



## **Cash Flow Planning™ is Fundamental to the Planning Process for Calgarian CCS™**

**June 6, 2016 Halifax, NS** – As a Chartered Professional Accountant (CPA), Certified Cash Flow Specialist™ Christine Lang is no stranger to structure when it comes to the planning process. She says that incorporating Cash Flow Planning™ into her practice has allowed her to ensure that all plans are built upon a solid foundation but customized to suit each client’s goals and dreams.

“Because clients come in at different stages of life and finances, I always felt like I had to recreate my process with everyone—or worse, was just filling a problem with a product. Cash Flow Planning™ helps me start in the same place with everyone and provide true financial planning. The process is consistent and the plans are unique.”

Lang says that Cash Flow Planning™ allows her to structure client meetings in such a way that the conversation is both structured *and* exciting.

“I also liked the idea of finding another way to talk to my clients about the importance of both saving and protecting their family. Talking about insurance and savings isn’t always the most stimulating conversation, especially if a client thinks it’s going to cut into their *fun money*.”

Cash Flow Planning™ differs from budgeting because it is not a restrictive process, rather it allows clients to truly spend on the things that matter to them. Lang says Cash Flow Planning™ takes pressure off her clients because it refocuses the way they think about their own spending and saving.

“All they need to think about is the cash they can spend weekly. I also think they like that this is a non-judgemental process, and there isn’t any adult babysitting. They are free to do as they wish and understand it is now a conscious choice.”

Lang regularly works with business owners and finds the process complimentary. She says Cash Flow Planning is important “because it answers the question ‘will I have enough money?’ Now that I am a CCS™, I have a very powerful tool that lets me answer that question. Even when the answer is *no*, the client now knows what must be done in order to get to a *yes*.”

Lang says she believes in the power of designations in terms of showing commitment to career, and a higher level of professionalism. “Once I started the program I realized that Cash Flow

Planning™ should be a cornerstone of my practice. It provides a foundation for all financial planning and I am in the process of incorporating it with all my clients, both new and existing.”

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**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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