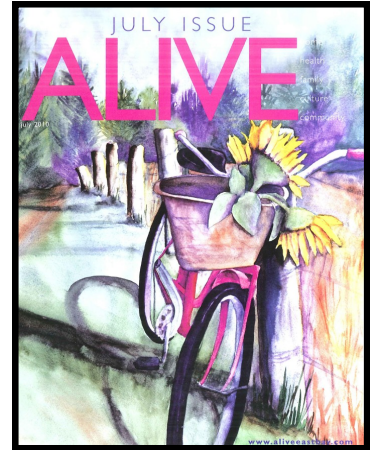


Certified Divorce Financial Analysts Help Splitting Couples Follow the Money

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Statistically speaking, marriage is a leap of faith. About half of all first marriages end in divorce, and the rates for second marriages are only a little better. One of the biggest knots to untie when a marriage fails is financial, and that is where a Certified Divorce Financial Analyst like Nick Ventimiglio, CDFA, of San Ramon can help.

“Most clients come to me in a huge state of fear caused by uncertainty,” Ventimiglio said. “For some this uncertainty is coupled with grief and others it’s anger. Regardless, the common thread is fear.



“Is my spouse hiding assets? Should I try to keep the house? Will I have enough income after the divorce? Should I take assets in lieu of spousal support? How will I move forward and build a new life after my divorce? Many times, the weight of this uncertainty is so heavy that without the proper support and professional guidance from an attorney and/or CDFA, the client avoids taking action, simply waiting for the entire ordeal to be handled by the opposing party.”

The ostrich-like approach of sticking one’s head in the sand and perhaps surrendering control to their soon-to-be former spouse is rarely effective. “Many times the attorney’s don’t have the specific training or background to know if the asset split and other arrangements they are negotiating are actually in the long term financial interest of the client,” Ventimiglio explained. “That is where a CDFA can be most beneficial – in supporting the attorney’s efforts and analyzing the potential outcomes of different arrangements (based on financial facts instead of emotion) before they are agreed to or suggested to the opposing party.

A CDFA is a financial analyst who specializes in the financial issues surrounding divorce. The role of the CDFA includes acting as an advisor to one party’s attorney, or as a mediator for both parties. A CDFA uses his or her knowledge of tax law, asset distribution, and short- and long-term financial planning to achieve an equitable settlement.

Ventimiglio had seven years of financial planning experience before becoming a CDFA. He was required to complete four separate specialized exams and a final written case study to earn his CDFA accreditation.

“Finding professional financial advice in the Bay Area is not hard. There are many well-qualified practitioners in every city. I saw professional financial guidance for those going through a divorce as an under-served niche. In most marriages, one party handles the finances and the other is mostly in the dark. I like helping the person in the dark see the light by providing them with the financial guidance needed to confidently move forward.”

Ventimiglio’s office is at 2010 Crow Canyon Place, Suite 100, in San Ramon. He can be reached by calling 925-824-3191, emailing nick@EastBayCDFA.com, or by visiting his website at www.EastBayCDFA.com.

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