Strategic Divorce Planning

Divorce Financial Advocate Services

How a CDFA® Professional Can Support You Through Every Stage of Divorce

Divorce is one of the biggest financial transitions in life. While your attorney handles legal strategy, a CDFA® financial advocate focuses on the numbers — helping you understand the financial impact of your options now and over time.

The Key Distinction

Unlike a financial neutral who works with both spouses, a divorce financial advocate works with you — providing clarity, organization, and strategy.

1. WHO IT'S FOR

Navigating the Financial Side

- You want clarity on assets, debts, and next steps
- You managed the finances and want strategic modeling support
- You are in mediation and need stronger financial analysis
- You want to understand the long-term impact of a settlement
- You need to evaluate whether keeping, selling, refinancing, or buying out the home is realistic

Working With a Legal Team

- You are working with an attorney and want financial analysis and projections
- You need summaries or exhibits for a complex or contested case

Complex Situations & Life After Divorce

- You have concerns about incomplete disclosure
- You have business, compensation, or valuation questions
- You want support through divorce and beyond
- You want long-term post-settlement strategy

2. HOW WE WORK WITH YOUR LEGAL TEAM

We provide attorneys and mediators with clear financial information. We prepare analysis, model scenarios, and organize the numbers so everyone can make more informed decisions.

3. WHY IT MATTERS

Divorce decisions can shape your financial future for years. A CDFA® financial advocate helps you approach each conversation better prepared, better informed, and more confident.

5. WHAT WE DO

Gather & Organize Financial Information

We review income, assets, debts, retirement accounts, real estate, business interests, insurance, expenses, and tax returns.

Asset Identification & Division Analysis

We identify and organize assets that may be marital or separate and provide analysis for settlement discussions.

Final legal classification should be reviewed with counsel.

Cash Flow & Income Analysis

We analyze income, expenses, and cash flow so you can see what life may look like before and after divorce.

Support & Alimony Scenario Modeling

We model support scenarios so you can understand the short- and long-term impact.

Retirement & Pension Analysis

We review retirement accounts and pension information so they can be considered thoughtfully.

Formal valuations and QDRO preparation may require separate specialists.

Tax-Related Considerations

We help you understand tax-related implications and encourage review with a qualified tax professional.

Lifestyle & Standard-of-Living Analysis

We organize spending and lifestyle information relevant to support and settlement discussions.

Settlement Scenario Modeling

We project different settlement options so you can compare outcomes now and in the future.

Litigation Support

In complex cases, we prepare summaries, exhibits, and analysis your attorney may use.

Life After Divorce Planning

We help you understand your post-divorce financial picture and plan for what comes next.

Divorce Coaching — Included in Every Engagement

Every engagement includes divorce coaching to help you stay grounded, focused, and clear during the process.

Strategic Divorce Planning provides divorce financial analysis, planning, and coaching. We do not provide legal or tax advice.
All agreements should be reviewed by independent legal counsel and, where appropriate, a qualified tax professional.