

Young Financial Professional Finds Cash Flow Planning Provides Incredible Value to Both His Personal and Professional Life

May 30, 2014 Halifax, NS – Like many young professional Canadians, Andrew Seabrook and his wife as newlyweds carried \$40,000 in student loans and other debt incurred for their wedding. Unlike many young professional Canadians, Seabrook began to learn about cash flow planning. After seeing how cash flow planning can reduce the strain of daily spending while allowing one to work toward bigger financial goals, like becoming debt free faster, he and his wife implemented cash flow planning in their own lives.

Seabrook says, "Within two years we had paid off all debts, purchased a house, and went on a tropical vacation and a European vacation. We have now completed extensive renovations in our home, have a regular savings plan, and are still debt-free (not including the mortgage)."

He describes himself as *passionate* about the Certified Cash Flow Specialist™ Designation, not just because of the difference it's made in his own life. He says, "A cash flow plan provides a structure that takes care of everything. Once setup, it puts *you* in control, and all of the unexciting things on auto-pilot. Clients know they are obtaining the most lifestyle they can with the income they earn and still planning for their top financial priorities."

Seabrook developed his passion for finance while attending the University of Northern British Columbia, where he graduated in 2009 with a Bachelor of Commerce and a double major in Accounting and General Business. Currently, he works with the Allan L Johnson Financial Group in Prince George, British Columbia. In fact, he is the first ever to receive the Certified Cash Flow Specialist™ Designation in British Columbia.

Seabrook says, "I have been taking training and certification in this area of study since I became aware of it. I wanted to obtain the designation to demonstrate to my clients my dedication to acquire the highest level of expertise in this area and bring all of my training together."

One of the most important aspects of cash flow planning, he says, is how it enables clients to control their finances, instead of allowing their finances to control them.

"I know if I wasn't in the position I'm in and I was seeking financial advice, I would love someone to show me a way to structure my finances that was hands off, would remove any stress of managing finances, and show me how to maximize my lifestyle. Maximizing lifestyle is the most important thing to most of us," he says.

Seabrook says he is proud to be part of "the young and growing CCS™ family" but, most importantly, proud to be helping his clients reach their dreams.

"When you can often show someone they can achieve things in a couple of years that they previously didn't know was possible at all, it is fun!"

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/>

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