



Institute for Divorce  
Financial Analysts™



# In divorce, which “half” you get makes all the difference!

- ◆ Set yourself apart from the competition
- ◆ Help clients achieve a financially-fair divorce
- ◆ Create a new source of year-round revenue and referrals
- ◆ Earn valuable CE credits\*

\* Earn CE for your professional designations:

- 32 IAFE approved CE Credits (Advocis)
- 30 hours of IDA Professional Development CE (IIROC)

A fan of Canadian banknotes is shown at the bottom left, including a \$50 note, a \$20 note, and a \$5 note. The text 'We take your future into account.®' is overlaid on the bottom of the fan.

We take your future into account.®



# Courses, Membership, and Resources

## Through basic and advanced courses

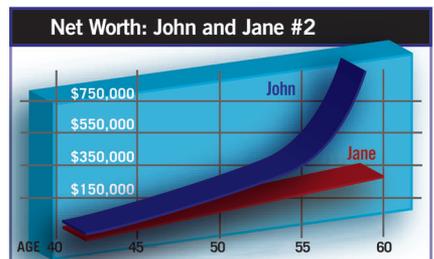
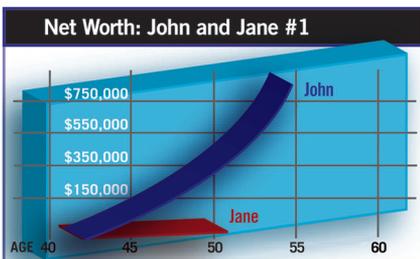
- Create a profitable new business niche
- Develop a unique expertise that is needed by lawyers and valued by clients
- Receive the Certified Divorce Financial Analyst® designation
- Own relevant course materials for ongoing reference
- Receive Continuing Education (CE) credits

## Through membership in IDFA™

- Be part of a professional organization that supports financial planning and equity throughout the divorce process
- Receive ongoing client leads through the National Web Referral System
- Post your biography and photo on the website
- Have access to a network of professionals who practice in other parts of the country
- Learn about advanced topics such as stock options, pension and retirement savings, insurance and estate planning issues
- Be listed on [www.DivorceMagazine.com](http://www.DivorceMagazine.com) (one of the most popular divorce-related websites on the Internet)

## Through resources from the courses and IDFA™

- Continue to learn and increase your expertise in the financial aspects of divorce.
- Learn to market your new business niche with proven methods and materials
- Access the website for continuing education and new products to help you gain and maintain your skills as a CDEA™ professional



# The Financial Aspects of Divorce

This self-study course provides comprehensive training using a variety of knowledge and skill-building techniques. You will learn how to help your clients with financial issues that will affect the rest of their lives. And after successfully completing the exams, you will have earned the Certified Divorce Financial Analyst® (CDFA™) designation.

*You will gain a comprehensive foundation of practical knowledge on topics such as:*

- Separate vs. Marital property
- Valuing and dividing property
- Retirement plans, pensions, CPP and OAS
- Dealing with the matrimonial home
- Tax problems and solutions
- Providing litigation support to lawyers

*You'll learn how to illustrate financial settlements* using powerful proprietary software. You will use the software to resolve actual cases that focus on the key financial issues of most divorces. The software produces reports and graphs that depict, over time, the financial status, cash flow, and graphic net worth of both the husband and wife as compared to each other.

*You'll receive outstanding tools and references that you'll keep on using in your practice, including:*

- A comprehensive workbook for each module – including the *CDFA Resources for Canada* reference book
- A copy of the proprietary Divorce Settlement Analyst™ software
- A marketing handbook and kit to help you get your new business up and running (after successfully completing the entire course)

*You'll receive valuable guidance and benefits to help you build a new niche and succeed as a Certified Divorce Financial Analyst®*

- Continuing Education Credits: “The Financial Aspects of Divorce” course is accredited for 30 hours of IDA Professional Development CE and 32 IAFE approved CE credits (Advocis).
- A year's membership in the IDFA™
- Marketing tools and advice to help you promote yourself as a CDFA™
- Participation in the National Client Web Referral Program
- \$100 credit for your referrals (upon their graduation)



