



## 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

*Since 1993, Certified Divorce Financial Analyst™ (CDFA™) has been the most established and recognized designation in financial planning for divorce.*

## Courses, Membership, and Resources

### Through the intermediate-level courses

- Create a profitable new business niche
- Develop a unique expertise that is needed by attorneys and valued by clients
- Receive the Certified Divorce Financial Analyst™ designation
- Own relevant course materials for ongoing reference
- Receive continuing education credits from esteemed professional associations such as the Certified Financial Planner® Board of Standards, the Investment Management Consultant Association, and The American College

### 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 IDFA™ website
- Have access to a network of professionals who practice in other parts of the country
- Learn about advanced topics such as QDROs, stock options, pensions, and valuations
- 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 continued education and new products to help you gain and maintain your skills as a Certified Divorce Financial Analyst™ professional.

**Register for the course today at:**  
**[www.InstituteDFA.com](http://www.InstituteDFA.com)**

## The Financial Aspects of Divorce

This information-packed self-study course provides comprehensive training using a variety of knowledge and skill-building techniques. You'll learn how to help your divorcing 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:*

- Personal vs. Marital property
- Valuing and dividing property
- Retirement plans, pensions, and QDROs
- Splitting the house
- Tax problems and solutions
- Providing litigation support to attorneys

*Learn how to illustrate financial settlements* using powerful proprietary software. You will use the software to resolve a variety of cases that focus on the key financial issues of most divorces. The software produces reports and graphs that compare the financial status, cash flow, and net worth of both the husband and wife over time.

### *Receive outstanding tools and references that you will keep on using in your practice, including:*

- A comprehensive workbook for each module
- A copy of the proprietary Divorce Settlement Analyst™ software
- A guide to marketing your new practice

### *Receive valuable guidance and benefits to help you build a new niche and succeed as a Certified Divorce Financial Analyst™ professional*

- Continuing Education Credits: IDFA™ has been accepted by the CFP Board, The American College, the National Association of State Boards of Accountancy (NASBA), and the Investment Management Consultant Association (IMCA) as CE Providers for 32 CE credits, 32 PACE credits, and 25 CPE credits.
- Preferred pricing on conferences and workshops
- 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: “The Fundamentals of Divorce” (\$450)

### Chapter One

*The Financial Impact of Divorce*

### Chapter Two

*The Role of the Certified Divorce Financial Analyst™*

### Chapter Three

*Overview of Divorce Law and Procedures*

- Litigation, Mediation, and Collaborative Practice

### Chapter Four

*Analyzing the Financial Data*

- Identifying, collecting, and evaluating key financial data

### Chapter Five

*The Financial Expert in Court*

- Acting as an expert witness
- Direct and cross examination

### Chapter Six

*Glossary of Legal Terminology*

### Appendix and Resources

*Sample Financial Documents and Resources for Creating and Maintaining a CDFA™ Practice*

- Financial Affidavit
- Asset/Liability Worksheets
- Sample Curriculum Vitae (CV)
- Reference Books and Websites

## Module Two: “The Financial Issues of Divorce” (\$450)

### Chapter One

*Property*

- Defining Marital vs. Separate Assets
- Career Assets
- Family Business
- Hidden Assets

### Chapter Two

*Pensions*

- Defined Contribution Plans
- Defined Benefit Plans
- Qualified Domestic Relations Order (QDRO)
- Discount Rate of Interest
- Pitfalls of Dividing Pensions in Divorce

### Chapter Three

*The Marital Home*

- Cost Basis Determination
- Tax Issues on the Sale of a Residence

### Chapter Four

*Spousal Support (Alimony)*

- Criteria for Receiving Maintenance
- Modification of Maintenance
- Tax Issues of Maintenance
- Front-Loading of Maintenance

### Chapter Five

*Child Support*

- Modifying Child Support
- Tax Considerations
- Child Contingency Rule

### Chapter Six

*Social Security*

### Chapter Seven

*Insurance*

- Health Insurance and COBRA

### Chapter Eight

*Debt, Credit, and Bankruptcy*

- Secured and Unsecured Debt
- Divorce and Bankruptcy

## Module Three: “The Tax Issues of Divorce” (\$450)

### Chapter One

*Tax Issues of Dividing Property*

- Maintenance vs. Property Settlement
- Transfer of Annuities
- Life Insurance Proceeds
- Recapture Provisions

### Chapter Two

*Sale of the Principal Residence*

- Gain Exclusions
- Ownership and Use Periods
- Determining Cost Basis

### Chapter Three

*Tax Issues in Retirement Plans*

- Defined Contribution and Defined Benefit Plans
- QDRO Requirements
- Distributions and Withholding
- Individual Retirement Plans
- Social Security Offsets
- Medical Savings Accounts

