

Creekside Psychology Ltd.

Dr. Gregory Pickering, Ph.D.

Registered Psychologist, CAP No. 1745

COLLABORATIVE FINANCIAL NEUTRAL

Will I financially survive? Should I keep the house? What do I have left after paying support? How will my lifestyle be impacted? How can I still plan for a secure future? The financial aspect of divorce is about what you own and what you are going to live on in the future – your assets, debts, investments, cash flow, budgeting and taxes.

A Collaborative Financial Neutral ...

- is a Chartered Accountant (CA), a Certified Divorce Financial Analyst (CDFA™) or a Certified Financial Planner (CFP).
- has the appropriate education and experience in the financial fundamentals of divorce.
- examines the *FINANCIAL* aspects specific to your divorce.
- is neutral and works with both of you and the collaborative team.

The Financial Neutral can help...

- ❖ gather, organize and review all your financial data
- ❖ both of you understand financial disclosure within the collaborative process
- ❖ assist in addressing valuation issues related to matrimonial property, deferred benefits & corporate interests
- ❖ determine Guideline Income to calculate maintenance & support payments
- ❖ work with you to set realistic financial goals
- ❖ examine assets / liabilities and cash flows (including but not limited to business interests, investment interests, retirement benefits, and pensions) to develop realistic household budgets and avoid post-divorce financial struggles
- ❖ address tax problems related to assets / liabilities and cash flows
- ❖ brainstorm options and help you discover innovative solutions
- ❖ offer peace of mind that your settlement is financially equitable

You can expect the Financial Neutral to

- ✓ give you expert advice about your specific financial needs
- ✓ provide an objective viewpoint in an emotional situation
- ✓ personalize charts and graphs tailored to your divorce
- ✓ explain your reports in language that you can understand
- ✓ address your specific concerns

Distributing your assets and dividing up your life to reach a “fair” settlement are often the heart of conflict in separation and divorce. But your financial divorce is “business” and emotions and business don't mix well. The choices and decisions you make now will impact the rest of your life.
