



## **New Certified Cash Flow Specialist™ Says Cash Flow Planning Creates Greater Range of Services for Clients**

**September 15, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) Dan White says he began his career in financial services after enrolling in a Canadian Securities Course to better understand his own investment options. His learning inspired him to help others in need of the tools to feel they're getting the most from their incomes. He says Cash Flow Planning has expanded his offerings and allowed his clients to simplify their financial lives.

"I believe that offering Cash Flow Planning to my clients and prospects closes the gap that most financial planning has, the need to look at debt as an intrinsic part of each plan."

From this perspective, White adds, "Cash Flow Planning lets the client work on the root cause of their financial issues rather than just offering products to them."

He says his ideal clients are those 50 or older with good income but who feel they'd like to make more of it. As debt is such a common problem for many Canadians, he says his ideal clients may be considering whether it will be possible for them to retire debt-free.

"I now have ways to assist clients that have been under-served in the financial arena in the past," he says. "In the past I have met people who I could not help because I did not have the training and resources to work with them to resolve their particular needs. I took the training so that I could learn how to expand my offerings to meet the need."

White says, "A Cash Flow Plan, when properly followed, will focus clients on the areas that they have control over, and will reduce their day-to-day concerns about finances."

When asked what he would say to those considering Cash Flow Planning, White says that a properly implemented plan for the right individual will definitely simplify their finances while allowing them to save considerable interest and pay down debts much sooner.

### **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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