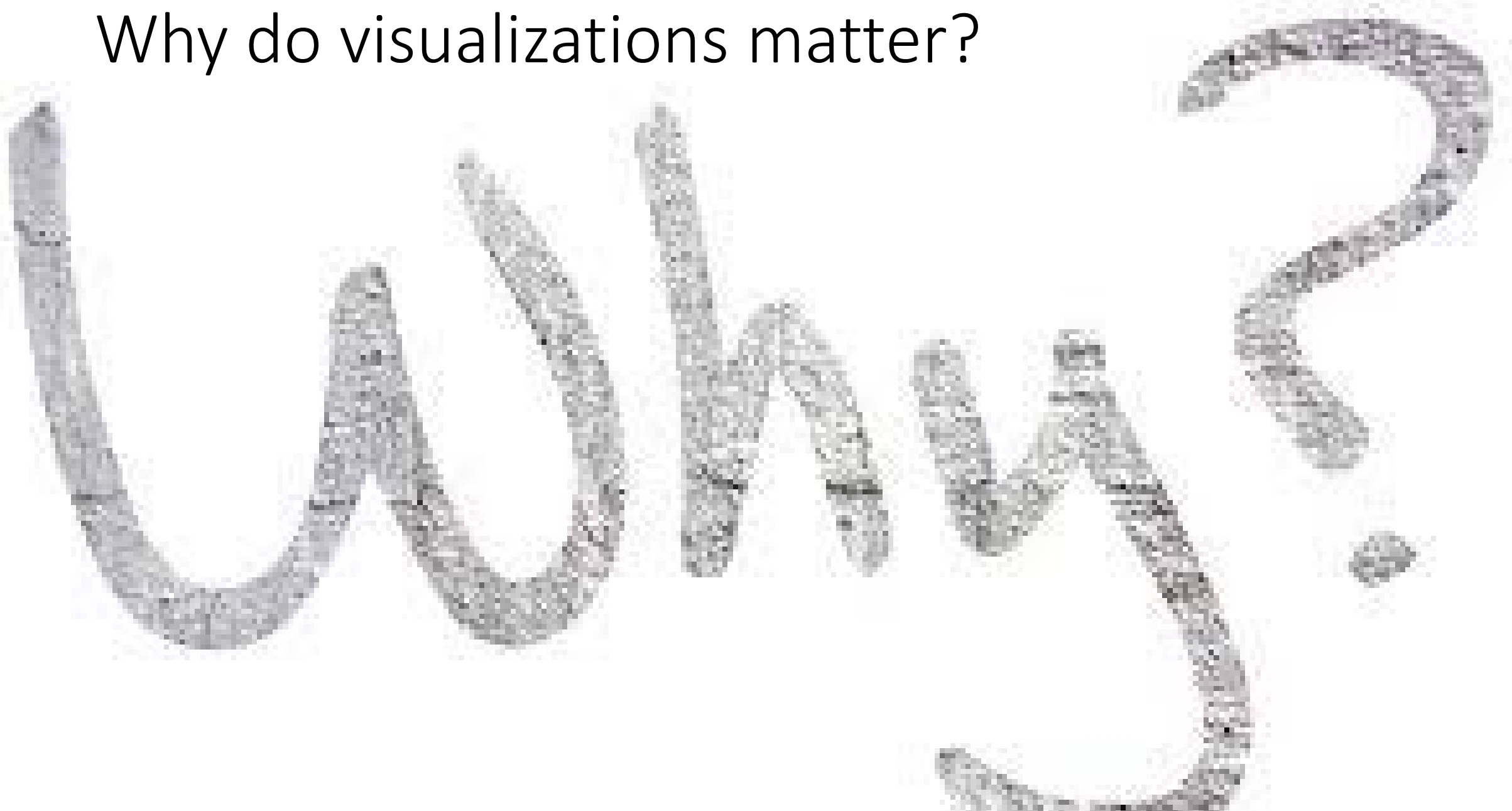


Visualizing your Post-Divorce Future

Utilizing Visual Media to Provide Understanding of Financial Information
during Divorce



Why do visualizations matter?



