



Certified Cash Flow Specialist™ Vincent Zaffino Says Cash Flow Planning Motivates Clients and Allows Individuals to Augment Well-Being and Lifestyle

December 16, 2015 Halifax, NS – As a Chartered Professional Accountant, Chartered Accountant, Certified Financial Planner and Certified Cash Flow Specialist™ (CCS™), Vincent Zaffino understands the importance of helping clients reduce their financial stress. He says the first step toward improved financial well-being is motivation on the client's part and that is why Cash Flow Planning is so effective - it is based on behavioural spending concepts. Zaffino is able to help each client pinpoint their true financial goal and, from there, Cash Flow Planning allows the client to work toward their dream while still enjoying their current lifestyle.

"I have tried budgeting, financial analysis, and finally realized that no matter what the financial structures and controls that may be in place - if one is not motivated to effectively change one's behaviour, then all the structuring, planning, and management time is wasted."

Cash Flow Planning allows Zaffino to restructure clients' financial lives so that he is able to "improve net worth, fund more in life, reduce debt and allow for less drain on their business assets."

He says that the process also helps to alleviate daily financial stress. "By not worrying about what bills to pay in a given week and how to shuffle funds from 'Peter to pay Paul', the constant financial stress preoccupying individuals is reduced and personal well-being increases. By eliminating day-to-day financial stress, individuals are more energized and able to focus on cash flow income producing activities, revenue generation, to garner an improved lifestyle."

He says that Cash Flow Planning is especially important as many Canadians enter retirement with debt. "Further, as governments become less able to finance health and retirement requirements of an aging population, individuals must assume increasing responsibility for their own well-being and that of their families."

Overall, he says, "Cash Flow Planning documents strategies and facilitates behavioural changes augmenting general well-being and improved lifestyle now - not later."

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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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