

## **CCS™ in Alberta Says Cash Flow Planning was Eye-Opening For Her Own Family**

**April 29, 2014 Halifax, NS** – Kristine de Blois says the most rewarding part of her job as a CCS™ is "helping people to realize that they're in control. Cash flow planning relieves a huge mental and emotional burden when it comes to their finances." She knows this first-hand because she implemented cash flow planning with her own family.

Like many of her clients, de Blois says that following through with cash flow planning was a real "eye-opener" for her family. "We felt that we had a pretty good idea of how our finances were working for our future and how much money we were spending on day-to-day life but it always seemed that even though we made more income, we were not ahead as much as we thought we should be. What we have found since implementing is that we now have a significantly higher amount of money to put towards the things we want and a greater sense of control over what we can spend and what we can save while still achieving our financial goals."

She adds that cash flow planning can ease the anxiety that goes along with not knowing exactly how much one should be spending on a daily basis.

Getting a handle on debt is a top priority for many Canadians. According to credit monitoring agency TransUnion, Canadians are on target for a record year of personal debt in 2014. Cash Flow Planning Professionals like de Blois can help. She says "giving people a set amount that they can spend on day-to-day life, while showing them the money that is working toward paying down their debts or being saved for their big goals, provides a real sense of freedom and control over their finances."

She points out how people have the tendency "to think about the future and the need for savings and insurance but often they have anxiety over their daily spending. They often do not know if the money they have is really funding their needs or if they are really adding on debts without realizing it." This is where cash flow planning comes in, allowing people to be strategic about the amount they're putting toward their debts.

As de Blois notes, cash flow planning is far from "worrying about jars and spreadsheets", it's truly about defining goals and achieving them strategically.

The Certified Cash Flow Specialist™ Designation allows for the standardization of cash flow planning, which is important to de Blois, "Upon meeting Stephanie of the Money Finder and gaining an understanding of what cash flow planning is, I felt that if I really wanted to help people gain their financial freedom that I needed to be designated and show that I specialize in this field and that it deserves to be taken seriously."

### **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 9 Financial Professionals who 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™ program is managed and owned by The Money Finder. Find out more about The Money Finder <http://themoneyfinder.ca/>

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