



CCS™ Stresses Importance of Planning that Satisfies Both Long Term Goals and Short Term Wants

September 17, 2015 Halifax, NS – Certified Cash Flow Specialist™ (CCS™) Allan Norman says he's always been drawn toward financial life planning concepts that focus on both long-term goals *and* short term wants. "The challenge has always been that many of the short-term wants are ignored and financial solutions often default to a retirement plan."

Allan says that Cash Flow Planning is the solution as "it keeps the focus on what the client wants to have, and do today and tomorrow, and it makes the financial planning process creative and relevant."

Cash Flow Planning allows clients to have a customized written plan that simplifies their financial lives, by showing them exactly how much they'd like to save and how much they'd like to spend on the things they *can* control. It allows for the advisor to create a plan structured around individual clients' goals and dreams, while allowing them to also enjoy the moment.

Allan began his career in financial services with Sun Life in 1995, and joined CIBC as a personal account manager in order to assist clients with their debt management and investments.

In addition to being a CCS™, Allan is also a Certified Financial Planner (CFP), a Chartered Financial Divorce Specialist (CFDS), and he holds the Canadian Investment Manager's designation.

He is a financial expert who enjoys sailing, flying, ping pong, and motorcycle adventures. In fact, he even built a cedar strip kayak from logs. When asked to submit his biography for The Money Finder website, he provided us with a beautiful Jim Rohn quote that applies to financial planning, and life in general: "*We cannot adjust the wind, but we can adjust the set of the sails.*"

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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