Pre-frontal cortex



Visuals are processed through the pre-frontal cortex

The frontal lobe also allows access to higher cognitive functions – such as behavior and emotions

MY DECISIONS ARE BAD



AND I SHOULD FEEL BAD

Again... why visuals

- The human brain processes visual/pictorial information 700,000 times faster than text.
- Humans in general are wired to look for patterns
- Text has a low rate of information transfer

78% of the U.S. population experiences “Number Anxiety”

Financial								
	A	B	C	D	E	F	G	H
1								
2								
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Item List Price	Total Fee	Balance to Cash Out	Cash Out Fee?	% of \$ Left	Paypal Fee (2.9% + \$0.30)	Balance to PayPal	% of \$ in PayPal
\$1.00	\$0.65	\$0.35	\$0.00	35%	\$0.51	\$0.04	4%
\$1.50	\$0.65	\$0.85	\$0.00	57%	\$0.52	\$0.55	35%
\$2.00	\$0.65	\$1.35	\$0.00	68%	\$0.54	\$1.01	51%
\$3.00	\$0.65	\$2.35	\$0.00	78%	\$0.57	\$1.98	66%
\$4.00	\$0.65	\$3.35	\$0.00	84%	\$0.40	\$3.55	74%
\$5.00	\$0.65	\$4.35	\$0.00	87%	\$0.43	\$3.92	78%
\$6.00	\$0.65	\$5.35	\$0.00	89%	\$0.46	\$4.89	82%
\$7.00	\$0.65	\$6.35	\$0.00	91%	\$0.48	\$5.87	84%
\$8.00	\$0.65	\$7.35	\$0.00	92%	\$0.51	\$6.84	85%
\$9.00	\$0.65	\$8.35	\$0.00	93%	\$0.54	\$7.81	87%
\$10.00	\$0.65	\$9.35	\$0.00	94%	\$0.57	\$8.78	88%
\$11.00	\$0.65	\$10.35	\$0.00	94%	\$0.60	\$9.75	89%
\$12.00	\$0.65	\$11.35	\$0.00	95%	\$0.63	\$10.72	89%
\$13.00	\$0.65	\$12.35	\$0.00	95%	\$0.66	\$11.69	90%
\$14.00	\$0.65	\$13.35	\$0.00	95%	\$0.69	\$12.66	90%

We are
easily
distracted



Are you easily distracted?

Now... imagine going through a divorce

- What are the kids thinking? How do I tell my kids? How am I going to survive? Am I going to have anything left? What does my future look like? Why is he doing this to me? What want it to be over. I need to pick up the kids. Why is my attorney so mean to me? This is so expensive. Will we have anything left? Sarah needs money for a field trip.



So again... why visuals?

- Processing speed of information much quicker
- Properly constructed, a visual representation of financial information can reduce number anxiety and increase the speed of decision-making

Properly constructed visuals can help reduce anxiety and allow the parties in a divorce to understand and make more fully informed decisions about their divorce, and their future.

What is a properly constructed visual?

