



## **New Certified Cash Flow Specialist™ Says Cash Flow Planning Helped Her Own Cash Flow**

**October 26, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) Beatrice Hale says she was initially attracted to learning the process of Cash Flow Planning after her husband passed away and she needed to get a handle on her own finances.

She says becoming a Certified Cash Flow Specialist certainly took the pressure off her own cash flow, but it also gave her another area of practice as a financial professional with years of experience.

"In this day and age, we use so many credit and debit cards that it's almost impossible to determine how much you have spent in a day."

Hale says the process of Cash Flow Planning helps clients by giving them back "the luxury of knowing how much they can spend each week."

She says that becoming a CCS™ allows her to offer a unique service to clients who are wondering how to make the most of the money they have. "It is another thing I can offer clients who say they have no idea where the money is going."

Her suggestion for those considering Cash Flow Planning would be to ask yourself honestly whether you know where your money has gone at the end of a day, or at the end of a week.

"I believe financial success begins with understanding the core values and goals of my clients. Each client has unique needs requiring personalized solutions," she says.

**Contact: Beatrice Hale, Branch Manager/Financial Advisor, Manulife Securities Incorporated**

Beatrice Hale, CMA BA CFP CPCA FCSI CCS  
Branch Manager/Financial Advisor  
Manulife Securities Incorporated  
305 Brock Street North  
Whitby, ON L1N 4H8  
905-666-1604 or 1-866-440-4414  
Fax: 905-666-4205

### **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/>

### **The Money Finder - Contact:**

Ryan MacPhail

The Money Finder CSO

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

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

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