

Divorce Financial Analysis Services

As a Certified Divorce Financial Analyst, I examine the FINANCIAL issues of a divorce and provide you and your lawyer with supporting data to aid in your case.

I provide a review of the division of assets in a future sense. It may very well look equitable today but once the numbers are tallied and other factors such as inflation, cost of living, taxes, retirement, and any other increased or decreased factors are applied, the outcome may look very different.

In many cases, each spouse has an idea of how the assets should be split. Are they the same? Very Seldom. Each party will have their own proposal for settlement. I review it with the following questions in mind:

- Is it fair?
- Is it equitable?
- Is there a difference?

In property divisions, you trade assets back and forth until the couple agrees on a division. It means splitting the property equitably. It does not necessarily mean equal" - it means what is "fair". A 50/50 division of property may not produce equal results - or equal standards of living after the divorce - if the two spouses are unequally situated at the time of divorce.

You will receive help in achieving a financially fair divorce settlement; personalized charts and graphs tailored to your divorce; an explanation of your reports in language that you can understand; and gain an understanding of the Financial Issues of: Personal versus marital property; Valuing and dividing property; Retirement and pensions; Alimony (also known as maintenance and spousal support) and child support; Splitting the house; Tax problems and solutions.

Using the Divorce ProTM software, I can show you the result of any given proposal.

A Certified Divorce Financial Analyst does not take the place of a lawyer, I only deal with the Financial aspects.

My fees are \$150/hour.

I hope this explanation helps, I would be very happy to meet with you. See attached list of referrals.

Barbara T. Malone, CDFA

CMC
Integrated Financial Services Inc.

I have asked a few of my clients to provide their thoughts on the process because it is fairly new to people going through a divorce. Here are their comments, and if you would like, they are willing to answer any questions and I can provide you with phone numbers:

From: Steve
Sent: Tuesday, May 12, 2009 10:48 AM
To: barbm@callerygroup.com
Subject: Divorce Financial Analysis

Hi Barb:

I am pleased to tell anyone how your services have been invaluable to me as a bridge between the professional services of the lawyers, evaluators, and accountants.....you have kept me on track and organized....and a voice of reason to myself and family.

Regards,
Steve

From: Virginia
Sent: Monday, May 11, 2009 9:16 AM
To: barbm@callerygroup.com
Subject: Divorce Financial Analysis

Barb,

You have been a saviour through all of this, knowing the details of the situation, helping me through in a way that I will be able to respect myself when I look back on this.

Virginia

From: Yvonne
Sent: Tuesday, May 12, 2009 1:12 PM
To: barbm@callerygroup.com
Subject: Divorce Financial Analysis

Hi Barb:

I would be very happy to provide a reference for your services, it is the best way to proceed and I am truly happy I went this route vs having a lawyer handle the entire ordeal. It put the focus on just what needed to be accomplished financially in order to move on.

Thanks, Yvonne