

What is a CDFA®?

Certified Divorce Financial Analyst (CDFA) : The role of the CDFA is to assist the client and his/her lawyer to understand how the financial decisions he/she makes today will impact the client's financial future.

Many divorcing couples have questions such as:

- Where will the children live?
- Who will pay for their education & medical treatment?
- Who gets what property?
- What tax issues must we be concerned with?
- How do we divide retirement funds and pensions?
- How will the lower-earning spouse survive financially?
- What happens if a paying ex-spouse dies?

To understand the CDFAs role, we must first distinguish between a CDFA and other financial experts. Financial planners help people achieve goals, whether they're divorced or happily married. Accountants examine the every-day money scenario. A CDFA on the other hand, blends these two ideologies together. They have gone through intense training programs to become skilled experts related to financial issues seen in divorces.

CDFAs:

- Identify short & long-term effects of dividing property
- Integrate tax issues
- Analyze pension & retirement plan issues
- Determine whether or not the client can afford matrimonial home & what alternatives are available
- Establish assumptions for projecting inflation & rates of return
- Bring an innovative & creative approach to settling the case
- Provides the lawyer with data showing financial effects of divorce settlements
- Appears as an expert witness or arbitration when necessary
- Has background knowledge of the legal issues in divorce

A CDFA professional can help lawyers achieve the fairest, most financially equitable divorce settlement possible for their clients.



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Weible Divorce Financial Solutions