

Divorce Planning

Q: My soon-to-be-ex-spouse and I want to cooperate in reaching a divorce settlement. Can you still help?

Yes, I can. It is becoming more and more common for couples to cooperate in reaching a settlement agreement and I support this type of collaboration. Both of you would be my clients and we will work as a team. This helps us optimize the settlement for both parties and can help save money on attorney fees and the stress of arguing.

Q: How do I know if I need a divorce plan?

Not every case is complex enough to need a plan. If you find that you are having difficulty formulating a settlement or saying "yes" to a settlement that has been offered to you; then it is likely that you need a plan or some analysis. A one hour consultation is the best place to start and that hour is always at no charge.

Q: Divorce is expensive! I don't like the idea of paying yet another person to get this case settled. I hear you, divorce is expensive. So are sub-optimal divorce settlements. I work with each client to define as narrow a scope as possible so that I only do work you need done. We also agree on a fee up-front so there are no surprises when your bill arrives.

Q: What is a Certified Divorce Financial Analyst™ and what role do they play in a divorce? The CDFA® designation is relatively new and many clients wonder how we can help. The Institute for Divorce Financial Analysts has an excellent article on this topic that you can access [here](#).

Q: I don't have an attorney yet. Do I need one?

Yes. I am not an attorney and I can't give you legal advice. I can provide referrals to you based on your needs and personality.

Q: Should I hire a financial professional or an attorney first?

You can decide on either person first, but it's best to hire both at the beginning of the process. If you are able to hire only one person to start, hire an attorney first.

Q: I don't have any idea of what we own or what we owe. What am I going to do?

Your attorney will work on your behalf to get the information we need to build a clear picture of what is owned and owed in your marital estate. Each state has a process that helps make sure information is passed from one party to the other so everyone has all the relevant information. My role is to help you make sense of the information we get.

Q: Will you attend my mediation?

Yes, I will attend mediation on request under an hourly fee arrangement. However, my objective is to prepare you and your attorney well enough that you will not need me to attend your mediation session. I will make myself available by phone when possible in case questions arise during your session.

Q: How long will my divorce take?

This is a good question for your attorney. In general my work on a case can be done in as little as four weeks but often takes one to two months. I'll be by your side from the time you engage me formally to the time your divorce decree is signed and entered with the court.

Q: Once we are done with my case, can we still work together?

Yes! You can choose to continue as a Financial Planning client, or you can choose to engage me as both your Financial Planner and Investment Portfolio Manager once our initial engagement is concluded.

Q: I just want out. Do we have to fight over every little thing?

No. In my process I work to minimize conflict so that we don't waste valuable time and emotional energy fighting over every little thing. When something is worth fighting over I'll make sure you know what is at stake so you can make a confident choice in how to proceed.

Q: My divorce is already final. Can you still help me?

Absolutely. I can assist you with making a plan even after your decree is written, signed, and certified.

Q: I was awarded assets in my divorce settlement and I'm not sure what they are or how to manage them. What should I do?

This is a very common concern. The best thing to do is to educate yourself and maybe hire a Financial Advisor. If you think you need a Financial Advisor, interview multiple candidates and hire someone who is willing and able to teach you what you need to know to feel confident.

Q: Am I going to be ok?

This is by far the most common question clients ask. My job is to help you craft a plan, take control of your life and chart a path to being ok.