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Financial Divorce Planning

COMMON MISTAKES

- ❖ Making decisions one at time and not understanding how they affect each other.
- ❖ Keeping the house when you can't afford to.
- ❖ Not creating a realistic budget or sticking to it.
- ❖ Thinking that a 50-50 division of property is the same thing as a fair division of property.
- ❖ Not considering "*How will I be financially secure after my divorce?*" before signing the divorce papers.
- ❖ Not Protecting alimony and child support with life insurance on the person who is supposed to pay.
- ❖ Not listing the receiver of alimony or child support payments, as the owner of the life insurance policy.
- ❖ Believing that your settlement must conform to what a judge would order if your case went to court.
- ❖ Seeking financial advice from someone whose expertise is the law.
- ❖ Failing to include the present value of a pension among marital assets.
- ❖ Failing to include transaction costs in a settlement that may substantially reduce the value of assets.
- ❖ Unrealistic assumptions about inflation and investment returns.
- ❖ Believing that spending retirement assets before age 59 ½ will always result in a 10% IRS penalty.
- ❖ Not planning for your independent financial future.

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