

New CCS™ Says Certified Cash Flow Specialist™ Designation Helped Change Her Focus

February 18, 2015 Halifax, NS – New Certified Cash Flow Specialist™ Tracy Wray says the CCS™ has allowed her to take a fresh approach with clients, "I have completely changed my focus toward helping clients change their money behaviour. I focus first on a client's cash flow and debt management needs, building up to their complete financial plan based on their individual needs."

After almost fifteen years in financial services, Wray says she was attracted to taking the CCS™ because of the "dire need for Canadians to change their spending and debt habits."

According to Statistics Canada, household total credit-market debt (mortgages, consumer credit and non-mortgage loans) rose to 162.6% of disposable income in the last quarter of 2014. Another recent survey by Harris/Decima found that half of Canadians with credit cards say they often carry a balance. This is why the process of Cash Flow Planning is critical—it allows clients to take control of their spending and saving.

Wray says, "The personal debt situation of Canadians tells us they need our help. I'm committed to making a difference for my clients!"

She says that Cash Flow Planning helps clients discover that they can have financial control. "Clients can discover how to make their money work for them, and change the things they can control, rather than worrying about the things they can't."

The CCS™ Designation is close to Wray's heart as it allows her to help young families and those nearing retirement in the community she loves in rural Manitoba. She is the first and currently the only CCS™ in the Brandon area. "I have chosen the CCS™ Designation to help give individuals and families strong roots for their financial plan, and to build up from there for their future."

With the CCS™ Designation Wray says, "I now have the skills and understanding to better help my clients with their Cash Flow Plan and debt management."

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/>

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