

## MY EXPERIENCE

I am a talented and experienced financial analyst with over 20 years of experience in providing analytical services. I help individuals and couples understand and feel in control of their finances.



My qualifications include:

- Certified Divorce Financial Analyst
- Qualified expert witness in divorce trials
- Board Member of The Lilac Tree, an organization that supports divorcing women
- Member of the Association of Illinois Divorce Financial Professionals
- Member of the Collaborative Law Institute of Illinois
- Member of The Institute for Divorce Financial Analysts
- Treasurer of local school board
- Bachelor's Degree in Finance
- Masters of Business Administration

## CERTIFIED DIVORCE FINANCIAL ANALYSTS

The designation of Certified Divorce Financial Analyst is awarded by The Institute for Certified Divorce Financial Analysts. We are trained to help divorcing couples to analyze their financial issues before their divorce settlement is signed. We are also trained to provide litigation support for our clients' attorneys, which help them prove and settle their cases.

## OUR DIVORCE RELATED ANALYTICAL AND LITIGATION SUPPORT SERVICES

We offer individuals and/or couples who are in the pre- and post-divorce process these services:

- Budget Preparation
- Development and Maintenance of Quicken Database
- Lifestyle Analysis
- Cash Flow Analysis
- Net Worth Statements and Projections
- Asset Disclosure Statement (Financial Affidavit) Preparation
- Marital and Non-marital Asset Tracing
- Settlement Analysis
- Expert Testimony (Deposition and Trial)

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**PREPARE FOR  
A BETTER  
FUTURE**



**We will help you get your  
financial house in order  
before and after your divorce.**

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## **FINANCIAL PLANNING SERVICES FOR DIVORCING COUPLES**

Divorce is a complicated, stressful time – more so when your financial information is unclear or disorganized. As a skilled financial professional, I can help you understand your situation, so you can move to the next step in the divorce process more easily.

F4 Financial specializes in providing budgeting and analytical services to both individuals and couples who are going through a divorce.

I believe that the key to a successful financial future can be found in understanding your historical cash flows and spending patterns.

These fundamental finances are the starting point for developing a financial plan for the future. Once we have the basics, that data can be used to forecast or project your future income and expenses.

## **I SPECIALIZE IN DIVORCE PLANNING**

I am a talented and experienced financial analyst who has over 20 years of experience in providing analytical services. Whether you are about to get a divorce or you are already divorced, I can help you gain control of your financial situation.

I had spent 14 years in the financial analysis arena, then I was faced with my own divorce and having to put together my financial history and needs. This experience led me to become a Certified Divorce Financial Analyst™, specializing in budgeting and

analysis for divorcing clients. I recommend that people approach a financial professional such as myself before working with an attorney. With your financial picture prepared first, you save some money on legal fees and anxiety in the long run.

## **I WILL WORK WITH YOUR ATTORNEY AND EVALUATE SETTLEMENT OPTIONS**

I focus on a critical part of the up-front process – budgeting and setting forth your future needs. Without that information, you're incapable of evaluating settlement options. I put all the raw data about your finances into a comprehensive analysis that's easy for you, your lawyer, and a judge to understand. If you are involved in a trial, I can testify as an expert on your behalf regarding your financial needs. I am as adept at working with your attorney as I am with you.

## **I AM EASY TO GET ALONG WITH**

I consider my empathy and encouragement to be two of my considerable advantages. I'm easy to get along with and you will feel at ease working with me. I'm the least intimidating person you'll meet in your divorce process; that's my nature. I've been in your shoes, so I can relate. As a Board Member of the Lilac Tree (a non-profit organization that assists women through the divorce process), I am sensitive to how vulnerable women feel when facing life on their own for the first time. It's difficult to face settlement decisions unless you know where you currently stand. Some women may be incapable of evaluating settlements because they don't have the facts of their financial lives. With me, you go through the process a little less afraid.

## **MY AIM IS TO EMPOWER YOU**

I aim to empower my clients both during and after divorce. Clients come to me in an emotional state, and my goal is to show them that from a financial perspective they will be OK. Don't be afraid of your finances. Be proactive about learning your finances and figuring out what your financial goals are. Many clients find that they later manage their finances more easily than when they were married. They become a participant in their own future, rather than letting others decide it for them. That's the best gift I can offer.

## **TOGETHER, WE WILL DEVELOP CLEAR AND REALISTIC FINANCIAL GOALS**

I encourage my clients to develop clear and realistic financial goals at the start rather than focusing on specific dollar amounts. This often leads to creative solutions that may be overlooked or deemed not workable.

## **CONTACT ME TODAY**

I can help you prepare for a better future.