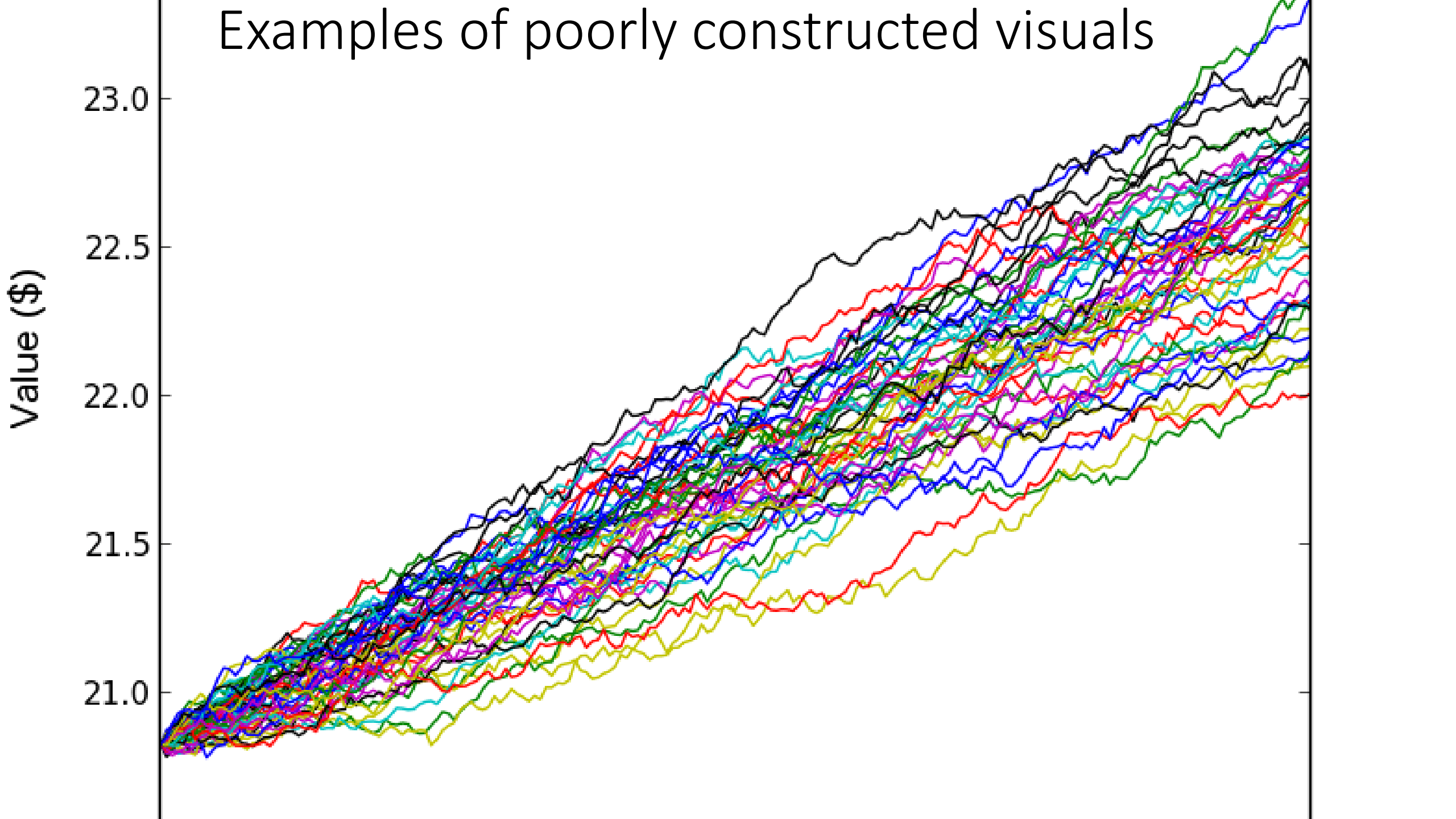
Follows good design principles

Data/text ratio is high

