



Cash Flow Planning™ Allows for a Truly Holistic Financial Planning Approach

July 27, 2016 Halifax, NS – Ennio Longo has been a financial advisor for over a decade but he says that every year he learns something new, and every few years he experiences an epiphany that helps him grow professionally and shape his practice.

“The Money Finder program was the second such quantum leap,” he says. “At Financial Wealth Builders, we have always been very proud of our approach to financial planning; we use a great model to help clients get the highest income possible for retirement, while preserving their estate. While the models and planning have always been met with great enthusiasm, we came to realize that we couldn’t help and work with as many clients as we would have liked to.”

This, he says, is because younger clients were enthusiastic about their future but they were plagued by worry over the present—their mortgage, other debts, raising their kids.

“Future planning would sometimes have to wait. The problem was clients who then became ready for financial planning would often tell me, *‘I wish I had started this sooner’*.”

Longo says that while always approaching planning with integrity, he did feel there was a missing component.

“Even with the alphabet soup following my name, (BBA, CFP, CLU, CCS) when someone said, *‘I can’t afford it right now,’* I would tell them, *‘well, when you’re ready, that’s when we will do it.’* But I never felt right leaving them to their own devices. I was at a loss.”

He describes his desire to help his middle class clients with decent jobs to prepare for the long run, and how The Money Finder came along and provided him with the tools to help clients with their short term dreams as well.

“The short term is what keeps people up at night, the short term is what they talk about daily, the short term is what occupies the conversation around the dinner table, and what dominates the conversation during sleepless nights.”

He says that Cash Flow Planning™ helps clients, and they have tremendous appreciation for the fact that he is able to address their current wants and needs.

“At the very least, this forces us to really listen to them and understand their entire financial snapshot. Not only can we help them get what they want today, not only can we help them

reduce their stress level, but now they are more receptive to long term planning as well; and it's something they can afford today. It truly has become a holistic financial planning approach.”

Contact:

Ennio Longo, BBA, CFP, CLU, CCS

Financial Wealth Builders Inc.

220 Duncan Mill Rd., Suite 605 | Toronto, ON | M3B 3J5

Phone: 416-497-0008 x225 | Fax: 416-497-2967

Website: www.fwb-inc.com

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/>

The Money Finder - Contact:

For more on the CCS™ Designation email:

help@themoneyfinder.ca

For a listing of CCS™ Professionals across Canada visit:

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