

Certified Cash Flow Specialist™ Mark Hudon is a 3X Ironman Triathlete Who Helps Clients Reach Core Life Goals

Oct 29, 2014 Halifax, NS—Ironman founder John Collins famously said, "Swim 2.4 miles, bike 112 miles, run 26.2 miles—brag for the rest of your life." Certified Cash Flow Specialist™ Mark Hudon did all that. Three times. But instead of bragging, he created The Core Conditioning Program™ to help clients reach their true goals. Hudon says, "Many people don't get the most out of their money or their lives because they haven't reached the core of what's most important to them."

He says The Certified Cash Flow Specialist™ Designation allows him to offer clients the core of what comprehensive financial planning is supposed to be all about, "not just advising on investment or insurance related products."

He likens being financially fit to being physically fit, "In order to be physically fit I believe you need to possess three key principles: Number one, you need to have a clear vision of what your physical fitness goals and dreams are. Number two, you need to have a plan that can be adjusted when necessary, and you must be willing to adjust your own behaviour—and adopt new habits that move you toward your goals. Finally, in order to achieve your physical fitness goals, you must also have an unwavering commitment to completion. These same three principles apply to being financially fit."

While he stresses dedication as a key component of success both in terms of fitness and finance, Hudon points out that cash flow planning is also motivating, "Once a client has a cash flow plan—as part of their comprehensive financial plan—they realize that they now have all the financial pieces in place to achieve their most important goals and dreams. They no longer have to worry about the stresses of day-to-day spending."

Hudon says that having a written strategy for cash flow and debt management—a cash flow plan—is the missing piece of the financial puzzle for many people. He says that with a cash flow plan clients "are consciously spending their money with a purpose, designed to help them get to the core of what they want in their life. They have a plan that excites and energizes them. Life becomes a lot more fun for them."

Just like a person who appears to be in shape but who actually never exercises, a person can appear to be in great financial shape but actually be struggling. Hudon says, "I've come to learn that many people make great incomes, and appear to have it all together from a financial perspective, but when you look a little deeper, you find that they feel that are not getting the most out of their money or their life."

He adds "I found that becoming a Certified Cash Flow Specialist™ truly allows me to help people get the most out of their money, and their lives."

Hudon hosts a webtalk radio show called [Financially Fit for Life](#) where he gives tips on investing, financial security and 'retirementality' in order to help coach his clients. He has also recently updated his website to showcase [The Core Conditioning Program™](#).

He says that cash flow planning allows him to make a huge impact on people's lives, "on average we are able to free up at least \$2,500 per month of cash flow that can more effectively be used to achieve my client's goals. Over a ten year period this can easily total over \$250,000 in additional net worth. At the same time we are dramatically reducing the amount of time it takes a client to become debt free."

Hudon says, "the best thing about being a Certified Cash Flow Specialist™ is seeing the expression on my client's faces when I share with them the life-changing results that they will achieve by having their own customized cash flow plan."

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™ program is managed and owned by The Money Finder. Find out more about The Money Finder <http://themoneyfinder.ca/>

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