

Contact Us for a  
Consultation Today

Divorce Financial  
Analysis and Planning

## Intelligent Divorce Made Possible

(267) 202-5158

Loretta Hutchinson, CFP®, CDFA™, NCC

Loretta@FinancialDivorcePlan.com



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## Intelligent Divorce Made Possible

At Financial Divorce Plan, we know that going through a divorce can be an emotional and overwhelming time. Often people make poor choices under these stressful circumstances. Since these decisions have a lifelong financial impact for the individuals and their family, it is important for divorcing couples to understand their short and long term consequences.

We believe you and your spouse can make intelligent choices before, during and after your divorce if you are given the correct information to help you understand your options. At Financial Divorce Plan, financial literacy is our passion, and we will mentor you through all the financial aspects of your divorce settlement.

### Financial Wisdom with Empathy

Our company's founder and president, Loretta Hutchinson, has extensive financial expertise to help you navigate the financial aspects of your divorce. She strives to provide you with financial clarity and knowledge that will empower and move you through each step. Loretta understands the stress of divorce on you and your family. You will learn to understand your financial situation and what you may need to include or be faced with when negotiating property division, child support, spousal support and your divorce settlement in general.

### We Work with Family Lawyers and Collaborative Divorce Practitioners

We provide financial expertise and support to family lawyers so that your clients receive the best possible representation. As a trained collaborative practitioner, Loretta makes a difference when it comes to bringing divorcing couples together to resolve their financial issues, and settling their divorce without going to court.

*"An empathetic listener, she is sensitive to her clients needs."*

~ Dr. Lee Picariello, LCP and President,  
Mind Flex LLC

*"I am able to sleep peacefully at night knowing Loretta has my financial back!"*

~ Client, MJM

*"Loretta serves as an unbiased, fiduciary-minded financial advocate for her clients."*

~ Esquire

*"Loretta provides her clients with a unique combination of empathy and financial wisdom."*

~ Tracy Timby, Collaborative  
Family Lawyer

# OUR FINANCIAL DIVORCE SERVICES

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

## Are You Considering Divorce, Separated or newly Single?

It doesn't matter what stage of the divorce you come to us at, the experience and expertise at Financial Divorce Plan ensures you receive personalized financial advice. Some of the areas we will guide you through include:

- Assets and liabilities assessment
- Income and expense analysis
- Financial settlement options comparisons and suggestions
- Property division
- Cash flow projections for the next year, 5 years and 10 years
- Pension and business valuations
- Child support or spousal support calculations
- Family law attorneys and divorce mediators collaboration
- Retirement planning

Our goal is to help you understand your financial situation and what you may need to include when negotiating your divorce settlement so that you may answer some of these financial questions often related to a divorce:

- How do I get a divorce? Where should I start?
- How should we divide our assets?

- Should I keep or sell the house?
- Will I have enough money to live on?
- Do I need to ask for or pay spousal/child support? And how much?
- How can I keep the cost of my divorce down?
- How will I know that I am getting the best divorce settlement?

**Before the Divorce** — The best-case scenario is proactive, divorce financial planning before filing for divorce. This is where you can ensure all aspects of your financial future are thoroughly considered.

**During the Divorce** — We take pride in the fact that we educate our clients in the process and act as a financial sounding board in relationship to the personalized division of assets and their income plan as they move into becoming single adults. This includes educating you on the nuances of different types of assets, as well as how they will affect you from a tax-planning perspective.

**After the Divorce** — If you have already finalized your agreement some of the areas we will steer you through at this stage include: post-judgment changes, recalculating child support or spousal support, filing tax returns as a single person and personal financial and retirement planning.

## Divorce Without Going to Court

As a trained collaborative divorce practitioner, Loretta can help you resolve your financial issues, and settle your divorce without going to court. When working with collaborative practitioners, such as divorce coaches, and collaborative lawyers, our goal is for both you and your spouse to agree to a financial division that you understand and can live with in the long term.

### For Lawyers

The financial aspects of a divorce settlement are often complex and tedious, particularly when family businesses and sophisticated financial portfolios are involved. Tax implications need to be built in, and analyses need to be adjusted as information becomes evident. We provide the litigation support lawyers need to advocate for your clients. Our clear and precise financial documents will help you win your case and ensure your clients have realistic expectations of what their divorce settlement will entail.



**Loretta Hutchinson**  
CFP®, CDFA™, NCC

Loretta Hutchinson, the Founder of Financial Divorce Plan LLC, and Partner of Thrive Wealth Management, is a Certified Financial Planner™ (CFP®) and a Certified Divorce Financial Analyst® (CDFA™). She has been working with divorcing individuals nationwide for over a decade. Loretta is also trained in Collaborative Divorce and is a Nationally Certified Counselor.

## A Future Based on a Financially Intelligent Divorce

Loretta strives for a financially intelligent and thoughtful divorce with her clients, one that takes long-term interests into account. By educating and advising her clients on all the financial aspects of their divorce, and what financial options will mean for them in the long-term, clients become better equipped to make sound decisions about the future for both themselves and their families.