

Certified Cash Flow Specialist™ Says Cash Flow Planning Gives Clients Quantifiable Results!

December 3, 2014 Halifax, NS – Certified Cash Flow Specialist™ Eva-Christine Missullis says Cash Flow Planning gives quantifiable results as clients are able to create more wealth in both the short-term and long-term while saving thousands of dollars in interest costs. She says Cash Flow Planning is for everyone—even those without debt can use the process to create more wealth for long term prosperity.

She says Cash Flow Planning is key in helping her clients develop a foundation to deal with unexpected expenses. "Without a cash flow plan would you be prepared for an emergency—new roof, furnace, car or accident? Would you be prepared for an unexpected expense like a critical illness, loss of a job, or a work-related disability? A much needed vacation? An earlier than expected retirement?"

Having the ability to save is significant. A September 2014 study by Equifax says Canadian consumer debt, which includes mortgages, grew 7.2% to \$1.45 trillion from \$1.35 trillion a year earlier.

Eva-Christine says, "Becoming a Certified Cash Flow Specialist™ allows clients to recognize me as their trusted advisor who will do the right thing when working with their cash flow." She focuses on showing her clients that they can still enjoy life while creating their emergency fund, saving for retirement, and fulfilling short and long-term goals.

"What initially attracted me to the idea of taking the CCS™ Designation is that it is a structure—*not* a budget. A standardized process which helps clients understand their spending habits without the client feeling restricted like they would on a budget."

Eva-Christine says that Cash Flow Planning is crucial as it is a form of money management that focuses on routine, day to day administration of your cash resources. From there, "Clients can recognize purchases that they *need*, and choose what they want more effectively and see how their choices impact their future wealth."

Eva-Christine says cash flow is the first step she takes with clients because it is of utmost importance that clients know exactly where their money is going. With Cash Flow Plans, "Clients learn how to pay debts quickly which can save them thousands of dollars."

In addition to the CCS™ Designation, Eva-Christine has earned many designations including her CLU, CHS, CPCA and CFP certificate. She is also a member of both Advocis and Independent Financial Brokers of Canada.

Aside from her professional designations, she is also a member of the Ontario Equestrian Federation (OEF) and is committed to the mission of the OEF—providing support and leadership to members of Ontario's horse community. When she isn't helping clients to make the most of the money they have, she can be found training with her horse.

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 Financial Professionals who have received the CCS™ Designation in almost every province. 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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