

Certified Cash Flow Specialist™ Ron Singer finds that Cash Flow Planning makes him Stand Out from the Crowd of Advisors in Toronto

February 5, 2014 Halifax, NS – Advisors love referrals. Not only because they mean new clients—referrals also mean that your current clients are highly satisfied, enough to recommend you to others. After becoming a Certified Cash Flow Specialist™ (CCS™), Ron Singer got a referral so eager that the client wanted to meet just before Christmas—in the middle of a snowstorm!

Singer says that the designation allows him to stand out among the sea of advisors in Toronto, "There are very few people with the CCS™ in Toronto, but there are thousands of salesmen and planners."

He says that cash flow planning introduces a new approach because it teaches skills that enable advisors to help clients with their daily spending.

He adds, "Just as a doctor might ask for several tests and x-rays before offering a diagnosis, I make sure I check my clients' day-to-day financial affairs and get the cash flow and debt management squared away before I offer any kind of product or plan."

In addition to enabling his clients to increase their savings for retirement, Singer says he is able to increase the money they have for spending on things they truly want "by showing more effective ways to free up money, ways nobody ever showed them."

He says that although some might initially assume cash flow planning is for those in financial need, it is quite the opposite, "The irony is the more money people make, the more they lose track of their spending."

Singer says for one client, he was able to free up \$10,000 during their first year working together. Oftentimes, people don't realize they could be much more efficient with their taxes or that they could pay their mortgage much faster with the right plan in place.

Singer says, "I took and passed the Mortgage Agent Course but I learned more about paying down a mortgage much more quickly in the CCS™ course."

What he enjoys most about cash flow planning is that it enables him to "get people in a great financial situation minus the stress." Singer says that stress about daily spending is what creates unfocused retirement plans. Cash flow and debt management, he says, are the basis for sound financial planning.

"I wanted to be unique, to do something few others could do, I found it in the CCS™."

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/>

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