



Certified Cash Flow Specialist™ Builds Life-Long Relationships with Clients

June 2, 2015 Halifax, NS – Certified Cash Flow Specialist™ (CCS™) Barbara Fuller focuses on Cash Flow Planning because it helps her clients not only meet their financial needs, but also reach their goals. She says that the CCS™ designation is a perfect complement to her CFP Designation because of the way CCS™ training is focused on helping clients to simplify their financial lives. "As Stephanie Holmes-Winton, CEO of The Money Finder and founder of the CCS™, has always said, not one financial services education program was addressing behavioural spending, nor cash flow or lifestyle planning."

Cash Flow Planning is an integral part of Fuller's process. When it comes to helping clients she takes a multi-pronged approach, ensuring that she helps to protect their lifestyle—with proper risk management or insurance planning; she helps them prosper—by addressing their cash flow and debt planning strategies; and she helps them to preserve their estates by introducing guaranteed benefits and income options, including probate-free options. Like many CCS™ professionals, Fuller cares about the entire financial picture for each client. This is another reason she is successful when it comes to building life-long relationships with clients—there is a unique level of trust that develops when you're not just assisting a client with one aspect of their financial situation.

She says that having a written financial plan and regular updates ensures that her clients are less stressed. "Seeing the plan in black and white with regular updates and reviews helps them to stay on track with their day-to-day spending and gives them more time to do the things they love!"

The CCS™ Designation now includes access to specialized Cash Flow Planning Software which is tremendously helpful when it comes to streamlining the process for each CCS™ Professional. Fuller enrolled in Money Finder training before the software was available, but the launch of Money Finder Pro was a huge benefit in terms of incorporating Cash Flow Planning into her own process.

Fuller says she would advise a prospective cash flow client to strongly consider putting a Cash Flow Plan in place. "If the 'budget' process worked, so many people would not be in debt far longer than they need to be! The only thing you risk losing, would be a few years in interest payments!"

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/>

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