

# FINANCIAL STRATEGIES FOR DIVORCE SITUATIONS



There are over 1.4 million divorces in the US every year. Here are some tips and strategies on how to maintain your lifestyle after a divorce and how to evaluate various financial settlement options prior to a divorce:

- Certified Mortgage Planning Specialist professionals help you understand and evaluate the options related to disbursement of your real estate assets prior to the divorce settlement. This could include an evaluation of whether you should:
  - Sell or refinance your home or other properties in order to buy-out an ex-spouse
  - Accept or pay spousal support, child support or a higher cash flow payment versus a lump sum distribution involving real estate equity.
- CMPS professionals help you evaluate the cash flow and home equity protection implications of various financial decisions before, during and after a divorce. This enables you to:
  - Maintain your lifestyle
  - Keep your children in the same school system as a single parent
  - Live in the home that meets your needs without breaking your budget
  - Stay on track to achieve financial freedom and become debt-free
- CMPS professionals help you enhance your liquidity and protect your real estate equity from legal liability prior to going through a divorce by working together with your CPA, CFP, attorney and other advisors.
- Don't settle for an undesirable financial strategy or short-term fix if you failed to plan properly during a divorce situation. CMPS professionals help you implement a step-by-step plan for how to re-establish your financial footing after going through a financial rough spot. This may involve:
  - Financing in stages - a refinancing or debt restructuring plan that takes place over time
  - Sale/Leaseback or Rent-to-Own strategy - a way to keep or purchase a home or when you can't qualify for traditional financing options.



## *fast facts*

- **Understand and evaluate options related to disbursement of your real estate assets**
- **Evaluate the cash flow of home equity protection**
- **Enhance liquidity and protect real estate equity**
- **Don't settle for an undesirable financial strategy or short-term fix**



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