



## **Certified Cash Flow Specialist™ Says a Cash Flow Plan Should be the First Part of Your Financial Plan**

**August 13, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) Frank Cassellis says that Cash Flow Planning is the most overlooked area of personal financial planning.

"It's an area of financial planning that is most overlooked, but should be the first thing the client/advisor accomplishes in the overall plan."

Cassellis enrolled in the CCS Designation after hearing about Money Finder training from another current CCS, Mark Hudon. Cassellis says the designation is not only unique, but the skills he can teach clients will empower them by allowing them to have the knowledge necessary to save their financial futures.

"Clients have financial resources they either do not know exist, or they think it's impossible to harness these resources. Cash Flow Planning can capture those resources for the client's future benefit. It can increase the money supply from their income," he says.

He says that with a Cash Flow Plan in place clients are given a structure that is easy to follow. "They know what will happen as a result of following the plan—more control."

When asked what he would say to someone considering the process of Cash Flow Planning, he answered, "I would ask them if they ever wonder where all the money goes, and exactly when they will be debt free."

He says one of his goals as a financial professional is to "help clients figure out what they need in order to retire comfortably and stay comfortably retired, and to be there to help them do it."

### **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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