



Certified Cash Flow Specialist™ Says Cash Flow Planning is Missing Framework in Financial Services

April 2, 2015 Halifax, NS – Certified Cash Flow Specialist™ Antoine Rempp says Cash Flow Planning is the missing piece of the puzzle in the financial services industry, "I had been struggling for the last few years with the absence of debt management in my approach with clients."

He says he read both books written by The Money Finder CEO, Stephanie Holmes-Winton, and the content struck him because he'd been looking for a way to help clients beyond simply discussing their retirement options.

"If you don't take control of your cash flow, you'll never really have control of your finances—or at least you will have much more difficulty to plan where you'll be when you want to retire, or how comfortably you'll be able to retire," he says.

Cash Flow Planning is not akin to budgeting as it is not rooted in the concept of restriction. Rempp says that Cash Flow Planning takes the stress out of daily spending. Speaking from personal experience he says, "I know that it relieved me from the stress of having to stick to a budget, I tried for several years, but never really found it efficient for myself."

Holmes-Winton stresses throughout her book *\$pent* that budgeting simply does not work because it is not compatible with human behaviour. Emotionally, we don't like the idea of limiting ourselves but Cash Flow Planning allows for us to set priorities and not restrict ourselves in areas that really matter.

As Rempp points out, Cash Flow Planning is about freedom, "You can make as much money as you want—if you don't control your expenses, or manage your debt—you'll never be as successful or free as those who do."

As an advisor, Rempp feels empowered by the incorporation of Cash Flow Planning into his practice, "It gives me the confidence to sit down with a client and demonstrate that I have acquired the skills to provide them with the best option financially."

"I am so glad that Stephanie has filled the gap with her training—the gap between a *good* and *great* level of financial service we can offer to our clients!"

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/>

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