



## **New Certified Cash Flow Specialist™ Says Cash Flow Planning Complements Investments**

**October 23, 2015 Halifax, NS** – Harvey Garraway says he was drawn toward The Certified Cash Flow Specialist™ Designation (CCS™) because it presents a new way of planning with clients so that the focus is on day-to-day spending and saving, rather than the stress of constantly monitoring the ups and downs of the markets.

In his words, "The best thing I have realized from this designation is that my practice has changed its focus from investment based planning, to cash flow planning, making volatile markets and down turns in the markets less stressful."

He likens the process to healthy living. "Cash Flow Planning is important to me in the same way good eating is paired with exercise. If we only focus on investments, clients will not maximize their cash flow opportunities and may be paying excess interest or carry bad debt. If we eat well, it does not mean we are in good physical shape, one needs to exercise, and eat well to be in good shape. We need to pair Cash Flow Planning with investment planning in order to have a truly successful plan in place."

With four daughters, Garraway recognizes the importance of having control of spending. "Passing the information onto the next generation is going to be a tremendous asset to them as they go forward in life. Having the next generation avoid the debt trap will enable our children to be self-reliant and financially independent as they go forward in life."

He adds that Cash Flow Planning is for everyone, "Anyone can benefit from Cash Flow Planning, from old to young, experienced investors to those that are just starting up. Having control of your spending is one of the most important parts of your financial plan."

As a new CCS™, Garraway says, "I am looking forward to sharing my newfound knowledge with clients. I love to help people; there is no better way to help than to have control of spending and knowledge of the day-to-day spending habits paired with an investment strategy that will have clients retire with no debt, and at the same time—maximize their incomes."

### **Contact:**

Harvey Garraway, Investia Financial Services Inc.,  
Shanty Bay, Ontario  
Phone: [705-309-9022](tel:705-309-9022)  
Fax: [705-252-9021](tel:705-252-9021)  
Email: [harvey@harveygarraway.com](mailto:harvey@harveygarraway.com)  
Website: [www.harveygarraway.com](http://www.harveygarraway.com)

## 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/>

### Contact:

Ryan MacPhail

The Money Finder CSO

[rmacphail @themoneyfinder.ca](mailto:rmacphail@themoneyfinder.ca)

[\(902\) 497-5456](tel:9024975456)

[www.cashflow-specialist.com](http://www.cashflow-specialist.com)