



## **Certified Cash Flow Specialist™ Says Cash Flow Planning Provides Financial Foundation Clients Need**

**March 23, 2016 Halifax, NS** – Robert Hetu, Certified Cash Flow Specialist™ and Certified Executor Advisor, says that Cash Flow Planning should be the basis for any client’s financial plan.

“I am in the process of changing my practice where Cash Flow Planning is the starting point with new clients. If they are not interested or do not want to do a Cash Flow Plan, then odds are they will not become a client of HP Solutions Ltd. I now know that a solid Cash Flow Plan will better serve my clients’ needs and piece of mind.”

As a seasoned financial professional, Robert has been offering clients help with budgeting for years, but he says that such a restrictive process wasn’t successful for most people. In contrast, Cash Flow Planning helps clients without imposing the same type of “budget-like” structure. As a CCS™, Robert has implemented a process whereby he is able to fully understand each client’s entire financial picture, he says the structure allows him to make the most effective recommendations for each individual client.

“With close to thirty years of experience in the industry, I know that most people will not stick with the traditional way of doing things. If we do not address their spending habits and their debts, they will at some point cash in their savings because of their debts. I have even seen clients cancel their various insurance coverages because they were in financial trouble that they never told me about.”

He says that the process of Cash Flow Planning ensures that clients relay their information quickly, allowing Robert to get them on the path to financial freedom much faster. Even more importantly, the structure allows for clients to fully embrace each plan.

“With a Cash Flow Plan, we are changing the client’s behaviour where they make conscious decisions on spending and understand that it is okay not to keep up with the “Joneses” of the world and that over time, they will become the “Joneses” and their friends will be jealous of their financial well-being. In other words, very little pain for long term gain.”

As each Cash Flow Plan initially encourages clients to use cash, this type of planning helps people get back to the healthier financial habits of their grandparents, who only tended to spend money on things they needed.

“Credit is great but it is over-used and many of us live for today only and buy things that do not matter in the long run. A Cash Flow Plan brings most clients back to basics and to things that *do* matter in their lives, such as spending more quality time with family and friends.”

Robert says that Cash Flow Planning compliments the work he does for older Canadians as a Certified Executor Advisor. “A Cash Flow Plan will help them to identify which assets can be set aside for their beneficiaries and which assets will be used for their retirement income.”

Additionally, being a CCS™ allows Robert to differentiate his practice. “As a CCS™ I now have a different elevator pitch. It does create more conversations with potential clients. They see that I am not trying to sell them a product but that I want to show them solutions to their everyday problems.”

### **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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