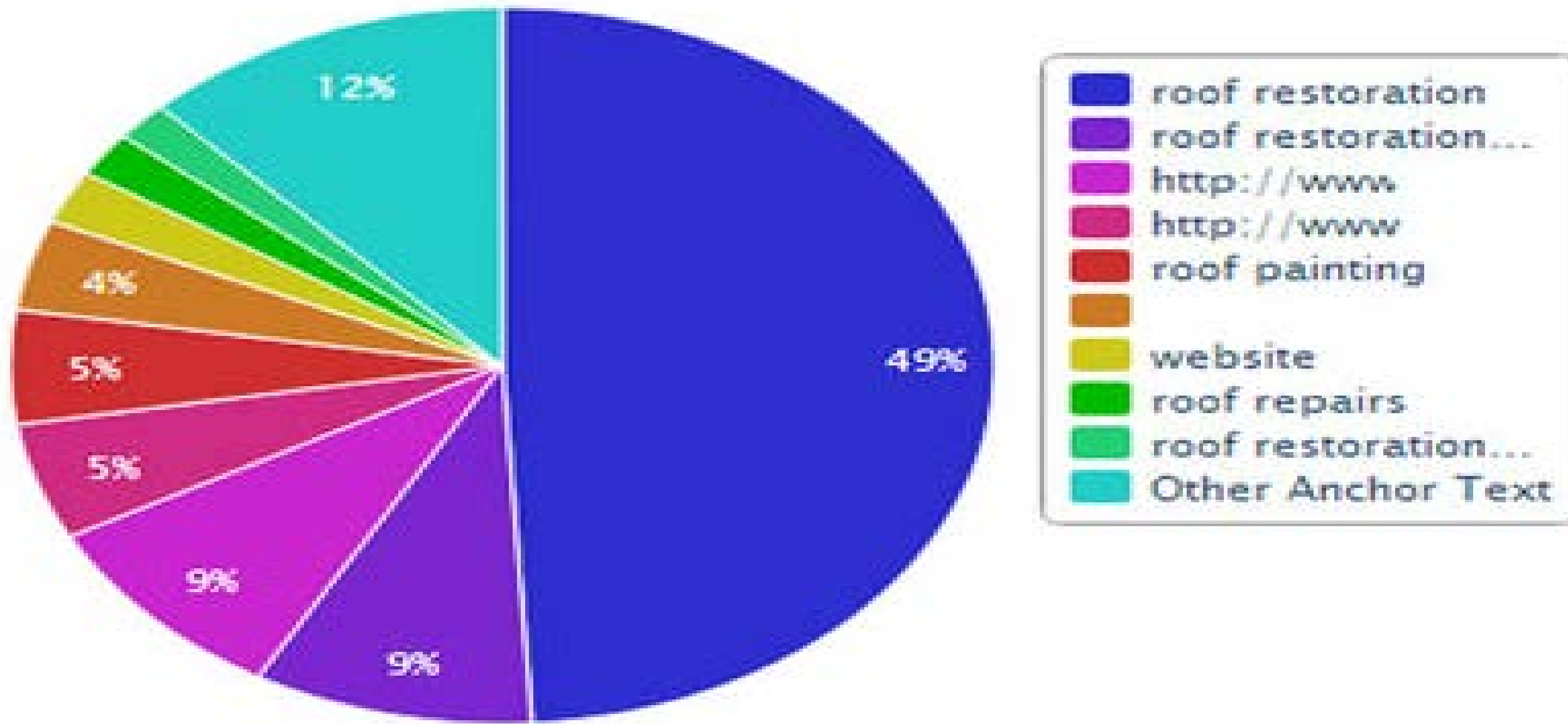
Appropriate for the information being conveyed

