

New CCS™ Says Cash Flow Planning Gives Clients the Impetus and Encouragement Necessary to Keep on Track

January 26, 2015 Halifax, NS – Certified Cash Flow Specialist™ Brian Morton is not only a financial veteran—having made the switch back to 100% client advising/planning following 7 years with a successful MGA—he is also a veteran soccer coach. Morton says, "The Cash Flow Planning process is not judgmental. Rather, it is completely rational, practical and sensible. The great thing is that we are providing a road map for clients to follow, and we provide the impetus and encouragement necessary for each client to stay on track, rather like a coach."

He says Cash Flow Planning is akin to soccer in terms of the process—players warm up and get prepared, they learn the specifics of the game, then incorporate the technical aspects they've learned, and then they review the goals they've reached and the obstacles along the way.

"Cash flow planning is for anyone who is concerned about money and would like to generate more life from their money. If you could add tens or hundreds of thousands of dollars to your bottom line by managing debt more effectively, would you like to do that?"

Morton says Cash Flow Planning is a great way for advisors to give clients practical advice, "I think this an ideal way to differentiate myself from the competition and provide invaluable planning advice for clients."

He was introduced to the idea of Cash Flow Planning while attending one of Stephanie Holmes-Winton's seminars. The talk, held in Peterborough was one in a series of talks across Canada hosted by Holmes-Winton and sponsored by Manulife Bank. Morton says, "By the end of the seminar, I had decided this was just what I was looking for—an innovative, planning focused way to approach clients. Consequently I registered there and then for the training, because I knew if this was the way forward, I needed to buy in right away."

After hearing about the process of Cash Flow Planning and how it supports each client by not imposing restrictions on their spending, but rather, helping them focus on what truly matters to them, Morton knew he had discovered a new process.

He says, "So much that has appeared in the financial press, over the past several years, talks about unsustainable debt levels amongst Canadian consumers, combined with lower saving levels. So when, I heard Stephanie speak about Cash Flow Planning, it really struck a chord that this was the way to provide totally practical financial advice to clients."

About the CCS™

[The Certified Cash Flow Specialist™ \(CCS™\) Designation](#) is the first program of its kind in Canada. Since its launch in November 2013, Financial Professionals in almost every province 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™ is worth 30.75 CE credits from the Institute for Advanced Financial Education.

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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