

*Do you
need a
CDFA?*

Divorce Financial Analysis Needs Evaluation

The following questions will help you decide if you would benefit from a professional analysis of the financial issues related to your divorce. Answer them to the best of your ability and score your results at the end.

1. Regarding household income:

- A. We earned about the same
- B. One income is somewhat more than the other
- C. One income is significantly more than the other
- D. One of us has no personal income

2. Regarding the handling of household finances:

- A. We both pay bills and both manage investments
- B. One of us pays most of the bills; the other manages most of the investments
- C. One of us only pays bills; the other manages all the investments
- D. One of us pays all the bills and manages all the investments

3. The total value of everything you and you spouse own is:

- A. Less than \$500,000, including the primary residence
- B. Between \$500,000 and \$1 million, including the primary residence
- C. More than \$1 million, including the primary residence
- D. More than \$1 million, excluding the primary residence

4. How do you feel about your future financial condition?

- A. Very confident.
- B. A bit concerned, but will probably be OK.
- C. Very uncertain, but know where to get help.
- D. Very uncertain and unsure what to do.

5. Regarding any business(es) owned by you or your spouse:

- A. Neither of us owns any part of any business
- B. One of us works in a family business, but has no ownership
- C. Both of us work in a family business, but have no ownership
- D. One or both of us owns all, or part, of a business

6. Regarding inheritance or gifts received:

- A. Neither of us has received any inheritance or gifts
- B. One/both of us has received inheritance/gifts and kept it separate
- C. One/both of us has received inheritance/gifts and did something with it together
- D. One/both of us has received inheritance/gifts and I don't know where it is now

7. How many years have you been married?

- A. Less than 4 years
- B. Between 4 and 10 years
- C. Between 10 and 20 years
- D. More than 20 years

8. How many children do you and your spouse have?

- A. None
- B. Child(ren) who are now independent adults
- C. Child(ren), all of whom are over the age of 12
- D. One or more children under the age of 12

9. Do you have a pre-nuptial (or post) agreement?

- A. No, neither of us had anything when we married
- B. Yes, and my attorney feels it is "air-tight"
- C. Yes, but my attorney feels it may be open to interpretation
- D. No, but we probably should have had one

10. How amicable is the divorce?

- A. We are extremely amicable and cooperative
- B. We have minor differences that we can probably work out ourselves
- C. We have differences that will require some negotiations
- D. We have significant issues that will cause a dispute over property or other issues.

Add up your total score using the following values of each letter response:

A = 1 B = 2 C = 3 D = 4

Score less than 20: You are not *likely to benefit greatly* from a professional analysis of your situation. If you feel you need general guidance on some issues, you may want to arrange for an initial consultation to gain a better understanding of your potential financial issues.

Score between 20 and 30: You would *probably benefit* from a professional financial analysis of your situation. We suggest you schedule an initial consultation to gain additional insight into what financial issues you may be facing and how they affect your long-term financial well-being.

Score 30 or more: You are *most likely to benefit* from a professional financial analysis of your situation. We strongly encourage you to schedule an initial consultation to identify potential financial pitfalls and better determine your needs. Proceeding without a financial expert on your divorce team may present significant risk to your future long-term financial well-being.

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