

## **Seasoned Financial Professional says The Certified Cash Flow Specialist™ Designation Put the Spark Back into her Practice**

**July 23, 2014 Halifax, NS** – Tracey Marshall is clearly a passionate advisor. Concerned about creating a blog and a website for her clients, she struggled to think of a name to describe the way she wanted to help people. She tossed at night and then thought of her mother's words years before, "We don't have a money tree in the backyard!" Marshall's website [plantyourmoneytree.ca](http://plantyourmoneytree.ca) is named after her desire to help people take control of their finances.

Her philosophy perfectly aligns with the vision of the Certified Cash Flow Specialist™ Designation (CCS™), created by Stephanie Holmes-Winton in order to help advisors fund their client's dreams. Marshall says the CCS™ has helped her to increase plan implementation, "I have been doing Retirement Income Plans for my clients for many years but not everyone implemented my recommendations due to lack of funds. Cash Flow Planning has given me a way to show my clients how to structure their cash flow to not only have enough to fund their retirement plans, but fund all the other goals in their lives."

Despite her many years in financial services, Marshall says there are many unique situations that go beyond basic training, "The CCS™ designation gave me the knowledge and knowhow to deal with all clients and their unique situations."

She says that the designation really gave her practice a boost, "The best thing about being a CCS™ is the spark it has put back into my practice, after 20 years in business I was feeling stale, but now I have a new and wonderful tool that I can use to truly help people achieve what is important to them, now and in the future."

Marshall says that the tools she was able to access via the designation helped her to show clients the kind of impact cash flow planning could have on their financial futures. "I can give them an estimate on how much money they can save over the next 5 years—once they see that—they are motivated to implement the plan immediately."

She says once people implement their cash flow plans and see how much more efficiently they're using their money and saving for future goals, they're motivated to keep going, "It doesn't take long for them to change their behavior and realize the difference it can make in their lives. They have money to spend, they are paying down debt faster and they are still able to put money towards their lifestyle goals."

For more on Marshall's Money Tree process, you can visit her website: [plantyourmoneytree.ca](http://plantyourmoneytree.ca)

### **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 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 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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