

Certified Cash Flow Specialist™ Says Designation Allows Clients to Fight Back Against Marketing Tricks

November 13, 2014 Halifax, NS – Certified Cash Flow Specialist™ Brian Jeffray says the designation helps him to show clients how to win the war against today's aggressive marketing by allowing them to prioritize their spending, meaning, they're less likely to be sucked into making meaningless purchases.

"The marketers have won in that they have convinced us to spend money on things we don't need or cannot afford—with money we have not earned yet. It may seem like cash flow planning is a voice in the wilderness, but at least it *is* a voice; and it's music to the ears of those who are ready to fight back to control their spending and, ultimately, their lives."

He says there is absolutely no downside to trying cash flow planning for a few months, "Once you understand that spending money is an emotional process—and not a mathematical process—you will be set for life."

Jeffray transitioned into the insurance and investment industry at age 42 following a successful career as a dairy farm owner and operator. He says clients can relate to the fact that he will be looking toward retirement himself in the next 10-15 years, "It is in my best interest to know all the best strategies for retirement and how to implement them."

He says that the Certified Cash Flow Specialist™ Designation allows him to add "an important and missing part to the wealth creation process for clients. No one—including myself in the past—was doing anything to address debt and the effect it has on net worth."

He credits The Money Finder CEO, Stephanie Holmes-Winton, for creating a standardized process for cash flow planning and says that he may not have considered Money Finder Training had Holmes-Winton's presentation not been endorsed by Manulife Bank, "I figured if they were supporting this, it was worth a look."

He likens the process of gaining control of cash flow, to the process of gaining control of one's health. "I have spent a good 10 years trying to figure out how to control my weight and build my fitness. I feel I have had great success, but that is because I make it a habit and a process not a one-time fix."

"The emotional aspect of health and spending coalesced perfectly for me. What you stuff in your mouth and what you spend are all emotional and not mathematical processes. Budgets and diets do not—and cannot—work. In both cases, you can focus on a small amount of discretionary choices that are going to make all the difference at the end of the day."

He says, "Gaining control of spending will have a lot to do with gaining more control of your life." Adding that cash flow planning clearly illustrates where the leaks are when it comes to personal finance and where the potential dollars for wealth creation and preservation can come from.

"I like Stephanie's description of a dollar of debt having more opportunity to cause harm than a dollar of savings has opportunity to do good."

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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