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Certified Cash Flow Specialist Updated Syllabus

30 IAFE CE Credits

When CacheFlo first began its journey of building behaviour-based tools and eLearning, we knew there was a gap in the financial planning process. Every product or sector in the financial services industry is touched by cash flow. Still, cash flow management is *not* embedded in most existing systems. We set out to bridge that gap, and create tools and education so the industry could provide actionable spending and debt management advice.

We launched the Certified Cash Flow Specialist (CCS) designation program in 2013 to help professionals become fluent in behavioural spending concepts so they could develop strategies for real change. The original version of the program consisted of a group of webinar-based modules. Completion of all the modules awarded a professional the Certified Cash Flow Specialist designation.

In 2020, we updated the program, revealing all new courses and converting all modules into an interactive eLearning format. We knew the CCS designation needed to be more than letters behind someone's name. CCS professionals require purpose-built tools to deliver behaviour-based advice so their clients can make meaningful spending and debt changes. That's why we've expanded the content on key concepts, like debt and credit management, retirement cash flow planning, and we've incorporated all new behavioural economics content.

The second edition of the CCS designation program features dynamic and interactive classes on behavioural economics, including practical strategies that financial professionals can use to help clients make better financial decisions. Today, the CCS designation program qualifies for 30 IAFE CE Credits. Check out the classes below.

Class 1: Flaws of Budgeting

1.5 hours

Find out why typical budgeting methods aren't compatible with human behaviour. This class underlines the difficulties of traditional expense categories, and identifies unique scenarios when budgets can help.

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Class 2: Committed and Spendable

1.5 hours

Learn how to understand the concepts of committed and spendable cash flow categories, and use them to help clients with their debt, saving and spending goals.

Class 3: Behavioural Economics: Distraction, Fear and Influence

2 hours

Gain insights into market saturation, homo-economicus and other behavioural theories. Learners will be provided with interactive examples of industry studies, and learn the true influence of these biases on everyday spending decisions.

Class 4: Behavioural Economics: Confidence, Environment and Biases

2 hours

Dive into more behavioural economics theories that influence spending. Learners will be provided with interactive examples of industry studies, and start to draw real-world comparisons to their clients' habits.

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Class 5: Behavioural Economics: Practical Strategies

2 hours

Review the behavioural economics theories in Classes 3 and 4, and explore practical application strategies to help recognize, avoid or take advantage of behavioural tendencies.

Class 6: Money Mindsets

1 hours

Learn about seven unique financial personalities that explain how different people instinctively react, think and feel about money. Find out how each mindset invests, spends and saves, and explore effective and individualized communication strategies.

Class 7: The Credit Effect

2 hours

Identify possible credit issues based on client data, and learn techniques to improve credit based on client information and history. Also, explore recent advances in how FinTech is influencing people's access and relationship to their personal credit.

Class 8: Debt Data

2 hours

Uncover important facts and statistics surrounding client debt. Learners will also discover misconceptions about the causes of debt and their corresponding symptoms.

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Class 9: Debt Management Strategies

2 hours

Explore a variety of repayment methods and refinancing options, and learn about proactive borrowing theories.

Class 10: Debt Case Studies

2 hours

Discover the consequences of different debt management decisions through a series of interactive sequences. Each scenario will allow learners to assess a variety of client and situational factors to determine the optimal strategy.

Class 11: Cash Flow Impact

1 hours

Learn how to assess expenses based on client data, explore how refinancing can impact spending, and identify opportunities to improve cash flow.

Class 12: Retirement Income Planning

3 hours

Find out how to calculate a custom retirement income based on clients' current finances and future objectives. Also, explore how to address shifting expenses, savings goals and debt repayment.

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Class 13: Navigating Variable Income

4 hours

Learn how to work with clients who own or are interested in income properties, and help business owners balance their household finances with their business goals. Also, explore how to apply behavioural cash flow planning to businesses with different revenue models.

Class 14: Planning for Life Events

2 hours

Find out how to manoeuvre a cash flow strategy through various life events, like getting married, buying a house, planning for a baby, and losing a partner or job. Also, learn how to evaluate a client's financial preparedness for these life events.

Class 15: Communication & Operation Strategies

3 hours

Explore concepts to attract new prospects, and communicate the benefits of a cash flow plan with existing clients. Learners will also develop effective questioning methods, so they receive complete spending and debt data from clients. Also, practice a standardized appointment process.

Final Exam

75 minutes

The exam tests a learner's knowledge on select topics covered throughout the classes in the CCS designation program. Upon completing the final exam, and assuming all other classes have been completed, you'll achieve your CCS designation!

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