for the advisor's investment and the tools and training along the way are beyond worth every penny. Beyond the money aspect, this is finally a designation we can be so proud of and one our clients can easily understand. Thanks Stephanie!"

## **About the CCS™**

The Certified Cash Flow Specialist™ (CCS™) Designation is the first program of its kind in Canada. It recently launched, November 2013, and there are currently 9 Financial Professionals who have received the CCS™ Designation. Certified Cash Flow Specialists are tested for competency in the use of cash flow formulas, behavioural spending concepts, debt management, and on the review and creation of written cash flow plans. Designates must meet continuing education requirements as well as follow a professional code of conduct. In order to renew the designation, qualified professionals will have their skills put to the test by completing an annual case study and will be required to prove they are actively and regularly writing cash flow plans for their clients.

The CCS™ program is managed and owned by The Money Finder. Find out more about The Money Finder <http://themoneyfinder.ca/>

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