

New CCS™ Says Designation Provides X-Ray Vision

Dec 10, 2014 Halifax, NS – Julie Muir, President and CEO of Podium Prosperity Group, says earning her Certified Cash Flow Specialist™ Designation has given her x-ray vision, "I now look at everything and every financial situation through a new lens. My glasses were broken before, and I could only see the surface of each client's challenges. It's like I have x-ray vision now, and have a view to what makes people tick financially. The more clarity I have, the better I can help my clients."

Muir is now on top of the world, she not only recently incorporated her company, she is also a 53 year-old competitive athlete who has competed in triathlons, various road races and half-marathons. But she wasn't always as financially empowered as she is today. When her husband died suddenly, Muir had to raise her son alone. While she describes herself as always having been a "tight budgeting breadwinner" for the family, she soon found herself in financial crisis.

"Our financial planner had never really given us a plan that I can remember. The plan had been to put our money in his care and he would grow it to the best of his ability. I trust his intentions were good, and I'm very frugal, but without sound advice—I was soon in crisis. I went to a friend who was a mortgage broker. We consolidated my debts, and I remember her saying 'Your debt is gone away, and you'll never build up those credit cards again. You're free.' Again, there was no plan. I ended up back in financial crisis."

Now, as a Certified Cash Flow Specialist™ Muir says she has the ability to overcome issues before they even arise. She says, "When someone really understands what the challenges are, how people think, and what the best route is to help them work toward their goal, that's invaluable."

Being an athlete herself, she has insight into the power of guidance and coaching. "With a coach, the would-be champion receives guidance on where to focus their efforts for maximum gain. So too with Cash Flow Planning—when we learn where to fine-tune our financial training, we can strengthen our skills and run further, faster, and finish strong."

She stresses that Cash Flow Planning is not the same as budgeting. Rather, Cash Flow Planning "is an empowerment tool to allow people to become champions of their cash. Cash champions understand that with a strong financial core, they can build toward the ultimate race—a stress-free life and stress-free retirement."

Her mission is "to teach people how to strengthen the core of their financial lives so they can *'Live Strong and Prosper.'*"

Cash Flow Planning is for everyone. Muir says she wishes the material would have been included in her high-school curriculum. "I decided this is such a key and missing ingredient to our financial well-being in Canada that I couldn't NOT take the designation."

She adds, "Remember 2008? A lot of people were on the verge of retiring, and suddenly their tight-to-the-line retirement savings were given a dramatic haircut. If you are independently wealthy, could survive three of those with ease and have no dependents, you might not need a cash flow plan."

In other words, we could all benefit from the empowerment that a Cash Flow Plan provides.

About the CCS™

The Certified Cash Flow Specialist™ (CCS™) Designation is the first program of its kind in Canada. It launched in 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 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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