

## **CCS™ Chris McKitterick Says Cash Flow Planning Will Be a Mainstay in the Financial Services Industry**

**March 20, 2014 Halifax, NS** – Chris McKitterick says having his Certified Cash Flow Specialist™ Designation ensures that he can help clients to see why cash flow planning is going to be a mainstay in the financial services industry. He says, "Before the designation even existed, I was hungry to learn more about how I could offer this type of planning to my clients and help tackle some of their most important money concerns together."

He says that the designation allows him to be on the leading edge while helping to ensure that his practice is focused around holistic planning. Perhaps the fuel that inspires McKitterick to strive for excellence in terms of serving his clients comes from the legacy his father, Don McKitterick has built. A business leader in the industry for over 35 years, McKitterick is also partners with another of Canada's first elite advisors, whom at the age of 92 still finds pride in coming to the office everyday, even though he is *retired*.

McKitterick says that cash flow planning has helped to strengthen his process from A-Z, "Cash flow planning is not about budgeting and trying to find a way to save some money on your cable bill, nor about negotiating better car insurance premiums. With our average client, we are often able to find an additional \$4000 per month that can be redistributed to accomplishing all the things that are most important to our clients. "

He says cash flow planning "eliminates the concerns of day-to-day spending because it is built around all the things that matter most to you, including backup plans and *rainy day* accounts."

A person may not have any concerns with their daily spending but that doesn't mean they shouldn't have a cash flow plan in place, he says, "Whether you make a great income or feel you are right where you think you should be, giving yourself a track to run on with a cash flow plan can help alleviate current or future cash flow concerns."

Offering clients a written cash flow plan is akin to giving them a map for financial guidance. McKitterick says, "I have found that one of the biggest stressors clients face with regards to their day-to-day spending is that they don't have a plan to follow. Without setting individual goals or having a way to track those goals, spending just tends to happen."

With the recent launch of his new website McKitterick aims to show clients how cash flow planning allows him to help with not only planning but implementation and results.

For more on McKitterick and his practice, check out his appropriately titled website:

<http://www.cashflowplanning.ca/home.html>

## **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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