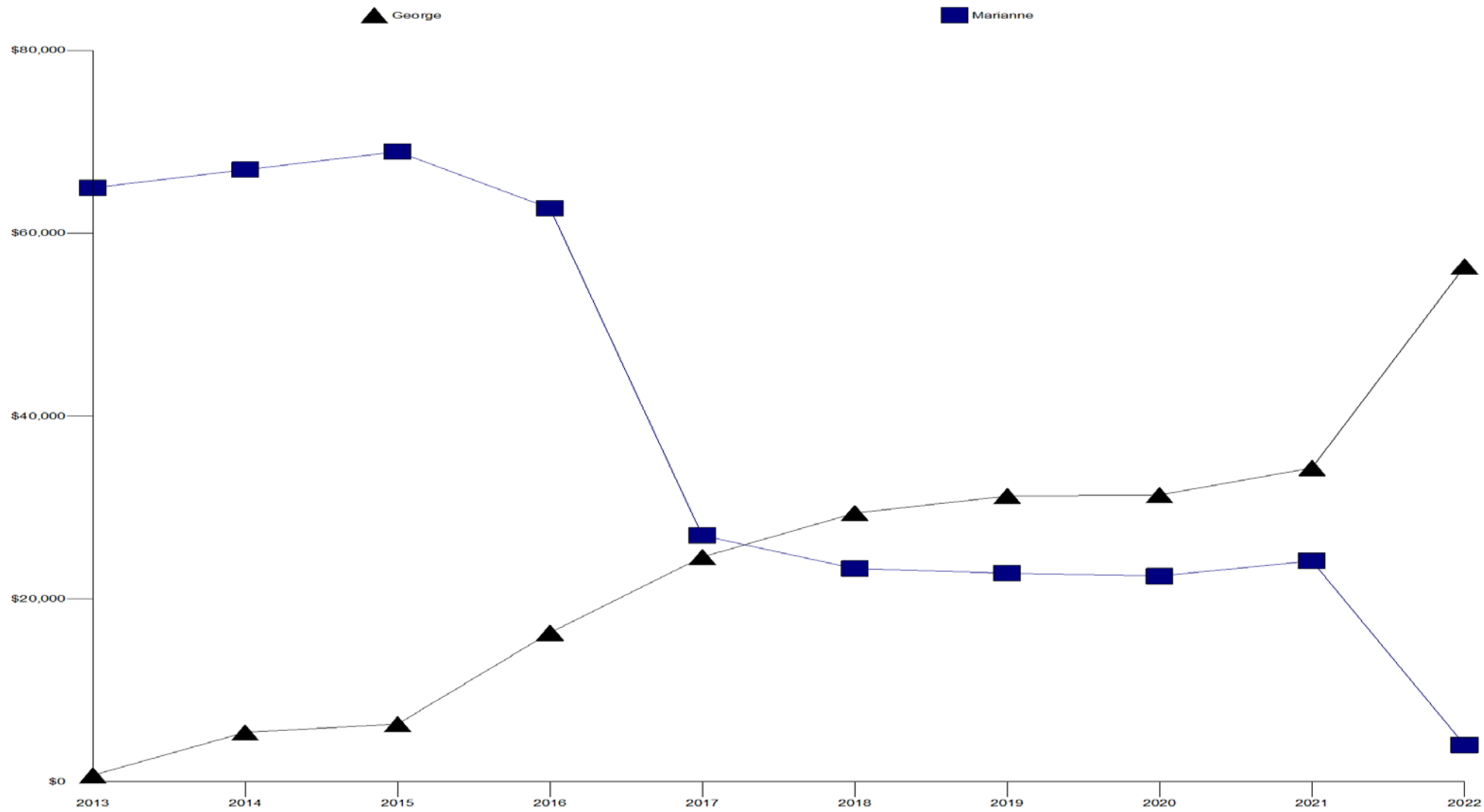


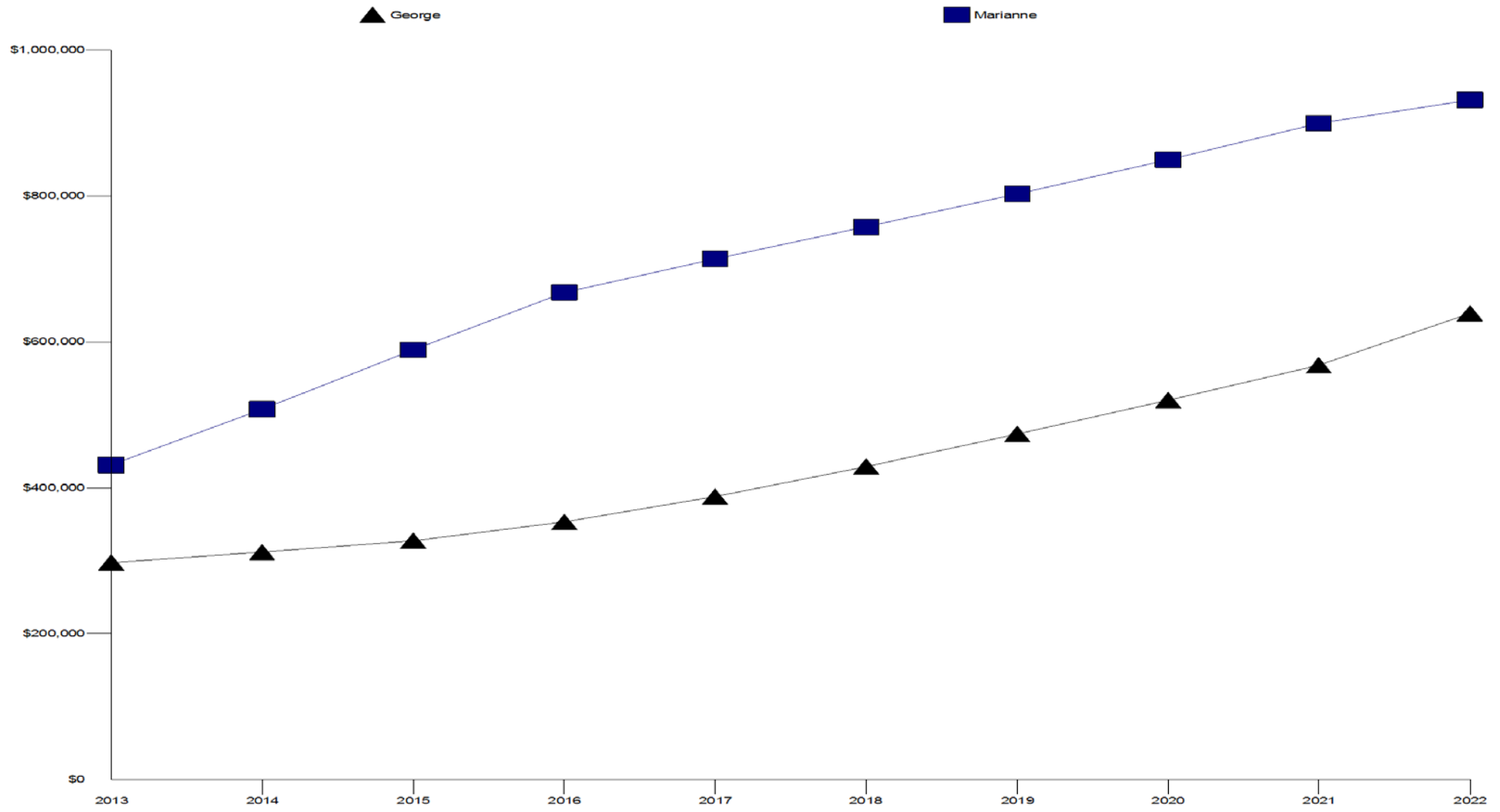
Examples of poorly constructed visuals



