

## **Certified Cash Flow Specialist™ Shauna Ratchford says the designation helps her to relieve pressure for her clients**

**Aug 27, 2014 Halifax, NS** –Shauna Ratchford remembers the days before she became an advisor, "I too walked into banks, hoping someone would give me the magic formula to save money. I too thought that when I spoke with an advisor, that I would receive financial advice pertaining to debt management, and find a way to retire early. I too had gone into banks, refinanced debt, only to rack up more. I too felt that every time I went to the bank, they were quick to sell me something, but felt like I had accomplished nothing when I left." She says the Certified Cash Flow Specialist™ Designation, which helps clients to manage their daily spending, appealed to her not just as an advisor, but as a *person*.

"There is not one person who could not see a benefit from cash flow planning. Even if you have an abundance of cash, cash flow planning can help you make better use of your cash."

She says that cash flow planning helps her to relieve financial pressure, rather than adding more, "In order to serve the best interest of my clients, I feel it is my responsibility to look at their cash flow, so I know that I am putting them in the best products that fit within their financial plans."

Ratchford says that the CCS™ changed her life, "It has helped me both personally and professionally. It has changed the way I view money and the way I manage my practice."

As she is the only advisor in Sydney, Nova Scotia with the designation, Ratchford says she has a professional edge, "Cash flow and debt management are concerns that touch every household, so my services are good for everyone. Household debt is front and centre everyday in the news, and I provide a service, everyone needs. People have been very keen on learning about the concept."

"I feel I am making my own path with something really positive," she says.

The practical nature of the training was one aspect of the designation that Ratchford appreciated, "The concept that Stephanie has created is fabulous, and very easy-to-follow."

She says that cash flow planning "is perfect for today's everyday 'busy person.'"

To those who may be interested in cash flow planning she says, "If you really want to set yourself on a really great path for your future, while still living life in the now, then call me for a consultation, and we can set up a quick phone call, to see if Cash Flow Planning will be a good fit for you!"

**Shauna Ratchford**

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## **About the CCS™**

The Certified Cash Flow Specialist™ (CCS™) Designation is the first program of its kind in Canada. It launched in 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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