



## **Certified Cash Flow Specialist™ Says Clients Light Up When Cash Flow Planning Yields True Results**

**August 24, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) James Bilcox says Cash Flow Planning helps clients by providing a value-add based upon their individual goals and dreams. "I love the reactions of clients who have gone through the process and they light up when they figure out that I'm not just like every other advisor. Yes, I need to implement solutions/products at the end of the day to formalize our working relationship, but the approach and how I make the plan more about their wants and needs is the enlightening thing to the client. It's about them!"

He notes that people struggle in today's fast-paced technological world to manage finances, but Cash Flow Planning can help restore confidence in the things that truly matter in life. "We are bombarded by distractions on a daily basis and with the speed of the debit tap, online banking, and credit card point of sale, it's no wonder our spending gets out of control or becomes unconscious. When I can empower clients with the education and the focus, they immediately begin to light up and their eyes and heart return to the more important things in life...their goals, their health, their family, their work and passions! Life-changing type stuff!"

As an advisor, Bilcox says he had the CFP Designation as a base but that he wanted a speciality, and a way to differentiate his value proposition. "I was also seeking a process. I was chasing people for too long and was getting tired, admittedly. The Cash Flow Planning process and designation solves many of the issues I was experiencing. I'm excited to see the potential and the new referrability I can generate from proper execution of the training in the real world."

He says that Cash Flow Planning has also allowed him to identify his target clients more efficiently, and that he now has a three-step process he can use with any engaged prospect or client. "I like The Money Finder's theory and approach. It makes common sense. It helps me legitimize my expertise and value away from simply selling products—which will be important in a post-CRM2 environment when fee transparency comes."

Bilcox values the sense of community that accompanies being part of a group of financial professionals committed to the process of Cash Flow Planning. "CCS is a community of advisors that are trying to change the financial services industry from within, which is a pretty cool thing to be a part of. I now can deliver enhanced value that is tangible for the client and isn't initially about any product push."

He adds that Cash Flow Planning has given him a new level of confidence in the work he does with clients. "I came into this business to truly help people and this really helps set them free

from debt bondage when they stick to the plan, and it helps them get more life out of their money too."

### **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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