

## **CCS™ Kris Dureau says Cash Flow Planning Gives His Clients A Resource They Never Had Before**

**March 10, 2014 Halifax, NS** – Kris Dureau says that becoming a Certified Cash Flow Specialist™ has allowed him to offer his clients something they never had before, "they had many options for people to help them with insurance, investments, lending products and financial plans but nobody to look at their everyday personal finances and guide them on the most efficient way to use their everyday money."

While cash flow planning is not akin to budgeting, it allows people to truly know how much money they would like to save and how much they can spend without compromising their financial goals. Dureau says, "It is an amazing feeling to show people how much power they actually have over their finances, and how they can save significant amounts of money just by adjusting the way they spend."

Dureau says cash flow planning has given him "a huge sense of satisfaction through helping people with their concerns around everyday personal finance." So much so that he has implemented the process in his own household, "I have incorporated all of this into my family's personal finances so that I know everything is running as it should be."

He has also noticed a huge increase in the number of referrals he receives from clients. He says, "Cash flow planning helps me stand out from the crowd of advisors because it is unique."

Dureau himself is truly unique, he is also a firefighter and formerly a paramedic—not the usual background of a financial advisor. He began his Financial Planner career in 2007 with a large insurance company in downtown Toronto but then realized he wanted to build a practice more holistic in nature. Dureau says, "I quickly learned that people are looking for help with their daily finances. Sure investments and retirement planning are important, but that planning is for later on in life and people also really need help *today* with their finances."

Now, Dureau is the owner of a financial firm called FrontLine Wealth Inc. that specializes in providing wealth solutions for Emergency Services Personnel and their families. It is a unique firm that deals specifically with these individuals and their specific needs. Dureau lives in Burlington, Ontario with his wife and their 3 young children. He regularly volunteers for a program called *Dollars with Sense* to teach grade 7 kids about personal finance.

Dureau says what he appreciates most about the Certified Cash Flow Specialist™ Designation is that it requires those who want to maintain the designation to be actively doing cash flow planning. Dureau says, "It's not a fly-by-night designation. It's not just one you can sign up for, complete the exams and then throw the letters beside your name on your business card and forget about everything you learned. This is not a designation for people who just want more letters beside their name. The requirements to keep active and in good standing require us to actually be doing this out in the field and creating cash flow plans for our clients."

### **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/>

**Contact:**

Stephanie Holmes-Winton,  
CEO of The Money Finder and founder of the CCS™  
26 Morningfield Lane  
Dartmouth NS, B2W 0J6  
(902.229.1112)  
assist@themoneyfinder.ca  
[www.cashflow-specialist.com](http://www.cashflow-specialist.com)