



Note that answers given in this section cannot take the place of a lawyer. For legal advice about your specific situation, you must consult a qualified lawyer. See our [disclaimer](#).

"I'm thinking of getting a divorce. What is a Certified Divorce Financial Analyst , and how can one help me?"

A Certified Divorce Financial Analyst (CDFA) has been trained to analyze the financial assets and liabilities of your marriage and help you understand what your financial life will look like when the divorce is final. Your financial future may be determined by the asset and liability division you agree to; a CDFA helps you understand and make decisions based on your present and projected future financial needs, as opposed to the emotions of divorce.

A CDFA who is also a Certified Financial Planner (CFP) can help you understand how one asset may be more financially valuable than another, based on your earning capacity, age, and the mix of assets and liabilities. She helps you know whether the 401k, house, cash, or which combination, will work best for you now and in the future. She can help you determine how much you will need to earn, along with your assets, to support your new financial lifestyle. Depending on additional training, personality, and interest, a CDFA may become your educator, mediator, fear fighter, and coach. If your CDFA is trained both as a mediator and CFP, you and your spouse may hire her to help you reach, in a non-adversarial format, a financial division you can both agree to and understand.

A CDFA should be part of your divorce team, working with your attorney and counselor to help you come through the divorce process as financially, legally, and emotionally whole as possible.