STRATEGIC DIVORCE PLANNING

Divorce Financial Neutral Services

How a CDFA® Professional Helps Couples Make Informed Financial Decisions

CDFA®

A Certified Divorce Financial Analyst (CDFA®) working as a financial neutral helps divorcing couples make informed decisions — without taking sides. Unlike an advisor hired by one spouse, a CDFA® financial neutral works for both parties equally, bringing objectivity and expertise so both can negotiate from clarity rather than confusion or emotion.

OUR SERVICES

What We Do

Gather & Organize Financial Information

We collect and analyze the full financial picture: income, assets, debts, retirement accounts, real estate, business interests, and tax returns.

Help Identify & Organize Assets

We help identify assets that may be marital or separate, providing financial analysis to support informed settlement discussions. Final legal classification should be reviewed with counsel.

Model Settlement Scenarios

We run financial projections showing how different options play out over time — keeping the house vs. selling, trading equity for retirement assets, and more.

Analyze Tax Implications

We help both parties understand potential tax implications of divorce-related decisions and encourage review with a qualified tax professional where appropriate.

Model Support & Alimony

We model different support amounts and durations so both parties can see the long-term financial impact of each scenario before agreeing to terms.

Child-Related Financial Planning

We help both parties understand child support, education costs, child-related tax considerations (including dependency status, the child tax credit, and applicable credits), and how parenting arrangements affect each spouse's finances.

Plan for Life After Divorce

We help both spouses understand their post-divorce financial picture — budgeting, cash flow, and retirement readiness — so no one walks away with a settlement that looks good on paper but fails in practice.

STEP BY STEP

How the Process Works

1. **Initial Engagement**
   Both spouses agree to engage a CDFA® professional as a financial neutral and sign an engagement agreement confirming that role.
2. **Financial Discovery**
   We help collect and organize relevant financial documents from both parties to build a complete and accurate picture of the marital estate.
3. **Asset Review & Organization**
   We identify and organize all assets and liabilities, providing financial analysis to help both parties understand which may be marital or separate property.
4. **Scenario Modeling**
   We model multiple settlement options and present the short and long-term financial impact of each so both parties can make truly informed decisions.
5. **Reaching an Agreement**
   With full financial clarity, both spouses negotiate and agree on settlement terms. We facilitate from a neutral position throughout.
6. **Memorandum of Understanding**
   We prepare an MOU capturing all agreed-upon financial terms. The MOU is subject to attorney review and court approval; the attorney uses it to draft the legally filed agreement. If retirement accounts are being divided, a QDRO — typically prepared by a separate specialist — will be needed after the divorce is finalized.
7. **Attorney Review & Filing**
   The completed MOU is provided to an attorney or authorized professional, where permitted, to prepare the legally filed agreement and court documents. Prior financial organization may make this process more focused and efficient.

THE OUTCOME

Why This Model Works

- Financial expertise working for both spouses equally
- Full clarity on long-term impact before any decisions are made
- A clear MOU capturing all agreed financial terms
- Legal documents and filing handled separately by counsel
- A more organized, informed path through the divorce process

Schedule a Free Initial Consultation

Book a Consult

www.strategicdivorceplanning.com/consult