### Chapter Four

*Tax Issues of Spousal Support*

- Recapture or Front-Loading
- Exceptions to Recapture
- Declining Maintenance

### Chapter Five

*Tax Issues of Child Support*

- Child Contingency Rules
- Dependency Exemption
- Child Care Credit

### Chapter Six

*Tax Allocations and Planning*

- Allocation of Income and Deductions
- Tax Reporting Requirements

### Chapter Seven

*Analyzing the Personal Income Tax Return*

- Line-by-Line Review of Form 1040
- Tax Compensation and Credits

## Module Four: “Working as a CDFA: Case Studies” (\$450)

### Chapter One

*Learning to Use the Software*

### Chapter Two

*Case Study I*

- General overview

### Chapter Three

*Case Study II*

- A change in income, property settlement note, child support

### Chapter Four

*Case Study III*

- A long-term marriage, a pension, social security, selling the house

### Chapter Five

*Case Study IV*

- A high net worth couple, a long-term marriage, multiple real-estate properties

## 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.

## Examinations

Modules One, Two, and Three each conclude with a two-hour computer exam at a Prometric Testing Center. Examination facilities are available at approximately 300 test centers across the U.S. and in Puerto Rico and Canada; go to [www.2test.com](http://www.2test.com) to locate a Test Center near you. Module Four 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 \$150 is required for each retake.

## Exam Reschedule

You are scheduled to take the exam during the testing quarter (i.e. 1st QTR 2013) that you select on the registration form. A fee of \$100 is required to change to another testing quarter.

## What to Bring to the Exam

- Current photo identification with signature
- Battery-powered, hand-held financial function calculator  
(Proficiency in using a financial calculator is necessary to pass the exams for Modules Two, Three, and Four)

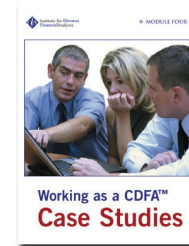
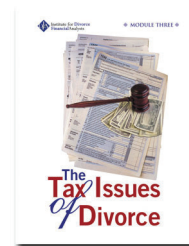
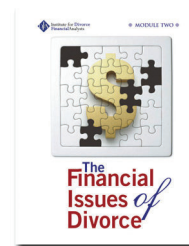
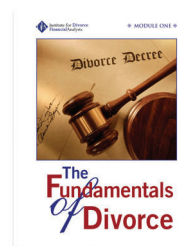
## Certification Renewal

Once certified, you must continue to meet the IDFA™ renewal standards in order to continue to use the CDFA™ designation. All CDFA™s are required to meet a continuing education requirement of 15 hours of divorce-related CE every two years. After the first year, annual renewal fees are \$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

Module One	<i>The Fundamentals of Divorce</i>	\$450
Module Two	<i>The Financial Issues of Divorce</i>	\$450
Module Three	<i>The Tax Issues of Divorce</i>	\$450
Module Four	<i>Working as a CDFA™: Case Studies</i>	\$450

**TOTAL** **\$1,800**  
*Plus shipping and handling*

## Special Savings!

### ☐ SAVE \$25 (+ shipping costs) per module

Download Modules 1 to 3 instead of receiving printed books; Module 4 will be mailed with a software CD (\$1,725)

### ☐ Better Deal: SAVE \$270

Receive a 15% discount by paying for the full course now (\$1,530)

### ☐ Best Deal: SAVE \$345!

Pre-pay for all four Modules and download Modules 1 to 3 (\$1,455)

## Bonus: Marketing Your Divorce Practice



After successfully completing the entire course, you'll receive a valuable book 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

## Certified Divorce Financial Analysts™ are in demand

- ◆ More than two million North Americans will divorce this year
- ◆ 100% of divorces involve financial settlements
- ◆ Many lawyers, mediators, and separated individuals are now seeking the services of a CDFA™ professional
- ◆ CDFA™ is a comprehensive divorce-planning designation listed by the CFP Board in its listing of professional certification programs.\*

## A CDFA™ professional is trained and qualified to:

- ◆ Serve as a financial expert on divorce cases
- ◆ Present powerful data to back up an argument
- ◆ Educate their clients on the financial implications of different divorce settlement proposals

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“CDFAs™ can provide invaluable information that allows the court to arrive at a fair, equitable, and just resolution – not just at the moment of trial, but down the road as well.”

– Honorable Kathleen M. McCarthy, JD, Family Court Division Judge

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## Register for the course today!



 **(800) 875-1760**

**Fax: (989) 794-5990**

[www.InstituteDFA.com](http://www.InstituteDFA.com)

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\* CFP Board does not endorse or otherwise approve any specific certification programs and CFP Board's listing of any certification program does not constitute an endorsement or approval of that program.