



## **Certified Cash Flow Specialist™ Says Cash Flow Planning Allows her to Help Clients in a New and Truly Unique Capacity**

**June 15, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) Lorraine Graham is a seasoned financial professional who recently started her own practice after spending the past eight years in leadership roles with two large insurance companies. She says that becoming a Certified Cash Flow Specialist™ allows her to offer Cash Flow Planning and help clients to take the stress out of their financial lives.

"I can finally help clients in a way that I wasn't able to before. Working with a multitude of advisors on joint calls over the years, I have seen firsthand the trouble people get into with debt with really nowhere to turn for assistance," she says.

With Cash Flow Planning, Graham is able to help people with their daily spending and debt management. "Most everyone has debt—it causes a lot of stress in families—I want to be a part of the solution," she says.

Like many Certified Cash Flow Specialists™ who are accustomed to seeing the great results their clients have with Cash Flow Planning, Graham uses a Cash Flow Plan herself. "I love my Cash Flow Plan—as a self-employed advisor, my income is all over the map—by having a Cash Flow Plan I now have a very clear strategy for paying the bills and the things that get me ahead financially. I really only have to manage my weekly spending. What a relief that is! I noticed a huge difference in as little as two weeks."

Graham also points out that Cash Flow Planning not only helps with daily spending, it also allows one to stop wasting money on inefficient interest. "So many people are hemorrhaging money in interest payments—if we can show them how to save thousands of dollars in interest alone then it's worth it—if we can save them interest payments and help them save and invest in their future.....that is exciting!"

She says discovering the CCS™ Designation was truly a light bulb moment for her, "I knew immediately this was something I needed to take if I wanted to be the person who could truly deliver financial peace of mind, and not just investment and insurance advice. Helping families find more money than they could on their own so they can enjoy the life they truly desire and deserve."

## 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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