

# 7 Divorce Professionals to Consider for your Divorce "Dream Team"



The words "Divorce Dream Team" may sound silly seeing as the experience can feel like a waking nightmare, but it's important to have key experts in your corner during this challenging time. Your support system and your team of divorce professionals is vital. It may sound counterintuitive that hiring more professionals can reduce the overall cost of divorce. However, utilizing the correct divorce professionals in their own zone of genius can save you time, money, and stress. Attorneys like us can only get you so far, so here are my top 6 recommendations for other divorce professionals you may need to consult with for optimal support.



#### Divorce Coach / Therapist

If you're considering divorce, you may have already turned to a therapist to help navigate the emotional complexities of that decision. That's a great start! While friends and family can also be supportive, they likely carry their own biases. That's why having a neutral third party, such as a therapist or divorce coach, is essential. These divorce professionals can help you process your emotions and regulate your nervous system to avoid making emotionally driven decisions, which can prolong the divorce process and increase costs.

#### 2 Certified Divorce Financial Analyst (CDFA)

A CDFA is someone you absolutely need on your team. They analyze both of the parties' financials, help with goals and budgeting, and can provide guidance on tax consequences. Additionally, they can run reports to evaluate settlement proposals to assist you and your attorney in determining whether or not something is actually a good deal for you now and in the future. Their knowledge is truly worth its weight in gold!

# 3 Certified Divorce Lending Professional (CDLP)

A CDLP is a mortgage lender who has specialized training in the unique nuances of divorce, and stays up to date the new divorce specific rules that are made (or changed!) every year. These divorce professionals can help to determine if you can afford to refinance an existing mortgage and/or if you qualify for a new mortgage. If you aren't able to be pre-approved yet, you can take steps to better qualify yourself in the future. You'll want to speak to a CDLP early on in the process if you are considering a buy-out of the marital home or if you wish to purchase a new property in the future.

# Certified Divorce Real Estate Expert (CDRE)

A CDRE is a Realtor who has passed a certification program focused on the complexities of real estate needs during divorce cases. If you are considering buying and/or selling a property before or after your divorce, you'll want to speak with a CDRE who has this specialized knowledge and experience. A CDRE may also be able to provide you with a Comparative Market Analysis (CMA) of the current marital home for free or at a reduced rate compared to a traditional appraisal.

#### 5 Estate Planning Attorney

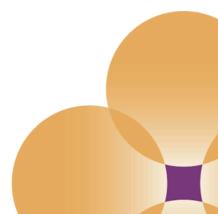
An estate planning attorney updates your powers of attorney during divorce and revises your Will or trust after, ensuring your assets and decisions align with your wishes. During the divorce process, you'll likely want to update or create your powers of attorney (both medical and financial). This ensures that if you become incapacitated while the divorce is pending, your soon-to-be-ex won't have power over these decisions. Once the divorce is finalized, you should update or execute estate planning documentation to include at least a Will and potentially a trust to direct who will act as executor of your estate and how your estate will be divided in the case of your death.

#### 6 Co-Parenting Coach

This one is for families that have children involved. Consider this coach as a mediator that can help you tackle difficult topics with your co-parent, tips to use with your kid(s), ways to center them in conversations with your ex-partner, and provide you with strategies for conflict resolution. A Co-Parenting Coach can work with both parties or individual parents.

# 7 Real Estate Appraiser

In most divorce cases, the Court won't usually force the parties involved to "buyout" the other party's interest; but it may order the sale of the home so each party gets an equal share of the equity. Regardless of the situation, it's a good idea to hire an appraiser so both parties are fully aware of the fair market value of the property. If the parties want to sell the home, they'll have a better idea of what price to set, or if a "buyout" is the chosen option, both parties will feel like they've gotten a fair assessment to calculate the equity for the departing spouse. The bottom line is: an appraiser will help you get the most accurate property value, so you can make the most informed real estate decisions.



#### Looking for Divorce Professionals?

We've worked with a lot of divorce professionals over the years, and have identified a group of women who not only professionally align with the values of our firm, but who we would choose to have in our own corner. They are our *Purple Cloud Power Partners*; a holistic one-stop shop for divorce that we've carefully curated for our clients. To learn more about who they are, what they do, and how they can help, click the button below!

**EXPLORE PURPLE CLOUD POWER PARTNERS** 

#### About Foundations Family Law

Foundations Family Law & Mediation Center is a solutions-oriented family law firm based in Worcester, Massachusetts. We believe there is a simpler and better way to resolve family law cases. Instead of increasing conflict through traditional litigation methods, we prioritize using mediation and strategic attorney negotiations to amicably disentangle family law issues and optimize results for our clients. And the results have been nothing short of stellar for the families that we work with.

#### **SCHEDULE A CONSULTATION**

