



## **CCS™ in British Columbia Helps Families Fund Dreams!**

**June 23, 2016** *Halifax, NS* – Certified Cash Flow Specialist™ Elanda Kowalchuk has the product knowledge and experience that comes from years of helping clients with their financial lives, but now she also has a competitive edge that enables her to structure plans around the unique goals of her clients. She says that being a CCS™ provides her with the tools that many people are missing in terms of debt and cash flow management.

“We tend to figure out our finances ourselves, we listen to the media, our parents and friends. There hasn’t been a professional who can help us, only those who offer various products. Although we need those products, we don’t necessarily understand why.”

She says that incorporating Cash Flow Planning™ into her practice helps her lay the foundation that shows clients both how to reach their goals, and how to manage their everyday spending.

“There is enough going on in everyone’s life, and concerns over money and debt affect us all. A Cash Flow Plan simplifies those concerns. It gives people a track to run on.”

Kowalchuk recently relocated to Vernon, BC and she looks forward to building professional relationships and helping families in the Okanagan area to fund their dreams.

“We all know we need to save money and protect ourselves and our family, but why? We need to know the reason. My job is to help people realize their dreams and goals and support them in putting their finances in order, to reach those dreams and goals.”

As a CCS™, Kowalchuk is able to provide clients with a written Cash Flow Plan that is easy-to-understand and implement. Additionally, because the plan is structured to support the client’s ultimate financial goal, it serves as a motivating factor.

“It is much more enjoyable and rewarding to focus on something one wants, and to know there is a plan in place to make it happen. Something measurable that one can feel good about. A written plan supported by a CCS™, who is there to quarterback the plan. My clients now feel they don’t have to ‘do it alone’ and I get to be there when they celebrate their success.”

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**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](mailto:help@themoneyfinder.ca)

For a listing of CCS™ Professionals across Canada visit:  
<http://cashflow-specialist.com/all-advisors/ccs/>