

CCS™ Code of Conduct

The Certified Cash Flow Specialist™ designation (CCS™) is awarded to those who have completed the initial curriculum of the CCS™ and who continually meet the annual proficiency standard.

Professionals must complete all courses and pass examinations throughout the initial program with a minimum mark of 70%.

Terms

To maintain their CCS™ professionals must complete the following on an annual basis:

- Renew their CCS™ designation
- Complete an annual Cash Flow Case Study
- Confirm the number of Cash Flow Plans they've completed in the past year
- Follow the CCS™ Code of Conduct
- Complete (minimum mark 70%) six (6) CE Credits included in their renewal of the CCS™ designation
- Complete six (6) CE Credits recognized by a third party relevant to the financial services industry
- Pay the annual renewal fee

Values

CCS™ designation was created to fill a gap in financial planning where Cash Flow Planning and debt management should be. Professionals carrying the designation should uphold the values of their designation in the following ways:

- Take on only clients they believe they can help with their professional skills
- Keep clients interests as top priority
- Share with their peers and other professionals the value of Cash Flow Planning
- Always work with clients to simultaneously pay down debt and build assets
- Lead with Cash Flow Planning in their process with new and existing clients
- Be the change we need to see in the financial services industry by enhancing client financial literacy through Cash Flow Planning

Beliefs

CCS™ designation holders should clearly understand the beliefs and principles that influenced the process taught within, which include:

- Any client or potential client a CSS™ professional considers an “acceptable client” and who meets the qualifications for that professional should be offered a Cash Flow Plan.
- Cash Flow Plans are not a one-time blue print but rather a continuous evolutionary process that help shape a client’s current and future personal finances.
- Cash Flow Plans should be reviewed regularly, once every 12 months is recommended.
- CCS™ professionals should always explain that projections created in the Cash Flow Planning process show what is possible with the information that is known. CCS™ professionals cannot predict or project the unknown.
- The “Money Found” in a Cash Flow Plan shows a client how much financial power they have but is does not guarantee results.
- Individuals have far more control over their finances and spending than they often realize.
- Budgeting is not an effective way of managing spending, and Cash Flow Planning is NOT budgeting.
- Financial advice has value outside of direct product recommendations and management; a CCS™ professional is encouraged to charge fees for their valuable advice.¹
- Cash Flow Planning is one of the greatest financial opportunities available to the general public and financial services professionals alike.

Expectations

CCS™ professionals are independent. CCS™ professionals can choose whether or not they wish to offer Cash Flow Planning to clients at their own discretion. Those designated under CCS™ are expected to:

- Offer Cash Flow Planning as a regular part of their work with clients
- Collect data to complete Cash Flow Plans following the recommended process, which ensures plans are build on the most accurate and current information possible
- Complete a significant number of Cash Flow Plans per year²
- Complete the annual Case Study either with recommended software or manually in a digital file and submit within 30 days of renewing their CCS™
- Explain the concepts in a way that clients can understand

- Participate in monthly education and coaching provided as part of their CCS™
- Maintain and review Cash Flow Plans of existing clients
- Refer other professionals, if reasonable to do so, during the Cash Flow Planning process
- Maintain accurate records of Cash Flow Plans for current clients
- Treat other professionals and clients with respect
- Follow all laws, regulations, and rules they have agreed to, or are subject to, through any contracts they hold in the financial services industry or any other professional industries, or any federal or provincial law
- Protect the proprietary information they learn through completing their CCS™ designation
- Direct other professionals interested in learning the same skills they have gained through CCS™ to The Money Finder Financial Services Training Inc.
- Continue to grow and enhance their knowledge in other aspects of personal finance

¹Some CCS™ professionals may be prohibited from charging fees for advice. The Money Finder Financial Services Training Inc. cannot control or influence whether or not a CCS™ Professional will be allowed to charge fees, nor do we set or monitor the fees of these professionals.

²While there is not an exact minimum number of Cash Flow Plans that a CCS™ professional must complete per year as practice size, lifestyle, life events, and other factors influence the number of clients a professional might see in a year, it is expected that a reasonable portion of their existing clients and most of their new clients receive a Cash Flow Plan. It needs to be obvious that Cash Flow Planning is a key part of their daily business with the public.