



**R.I.C.H. Planning Group, LLC**  
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CERTIFIED FINANCIAL PLANNER™ PRACTITIONER

## **Top Five Reasons A Certified Divorce Financial Analyst™ Can Help During the Divorce Process**

### **1. Financial analysis conducted early in the divorce process can save time.**

The average length of the U.S. divorce process is one year<sup>(a)</sup>. In the beginning stages of the process, both parties spend a great deal of time trying to get a clear understanding of the financial aspects and terminology of the separation. A Certified Divorce Financial Analyst™ (CDFATM) can explain all financial aspects of the pending decisions and help to empower you to make educated decisions throughout the proceedings.

### **2. A CDFATM can help you keep focused on your future during the divorce process.**

By consulting with a CDFATM, you can have a clearer view of your financial future. Only then can you approach a legal settlement that fully addresses your financial needs and capabilities. A legal settlement that floats back and forth between attorneys, without your having a clear understanding of all financial ramifications, can be detrimental, time consuming and expensive. CDFATMs can help to educate you by providing thorough knowledge and understanding of the often complicated financial decisions.

### **3. A CDFATM can help you avoid long-term financial pitfalls related to divorce agreements.**

Working with you and your attorney, a CDFATM can help forecast the long-term effects of the divorce settlement. This includes details of all tax liabilities and benefits. Developing a long-term forecast for your financial situation is far better than a short-term snapshot. Financial decisions must be made that not only take care of immediate family needs, but retirement needs as well.

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Certified Divorce Financial Analyst designation from the Institute for Divorce Financial Analysts.

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**4. CDFA™s can assist you with developing detailed household budgets to help avoid post-divorce financial struggles.**

**A CDFA™ can help you think through what the divorce will really cost in the long run and develop a realistic monthly budget during the financial analysis process. Expenses such as life insurance, health insurance and cost of living increases must be taken into consideration when agreeing on a final financial settlement.**

**5. Using a CDFA™ can reduce the amount of apprehension and misunderstanding about the divorce process.**

**Misinformation and misconceptions about the divorce process can be detrimental. Many have false expectations that they will be able to secure a divorce settlement allowing them to continue with their accustomed style of living. Financial divorce analysis helps to ensure a good, stable economic future and prevent long-term regret with financial decisions made during the divorce process.**

a) <http://www.divorcestatistics.org/>

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**PPG 115559 (6/16)(Exp 6/18)**