



## **Caledon's First Certified Cash Flow Specialist™ Says Cash Flow Planning Allows Clients to Fund Goals and Dreams**

**April 22, 2015 Halifax, NS** – Certified Cash Flow Specialist™ Michael Hunter says Cash Flow Planning allows his clients to sit down and think about the end result of their plan, "It's good to have dreams and goals and imagine the end result...either your retirement, dream home, car, or whatever it is for you."

As the first CCS™ in Caledon, Ontario, Hunter utilizes Cash Flow Planning to allow his clients to think about their long-term financial goals while streamlining their current finances.

"I have worked with a number of clients that were using complex budgeting programs and spreadsheets to track what bills were due when, and what payments were coming up. I found that just looking at these caused stress—keeping them updated and accurate must have been tough. The Cash Flow Plan eliminated the spreadsheets, automated what could be automated and gave the families the tools to make day-to-day spending decisions stress-free," he says.

Cash Flow Planning often shows clients that they're spending more money than they realize on things they don't necessarily care about. From there, people can decide what they do truly care about and structure their plan around the things they really want in life.

"Unfortunately there are too many distractions that steer us to make decisions based on convenience rather than on what will help us get to where we want to go. The written Cash Flow Plan provides both mathematical and behavioural tools to make decisions based on what we want," he says.

As a strong believer in lifelong learning, Hunter says he was eager to take on a new process, "Studying the Cash Flow Planning Process provided an organized, systematized foolproof plan to tackle both debt relief and savings, as well as finding the funds to work with."

Hunter says he has always believed in the need to balance debt reduction and saving for the future.

"With my background in both lending and financial planning, I have felt that there has been a disconnect between the two. Lenders do not look at how what they do affects the rest of the client's financial well being and financial planners don't always look at retiring debt as part of their plan. The CCS™ Designation ties the two together efficiently."

He says his initial conversation with clients is all about their needs.

"Do they make good money and think they should be getting more life out of it? Are they on track to fund their dreams? Do they have a written holistic financial plan, or in the past have they just bought financial products? The Cash Flow Planning Process answers these questions and more."

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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/>

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