

## Seasoned Financial Professional says The Certified Cash Flow Specialist™ Designation Allows Her Clients to Feel Financially Empowered

**November 6, 2014 Halifax, NS** – Janet Fish, CFP, has been in Financial Services for over 25 years but she says she knew immediately after hearing Stephanie Holmes-Winton speak about Cash Flow Planning in 2013 that it was something she could use to truly help her clients. Cash Flow Planning definitely "gives people a track to run on," Janet says.

"I tried various ways to help people manage their income and expenses with some success, however, I *love* the process of Cash Flow Planning as it is *unique* and it is *fun* and *empowering*. And it works!"

Janet says Cash Flow Planning works for her clients because it's "fun and positive, versus bad and onerous—they are in control of something that they may have felt was uncontrollable [their finances]."

"What is really unique about cash flow planning, in my opinion, is that it shows people they have way more money available to them than they thought possible and this helps them to really stick to the process. Further, if the goal is something beyond just saving money—something personal like spending more time with family—the client will be motivated to stick with the plan on an emotional level," she says.

For Janet, the results speak for themselves, "I have people telling me that Cash Flow Planning is like a diet—you know you want to lose weight and you've tried everything with limited results and then you find the right solution for you and it works! You then feel better about yourself and your money."

She says the designation is training an advisor can really use, "I believe this differentiates me from other financial professionals."

Currently, Janet is the only advisor in Vernon, British Columbia with the Certified Cash Flow Specialist™ Designation. She adds, "I *love* this. In the past, I have helped people for free and discovered that *free* was the value that was placed on my work—no value [in their eyes] when I thought I was doing them such a service! I love that there is a system here and, I believe, a very well-thought-out plan."

### 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/>

**Contact:**

Stephanie Holmes-Winton,  
CEO of The Money Finder and founder of the CCS™  
26 Morningfield Lane  
Dartmouth NS, B2W 0J6  
(902.229.1112)  
assist@themoneyfinder.ca  
[www.cashflow-specialist.com](http://www.cashflow-specialist.com)