

## **CCS™ Says The Certified Cash Flow Specialist™ Designation Gives Him the Skills to Make Meaningful Change for Clients**

**January 15, 2015 Halifax, NS** – Dan Frost says that the skills he has learned while training to become a Certified Cash Flow Specialist™ allow him to "really make changes for clients, not just empty marketing promises."

He explains that Cash Flow Planning is right for everyone because each client's Cash Flow Plan is customized. "Some people may save more interest and reduce their debt faster, and others may already have lower debt but need to enhance savings for retirement. Either way, we enable our clients to reach their dreams!"

The process of Cash Flow Planning is fluid, therefore, advisors are able to restructure plans when life throws client's curveballs. This is something Frost experienced on a personal level. Born and raised in Medicine Hat, Alberta, he looked up to his father as a successful advisor. Yet only four years into his work as a financial professional with The Frost Group, he was left working on his own when his father's health was failing and he could no longer work, "I was without my mentor, best friend, and business partner!"

Frost says he had been searching for years to find a way to make meaningful change in the lives of his clients. He wanted to help and guide clients beyond the basics. "With Cash Flow Planning I found the way! Cash Flow Planning brings harmony, clarity, focus, and control, to my clients. Some people say that food, clothing, and shelter are the three basic needs of life—but without cash flow, none of those happen, and neither does the fun stuff!"

He says that the book *Spent* by Money Finder CEO, Stephanie Holmes-Winton, helped him to understand the psychology behind money. One chapter in the book is devoted entirely to the idea that we all have different 'Money Mindsets'. The way we think about our spending and saving depends on which category we fall into. For example, "The Justifier" can always think of a good reason to make a purchase, while "The Bunker" is extremely frugal.

Frost says, "This is the first book I have EVER read cover to cover. I could not put it down! I thought about how it could help my family and many of the things she talked about were bang on ('Money Mindsets') for both my wife and I."

"It helped me understand that people think about money differently than I do. That has helped me better communicate with my clients, so that I can still get the point across, but in a way that speaks to other people's needs."

He says that Cash Flow Planning is not stressful because the process shows clients how much money they CAN spend each month—on whatever it is that truly matters to them! "There is very little stress with Cash Flow Planning as there is no shame or guilt about the money you have to spend. We ensure that clients Have system to follow, rather than a guessing game. As they now have more clarity, we give them back control of their finances."

"Cash Flow Planning is needed in every single household in the country, as money affects every aspect of our lives," he concludes.

## 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™ 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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