## **Module One: “Fundamentals of Divorce” (\$400)**

### **Chapter One**

*The New Divorce Niche*

### **Chapter Two**

*The Role of the CDEA™*

### **Chapter Three**

*Gathering & Analyzing the  
Financial Data*

### **Chapter Four**

*Overview: Divorce and Family  
Law in Canada*

### **Chapter Five**

*Matrimonial and Property Law  
Across Canada*

### **Chapter Six**

*The Financial Expert in Court*

### **Chapter Seven**

*Glossary of Divorce Terminology*

### **Chapter Eight**

*Ethical Issues, Communication  
and Reporting Requirements*

### **Chapter Nine**

*Marketing Strategies*

### **Chapter Ten**

*Sample Test Questions and  
Answers*

## **Module Two: “Financial Issues of Divorce” (\$400)**

### **Chapter One**

*Property*

### **Chapter Two**

*The Matrimonial Home*

### **Chapter Three**

*Pensions and Retirement Savings*

### **Chapter Four**

*Spousal Support (Maintenance)*

### **Chapter Five**

*Child Support*

### **Chapter Six**

*Tax Issues*

### **Chapter Seven**

*Tax Preparation and Planning*

### **Chapter Eight**

*Insurance and Estate Planning*

### **Chapter Nine**

*Debt, Credit, and Bankruptcy*

### **Chapter Ten**

*Sample Test Questions and  
Answers*

## **Module Three: “Working as a CDEA/Case Studies” (\$400)**

### **Chapter One**

*Learning to Use the Software*

### **Chapter Two**

*Case Study I is a general overview*

### **Chapter Three**

*Case Study II illustrates a change  
in income, family business, a  
rental property and a matrimonial  
home, child and spousal support*

### **Chapter Four**

*Case Study III illustrates a long-  
term marriage, spousal support, a  
pension, and selling the house*

### **Chapter Five**

*Case Study IV illustrates a high-  
net-worth couple, multiple real-  
estate properties, and the sale of a  
vacation property*



## **CDFA Resources for Canada (\$50)**

*This reference book is intended to serve as a resource for Canadian CDFA professionals, providing the tools to help set up and maintain a divorce practice. This information will be updated as needed and made available on the IDFA website: [www.InstituteDFA.com](http://www.InstituteDFA.com).*

### **Resource A**

*CDFA™ Getting Started Checklist*

### **Resource B**

*Client Checklist*

### **Resource C**

*Time Docket*

### **Resource D**

*Sample Service Agreement  
between Client and CDFA™*

### **Resource E**

*Expense Worksheets*

### **Resource F**

*Expense/Budget Comparison  
Worksheet*

### **Resource G**

*Asset/Liability Comparison  
Worksheet*

### **Resource H**

*Alternative Dispute  
Resolution/Mediation*

### **Resource I**

*Sample Curriculum Vitae*

### **Resource J**

*Expert Witness Testimony: Sample  
Questions*

### **Resource K**

*Books on Divorce*

### **Resource L**

*Divorce-Related Internet Sites*

### **Resource M**

*Bar Associations and Government  
Websites*

### **Resource N**

*Sample Pension Valuation Report*

### **Resource O**

*Sample DIVORCEmate,  
CHEQUEmate, and  
SUPPORTmate Reports*

### **Resource P**

*Glossary of Divorce Terminology*

### **Resource Q**

*Generic Financial Statement*

### **Resource R**

*Government Forms*

### **Resource S**

*Matrimonial and Property Law  
across Canada*

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## **Money-back guarantee**

If you are not satisfied with any of the modules within 30 days of receiving your materials, you can get your money for that module back by:

- 1) notifying us before you take the exam for the module you currently have
- 2) returning all materials that you received for that module.

For more information regarding refund, complaint, and/or program cancellation policies, please contact our office at 1-800-875-1760.



## Examination

Modules One and Two each conclude with a two-hour computer exam at a Kryterion Testing Center. To locate a Kryterion Testing Center near you, go to: [www.kryteriononline.com/host\\_locations](http://www.kryteriononline.com/host_locations). Module Three concludes with a comprehensive case-study exam. You are allowed one year to complete the entire course curriculum from the date of purchasing the first Module. If more than 12 months have passed and you wish to continue with the program, you will be subject to paying the annual membership fee and a reprocessing fee for an additional 12 months to complete the program.

## Examination and Retake Fees

The exam fee is included with your tuition for each Module. If you fail an exam, you may retake it. There is no limit on the number of times you may retake an exam. A fee of US\$150 is required for each retake.

## Exam Reschedule

If you wish to change your exam date or time, you must do so at least three business days (72 hours) prior. There is no charge for changing an appointment if the change is three business days prior to your appointment. If you fail to reschedule 72 hours prior and miss your exam, you will have to pay the \$150 retake fee.