Anchor Text







Good Visualizations

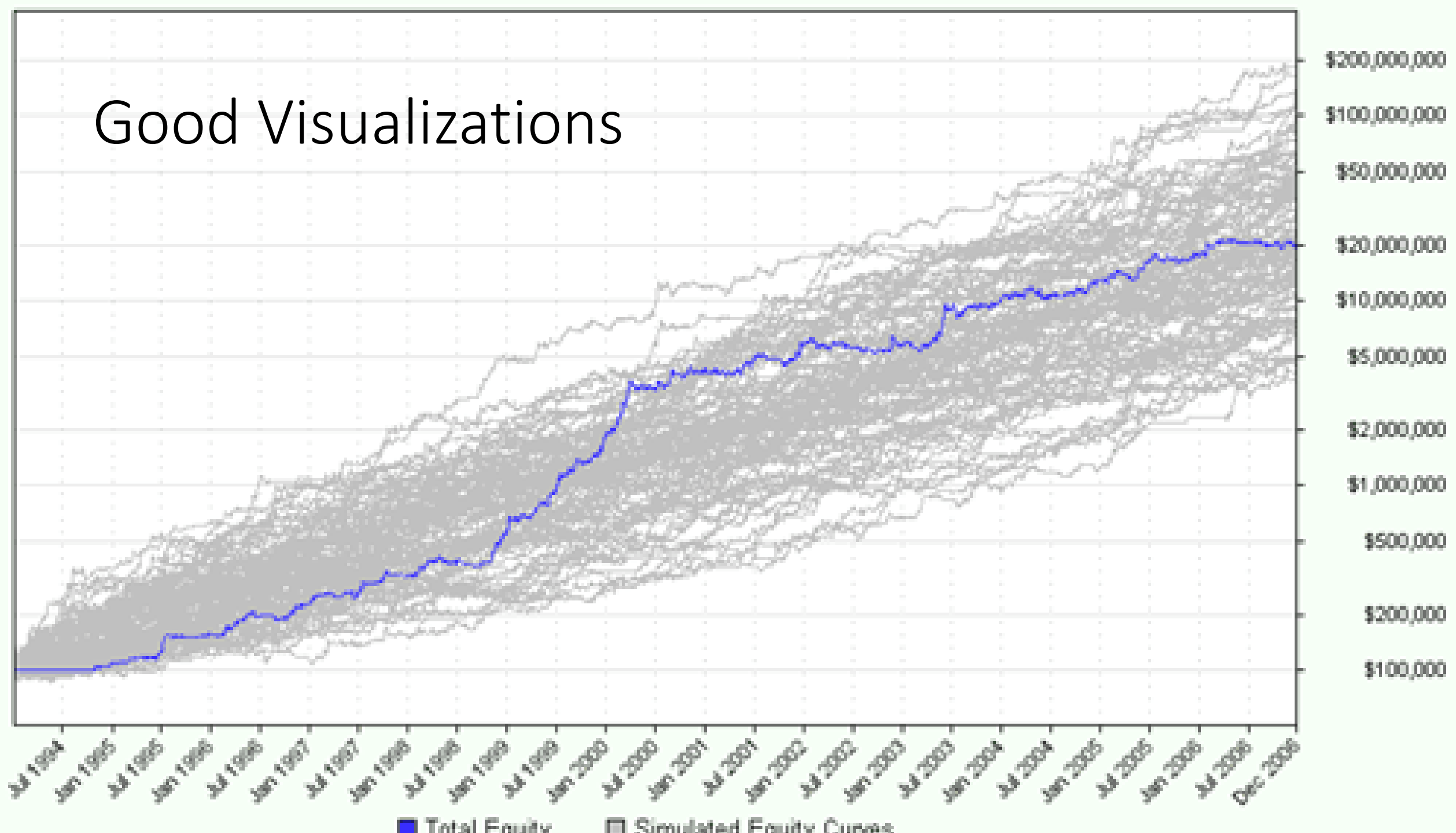


Figure 1 - Income and Expenses

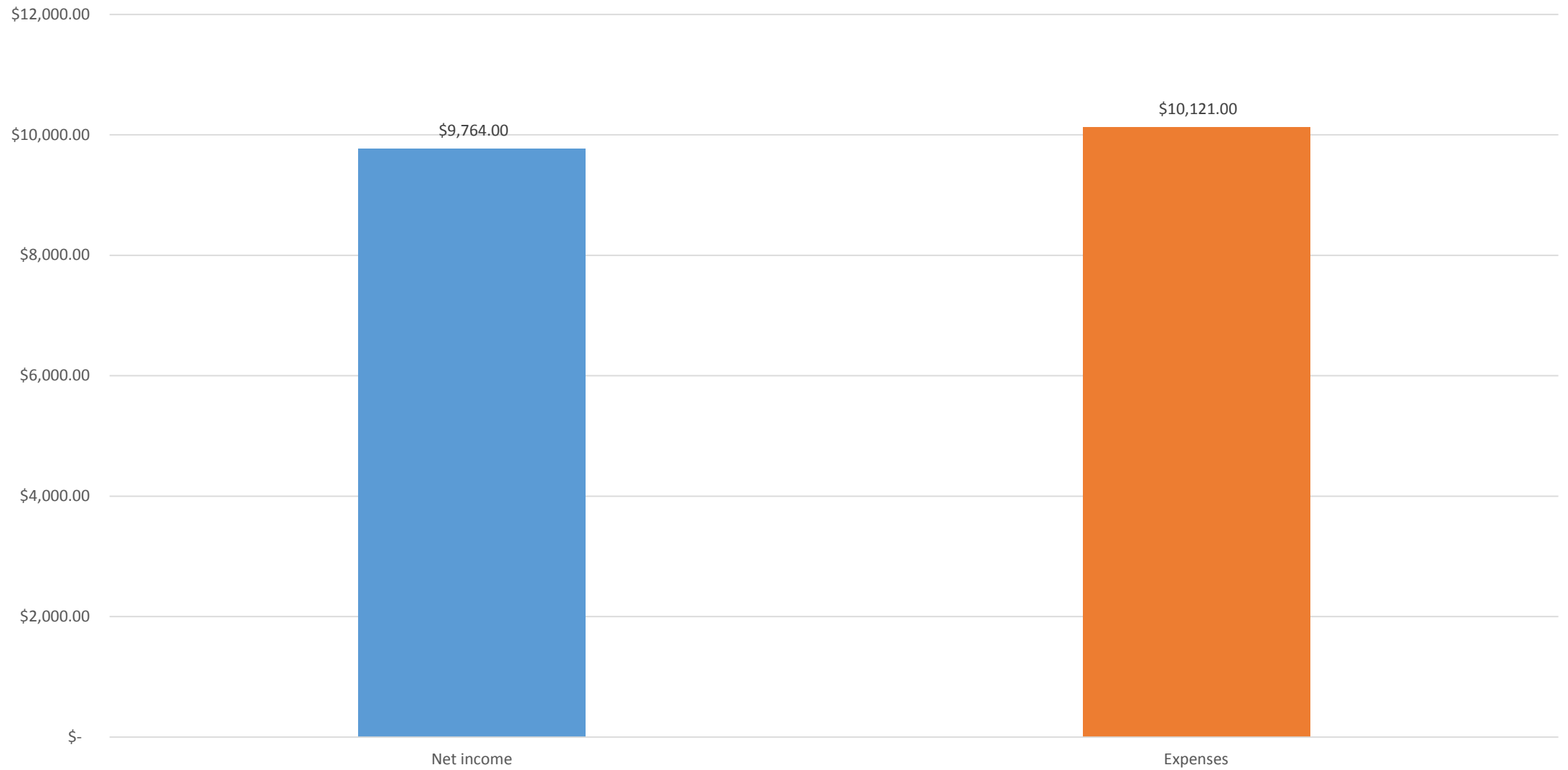
