

Seasoned advisor finds Certified Cash Flow Specialist™ Designation fills the missing educational gap when it comes to cash flow and debt management for clients

July 17 2014 Halifax, NS – Like many seasoned advisors, Allan Johnson has taken his fair share of financial courses. As someone who based his life around the pursuit of helping others—before transitioning to Financial Services, he was both a firefighter and 911 dispatch officer—he was dismayed to find that many courses for financial professionals lacked information about how to treat a client's debt and spending.

"Over the past 20 years, I have taken many courses preparing me for my RFP and CFP designations. Ironically, there was little information about cash flow or debt management. Yet these areas comprise the foundation of what a Financial Planner is required to do," he says.

Everything changed when he received a copy of Stephanie Holmes-Winton's book *\$pent*, "It was the best book I ever read on debt. Bar none."

Inspired by reading about how cash flow planning effectively frees up money for clients, Allan contacted Holmes-Winton. He was thrilled when she introduced him to the online program on cash flow and debt management, Money Finder Bootcamp. He says, "The time I invested in Bootcamp was time well spent."

Following Bootcamp, Allan was ready to take the next step and enroll in the Certified Cash Flow Specialist™ Designation. He says, "This accredited course was the completion of 30 years of study in the area of financial management. It's fitting that I am one of the first advisors in British Columbia to earn the distinction of this designation." Fitting because in 1995 Allan realized his dream of successfully transitioning into the Financial Services Industry when he became the President and Co-Owner of the first Money Concepts Franchise in Prince George, BC. Eight years later, he expanded the Money Concepts presence in Prince George by establishing his own personal franchise, the Allan L Johnson Financial Group.

A true listener, Allan says he welcomes clients to phone him before they make financial decisions, "I like to get involved in helping my clients discover and achieve their dreams and the goals that are most important to them. The more I get to know about them, the better I am able to help them." This is another aspect of cash flow planning—advisors often find that they get to know their clients on a more personal basis because they are helping them create plans that are motivated by the client's dreams and goals.

He adds, "I have to say that the baby boomers make up the largest part of my business. Being one myself, I can relate first-hand to their situation. I have realized that the age a person retires is not the issue, it's the income they need that determines when they can retire—their cash flow is what matters."

Allan himself is living the dream, these days if he isn't in the office, he can either be found cruising on his Harley or in his very own dream car, the Corvette Coupe.

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