

# Divorce Financial Analysis Services: The Blueprint for Your Transition to a Fresh Start

## Services for Attorneys

As an attorney, your goal is to prepare your client's case using every possible advantage. You need detailed financial information and solid research so that you can present your client with a comprehensive financial plan that works before, during, and after the divorce settlement.

At **DivorceFinancePros.com**, we know what is required to arrive at a fair and equitable settlement for each and every client. Our team of divorce finance pros, led by Steve Stanganelli, CFP®, Divorce Financial Analyst, will work with you every step of the way to help you achieve a fair, financially equitable divorce settlement.

### Our services include:

- Presenting powerful, specific case exhibits in the form of spreadsheets and graphs
- Providing professional financial support covering all financial contingencies
- Analysis of income and asset data to determine the impact of various settlement proposals
- Testifying as an expert witness if needed

### Our professional expertise includes:

- Personal and marital property rights
- Division of property and evaluation of investment assets
- Evaluation of retirement and pension assets
- Real estate settlement issues
- 529 college savings plans
- Tax problems and solutions
- Insuring and protecting child support and alimony



### Benefits to the attorney include:

- Financial aspects of case preparation and settlement are professionally covered
- Comprehensive financial research supports your case
- Reliable expert witness testimony if the case goes to court

At **DivorceFinancePros.com**, we understand that divorce can be stressful for your client. To achieve the smoothest possible working relationship, we are very flexible in how we interact with our clients and their attorneys. **DivorceFinancePros.com** can work directly with you and your client as a visible and reassuring member of your team. Or, if your client is more comfortable working with you alone, we can perform as a silent partner, discreetly providing you with our full range of services.

We invite you to contact **DivorceFinancePros.com** today to learn more about how we can assist you and your client.

Steve Stanganelli, CFP®

CERTIFIED FINANCIAL PLANNER™ Professional

978-388-0020 or 617-398-7494 or Toll-Free 877-668-2721 [www.DivorceFinancePros.com](http://www.DivorceFinancePros.com)

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## Services for the Divorcing Client

Divorce is never easy.

There are often difficult issues that must be resolved. You and your attorney need to create a solid game plan with a clear goal in mind. You will need professional support as you enter mediation, collaboration, divorce court, or a settlement.

The Divorce Finance Pros at **DivorceFinancePros.com**, led by Steve Stanganelli, CFP®, Divorce Financial Analyst, will be your guide through the complicated financial and tax impact of divorce. We work closely with you and your attorney to lay the financial groundwork for your transition from marriage to your new life. The Fresh Start Blueprint can make it possible for you to have confidence and peace of mind as you move forward.

Even if your divorce is amicable, your spouse may have retained a highly qualified attorney and a financial advisor. You deserve the very best financial advice to ensure that you receive a fair and equitable settlement. We strive to meet every challenge as we guide you through the divorce process and help you plan for the future.

With **DivorceFinancePros.com** on your side, you will receive professional financial planning, asset valuation and investment management advice.

### **We make every effort to:**

- \* Evaluate your personal assets
- \* Determine your spouse's assets
- \* Analyze the value of shared assets, such as your house and securities

### **We provide advice in key areas:**

- How assets can be equitably divided
- When "equal" does not mean "equitable"
- Selling or retaining the house
- Insuring and protecting child support and/or alimony plans
- 529 college savings plans
- What you should expect to keep
- What your spouse may expect to keep

### **We plan for your future:**

- \* Your financial rights and responsibilities
- Tax and estate issues
- Your personal household budget
- Your retirement and savings options
- Financial analysis of the impact on your new lifestyle

### **You'll begin your new life with:**

- Peace of mind
- A blueprint for the future
- The knowledge that you have made the best possible decisions for you and your family

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## Planning for Divorce FAQ's

### What is a Divorce Financial Analyst?

Someone who has a strong financial background and training to look at various aspects of the divorce process from a financial perspective.

### What are the typical issues?

- Alimony vs. child support. Alimony is tax-deducted by the payor and taxable to the recipient, whereas child support is neither.
- Whether to sell the house or keep the house.
- How to divide retirement assets while keeping long term life goals in mind.

### Whom do you work for?

I can be hired by an attorney or I have been hired by the client. But I always work with the attorney, no matter who hires me.

### Whose side are you on in a divorce?

If you are my client, I am on your side, part of your team. I work for either party. It's not "How can I get that man or woman." It's about dividing property equitably so that both parties can get on with their lives.

### Why not just have the lawyer do it?

Attorneys are not necessarily trained to handle the present and future financial complexities. I am a support to the attorney.

### What is the biggest financial challenge that is typically faced by couples going through divorce?

Unequal knowledge and understanding of financial issues. Significantly greater knowledge of finances by just one partner puts the other person at a disadvantage. It is important that the financially less knowledgeable partner has help getting up to speed.

### What is the most prevalent danger of not planning the financial split in a divorce?

- Taxes. Someone who has not done adequate divorce planning may find surprises at the other end. If it's done properly, taxes cannot be eliminated but they can be mitigated.
- **Another danger is getting control of an asset that you cannot support.**

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### Why other professionals refer their clients to **DivorceFinancePros.com** ...

- ▶ You will retain your relationship with your client(s), and throughout we will respect that relationship.
- ▶ Divorce financial issues are unique and require specialized knowledge and skills.
- ▶ We work with couples and individuals in all phases of the divorce process.
- ▶ Divorce Finance Pros offers **fee only** divorce financial services including information preparation and analysis of settlement alternatives.
- ▶ We do not offer or sell investments, insurance, or annuities. And we are not affiliated with any broker dealer or insurance company.
- ▶ We do not offer or provide legal services or advice.

Contact Steve Stanganelli, CFP® for  
a complimentary evaluation

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## About Steve Stanganelli, CFP®

For more than twenty years, Steve Stanganelli, CFP® has helped clients navigate through difficult financial decisions in every stage of life transition. Divorce financial analysis services are designed to assist clients to transition from marriage to independence with peace of mind and confidence.

Steve is a five-star rated, board-certified financial planning professional who has coached individuals and families on better ways to make smarter money moves throughout life-changing transitions.

Steve is a contributing author at Paladin Registry and Ezine Articles on topics including the impact of divorce on financial planning.

His articles and commentary are available at his blog, [www.ClearViewWealthAdvisors.com](http://www.ClearViewWealthAdvisors.com).

Steve is a presenter of popular and timely financial education workshops for consumers and workers in transition as well as organizations and community groups such as Oliver Wyman Management, Atlantic Referral Exchange, Newburyport Adult Education, Northern Essex Community College and Merrimack Valley Estate Planning Council. Steve is a member of the Financial Planning Association and CFP Board of Standards. He holds a MS in finance (financial planning concentration) from Bentley College as well as the CHARTERED RETIREMENT PLANNING COUNSELOR™ and CERTIFIED FINANCIAL PLANNER® designations.

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