

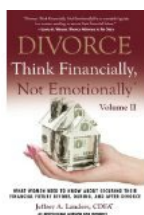


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BEACON HILL *Course-in-a-Book™ Series*

WOMEN AND DIVORCE: FINANCIAL ASPECTS VOLUME II #195419

(CFP Board Course ID#222014)



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Course Information

Number of continuing education credit hours recommended for this course (CFP®, CDFA®): **5.5**
 CFP Board sponsor number: 1008
 IDFA (CDFA®) sponsor number: 105392

Course Description

Women and Divorce: Financial Aspects Volume II. This course expands on Volume I covering the key planning considerations for helping women establish a secure financial future for themselves and their children before, during, and after a financially complicated divorce.

About the Author

Jeffrey A. Landers, CDFA™ is the creator of the Think Financially, Not Emotionally® brand which encompasses books, seminars, workshops, online content (articles, eLearning courses, webinars, etc.), and other products and services to inform women and their advisors about the financial impacts of divorce and help them stay focused on money issues throughout the process -before, during, and after.

Course content

Course Text: *Divorce: Think Financially, Not Emotionally* by Jeffrey A. Landers, 292 pages, ISBN 978-1-937458-92-8 Copyright © 2015 by Sourced Media Books.
 Study Guide (this document): Course information, learning objectives, and outline.
 Final Exam (online): Twenty-eight multiple-choice questions.

Subject Codes

CFP Board: *General Principles of Financial Planning*

NAPFA: *Financial Planning Process*

IDFA (CDFA®): *Financial Planning (Divorce)*

Level of Complexity

Overview (programs that provide a general review of a subject from a broad perspective or dive into basic knowledge on a specific skill or topic. Best suited for CFP® professionals seeking knowledge in an unfamiliar subject area and with entry level experience.)

Instructions for Taking This Course

- **You must complete this course within one year** of purchase (If the course is "Expired," contact us and we will add the latest edition of the course to your account (no charge).
- **Complete the course by** following the learning objectives listed for the course and studying the text.
- **Once you have completed studying the course** and you are confident that the learning objectives have been met, answer the final exam questions (online).

Instructions for Taking the Online Exam

- **Log in to your secure account at www.bhfe.com. Go to "My Account."**
- A passing grade of at least **70%** is required on the exam for this course.
- You will have three attempts to pass the exam (call or email us after three unsuccessful attempts for instructions).
- The exam is not timed, and it does not need to be completed in one session.
- For a **printed copy** of the exam questions, open the exam and press "Print Exam."
- Once you pass the exam, the results (correct/incorrect answers) and certificate of completion appear in "My Account." A confirmation email is also sent.
- CFP Board and CDFFA credit hours, if applicable, are reported on Tuesdays and at the end of the month.

Have a question? Call us at 800-588-7039 or email us at contact@bhfe.com.

Learning Objectives

As a result of studying the text, you should be able to meet the following learning objectives:

1. Recognize the steps to take in preparing for a divorce
2. Identify the key concepts relating to the dividing of assets and debts in a divorce.
3. Describe how someone who is entering into a divorce should protect his or her assets.
4. Determine what tactics spouses or partners can use to fight a divorce.
5. Identify the special considerations that women should be aware of as they undertake a divorce, including earnings, citizenship and finances.

Chapter List

Preparing for Divorce

- Beware of long-term separation limbo and why you must pick one: Legal separation or divorce
- Why you might want to keep a secret fund in case you divorce
- Disinheriting your husband: Why, when, and how
- What you can and cannot withdraw from joint accounts
- Should you move out of the marital home? Here's what the experts say
- When to file for divorce: What being prepared really means
- The pros and cons of filing first
- The potential pitfalls of social media, email, and texts
- Coping emotionally while thinking financially: The role of a therapist in your divorce
- When to call in a real estate appraiser
- The vocational expert: An important member of your divorce team
- Changing these two perspectives can help you prepare for divorce

Dividing Assets & Debts

- Answer these five questions before filing your financial affidavit
- Why you need a lifestyle analysis
- Please, don't take your husband's word about who gets what
- What divorcing women need to know about dividing stock
- Four difficulties to avoid when dividing stock options and restricted stock in divorce
- Don't cut the Rembrandt in half! How to divide art and other difficult-to-divide assets
- How pets are handled in divorce
- Who gets the air miles?
- Are your student loans separate or marital debt?
- When parents divorce, who pays for college?

Protecting Your Assets

- Why you need to know precisely what your husband earns in his cash-based business
- Watch out for sudden income deficit syndrome (SIDS)
- What can happen if your husband lies about his finances?
- How to protect inheritances and gifts in divorce
- Litigate or settle? Five points to consider as you decide
- Child support and alimony: Once granted, make sure you actually receive it
- Using a QDRO to enforce the financial terms of your divorce settlement
- How alimony "reform" might affect you now and in the future

Special Topics

- How being a stay-at-home mom can affect your divorce and your future finances
- Special considerations for divorcing women who earn more than their husbands
- What women need to know about dual citizenship and divorce
- Divorce "don'ts"
- Five traits of women who come through divorce with dignity and a successful settlement
- Want more?

Appendix:

- Divorce Financial Checklist

For additional information on the book, see the [description](#) on Amazon.com.