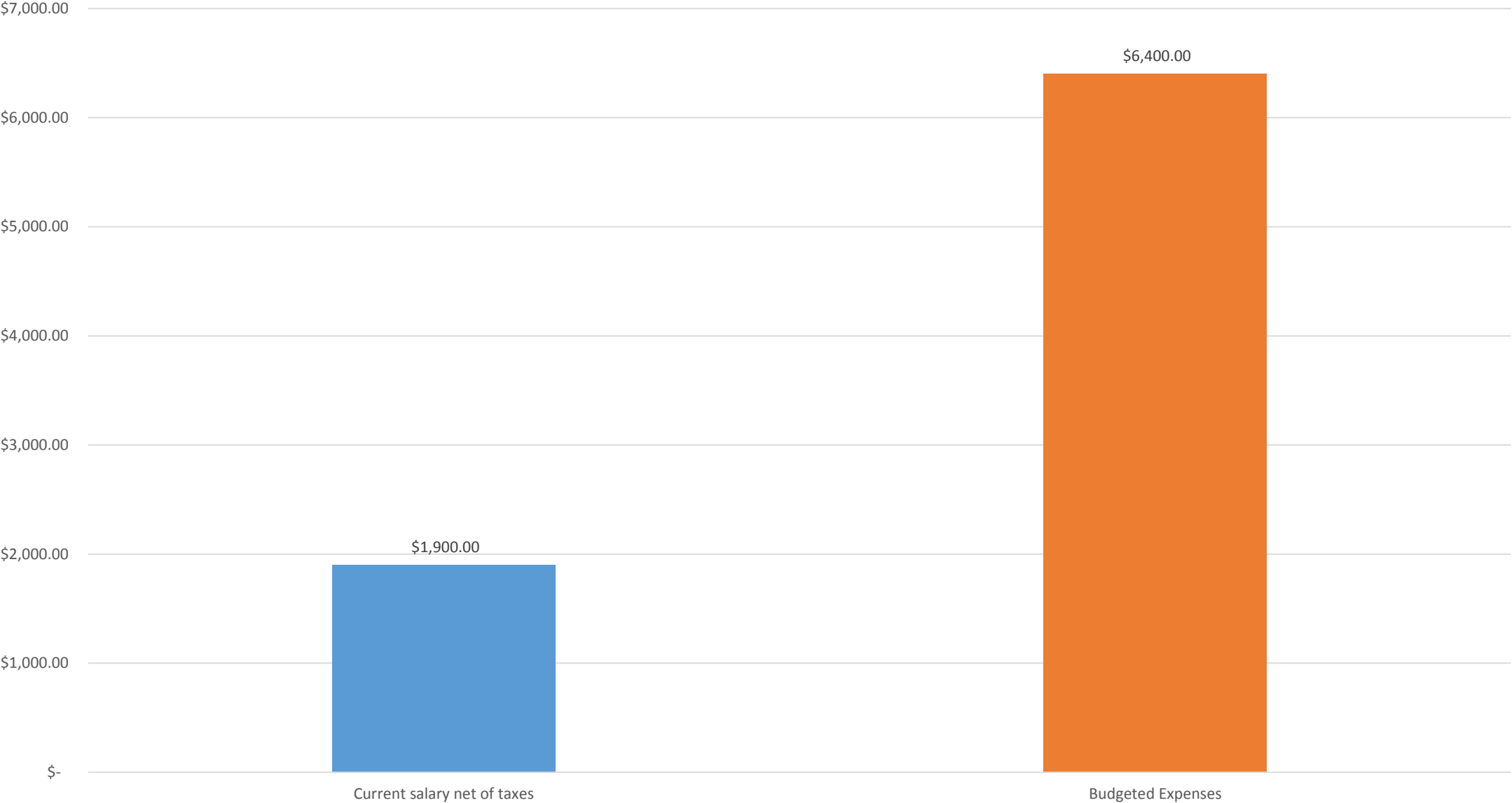


Figure 2 - Income and Expense for Doris Smith



Spouse

Equivalents, Real Estate and Retirement.

Date

Tools to create visualizations

Excel – can be created in minutes

Tableau (www.tableausoftware.com)

Questions?