## What to Bring to the Exam

- Two forms of photo identification and your Exam Authorization code.
- One of the following Permitted Calculators: HP 10b, 10bII, 12c or TI BAIL, BAIL Plus, BAIL Plus Professional.

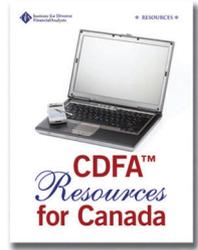
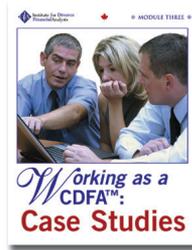
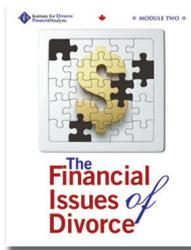
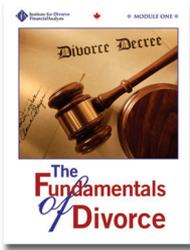
## Certification Renewal

Once certified, you must continue to meet the IDFA renewal standards in order to continue to use the CDFA™ designation. All CDFAs are required to meet a Continuing Education (CE) requirement of 15 divorce-related hours every two years. IDFA offers annual conferences and advanced workshops in Canada and the USA; CE credits for these sessions count towards your CDFA as well as many other financial designations. After the first year, renewal fees are US\$195.

## Prerequisites

To succeed in this course, and pass the exams, you must:

- Currently be a financial services or family law professional
- Have three years' experience in the financial or legal (family law) fields
- Know how to use a financial function calculator
- No advance preparation is required.



## Course and Examination Fees (\$US)

Module One <i>and</i> CDFA Resources book	\$450	+ \$25 s&h
Module Two	\$400	+ \$25 s&h
Module Three	<u>\$400</u>	+ <u>\$25 s&amp;h</u>
Subtotal	\$1,250	+ \$75 s&h
<b>TOTAL (including s&amp;h)</b>	<b>\$1,325*</b>	

## Special Savings!

**SAVE \$215** (\$1,075 + \$25 s&h = **\$1,100\***)

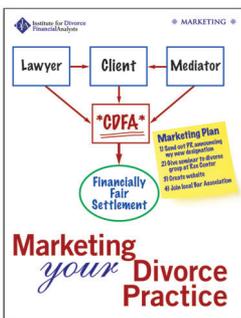
By pre-paying for the full course and downloading Modules 1 and 2 and the Resources guide; a printed copy of Module 3 and the software CD will arrive via UPS

**SAVE \$165** (\$1,125 + \$25 s&h = **\$1,150\***)

Receive a 10% discount by paying for the full course now; all books and software will arrive via UPS

*\* Price does not include GST/HST*

## Bonus: Marketing Your Divorce Practice



After successfully completing the entire course, you'll receive a valuable kit to help you promote your new practice. You'll learn how to:

- Set goals for your new niche
- Write and distribute press releases, advertorials, and articles to promote your CDFA™ business
- Prospect for clients – and get referrals from other divorce professionals
- Set up and conduct meetings with new clients
- Create forms and letters to use in your new business



## Why become a CDFA™?

- ◆ Create a new source of revenue and business referrals
- ◆ Increase your expertise in the financial aspects of divorce – from spousal and child support to tax and insurance issues
- ◆ Learn to illustrate different financial settlements
- ◆ Be part of our “Client Referral Program”
- ◆ Since 1993, CDFA™ has been the most established and recognized designation for financial planning in divorce.

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“Guiding clients through the financial decisions they need to make during divorce mandates the specialized in-depth expertise of a CDFA™. After their divorce is final, appreciative clients may ask you to remain at the helm by managing and preserving their settlements – which can often be multi-million dollar amounts.”

– Michelle Smith, CFP®, CDFA™

“Family law clients need all the help they can get. A good lawyer working with a CDFA™ can make even the most difficult cases move forward in a cost-efficient and effective way. Good team-work between a lawyer and CDFA™ always pays dividends for clients.”

– Michael G. Cochrane (LL.B.), Partner, Ricketts, Harris LLP, Toronto;  
Author, *Surviving Your Divorce: A Guide to Canadian Family Law*

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## Register for the course today!



 (800) 875-1760  
fax (888) 473-1073  
[www.InstituteDFA.com](http://www.InstituteDFA.com)

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