



## **Certified Cash Flow Specialist™ Says Cash Flow Planning Allows Clients to Simplify Daily Spending**

**July 23, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) Michael Mondor says Cash Flow Planning allows his clients to stick with their financial plans because it provides them with fewer things to manage on a daily basis. "Juggling your job and family is usually overwhelming at the best of times. Therefore, if you can simplify clients day-to-day spending—you reduce their stress."

He says that Cash Flow Planning works because it's behavioural based, rather than restrictive like a budget. "The Money Finder realized that spending money is behavioral; therefore, the plan must be behavioral. They also realized people need and want to be involved in their financial affairs so it cannot be complicated. An organization, which considers these factors, and creates a designation that helps you succeed—I want that!"

Mondor says that when your plan gets you what you want, it's easy to follow. "A Cash Flow Plan provides me with the following: more time with my wife, my health, dancing, learning Spanish, and travelling—makes a ton of sense."

He says that a couple could find, on average, \$3,500 extra per month with a Cash Flow Plan in place. "The other thing that gets me so excited for my clients is the return they could get monthly! There's a bank advertising on TV about how they help a couple with a budget. They provide the couple with an extra \$1,500 a year. WHAT? If you could find on average \$2,500 per month, that, to me would be much more exciting for the TV couple!"

Not only does the Cash Flow Plan allow each couple to free up money and reduce daily financial stress, Mondor says it also allows them to build confidence. "Financial expenses will build your confidence by automatically accumulating assets to protect what's important. This gives you the confidence to know you are able to deal with either an unexpected expense, or take advantage of a golden opportunity."

As a Certified Professional Accountant and Financial Advisor, Mondor knows the importance of cash flow. He says that Cash Flow Planning allows clients to get more life from their money.

"I do believe the adage "don't fix it, if it's not broke." However, if you make good money and you're not getting ahead—it is broke! As a Certified Cash Flow Specialist™ I have more credentials to provide a plan to break the vicious cycle."

## 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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