



SAMALIN

DIVORCE FINANCE

A Guide to Financial Decisions in Divorce

Guide to Financial Decisions in Divorce

A divorce can be an overwhelming event in your life. You are ending a key relationship and are being asked to make decisions at a time when you may be challenged on every front. Our goal is to empower you with expertise and experience so that you can excel financially as you create your new life. Trial and error isn't an option. Get *emPOWERED BY CONFIDENCE*™.

Samalin Divorce Finance, a division of Samalin Group, recognizes that understanding the math of divorce and making informed decisions at this life stage can be difficult. Our knowledgeable team specializes in divorce financial planning and has over 60 years of combined financial management experience. We act as your financial advocate and support the other professionals on your divorce team. You deserve to feel confident in this process and we will give you the financial facts so that you can achieve this empowerment. ***Now, let's get started.***

Taking Stock: Pre-Divorce Planning

Just the word divorce conjures up certain feelings. How do you begin to put your life back together?

You will need to deal with emotional issues as well as how to process the financial issues. What about the children? Who gets the house? Retirement plans? What kind of financial support can you expect to receive, or be expected to pay?

What Kind of Divorce is Right for You?

Start with the divorce process itself and decide which type fits your situation. If you and your spouse can agree on how the divorce will work for each of you and for your family, then there are a number of process choices to consider.

These descriptions may help you decide what works for your situation:

TYPES OF UNCONTESTED DIVORCE

Mediated Divorce

In divorce mediation, a neutral third party or mediator sits down with you and your spouse to try to help you resolve all of the issues in your divorce. The mediator does not make any decisions but helps you communicate with each other until you come to an agreement. Samalin Divorce Finance can act as a financial neutral for both you and your spouse, or we can assist one of the spouses outside of the mediation upon request if another financial neutral is present.

Collaborative Divorce

In a collaborative divorce, you and your spouse each engage a lawyer. You both agree to disclose all the information that is necessary for fair negotiations and to meet with each other and both lawyers to discuss settlement. Samalin Divorce Finance generally acts as a financial neutral in a collaborative divorce. In circumstances where a financial neutral is already working on the case, we are retained to by one of the spouses to review the work product.

Financial Mediation

In financial mediation, the divorcing couple works with a divorce financial mediator together with their attorneys. Besides gathering all financial information and addressing questions, the mediator helps both parties explore financial options and make sound financial decisions. We can act as a financial mediator and will provide the financial analysis for both parties to work towards a workable financial settlement for both parties.

Traditional Litigation

If you and your spouse cannot come to an agreement on issues like child support and division of assets, you will require a judge to decide these issues. You will go through a process which includes exchanging information, settlement negotiations, hearings, and, if you cannot agree to a settlement, a court trial. Samalin Divorce Counsel is retained by only one of the parties to the litigation. We support your attorney and your interests.

Regardless of the forum you and your spouse choose, it's important to understand the time frame, costs and benefits of each method.

Taking Stock: Pre-Divorce Planning

G E T Y O U R T E A M T O G E T H E R



Regardless of how amicable your divorce may be, it is good to have a team of professionals whose primary goal is watching out for you and your interests. Such professionals may include:

Divorce Financial Planner

Divorcing couples often face a major financial transformation. Since settlements are in large part financial, divorce financial planners can explain options, help set priorities and lead a client through the hard choices ahead. Often, the financial data on which settlements are based is not adequately evaluated, which can lead to future problems for one or both parties. Settlements achieved with the help of a knowledgeable divorce financial planner are based on a detailed analysis of the financial data.

Attorney

Your lawyer's primary function is to get you the most favorable outcome in your divorce settlement. When selecting an attorney, choose one whose working style you are comfortable with and whose communication style is a good fit with yours. It's very important to ask them what type of divorce methods they have experience in and which one they feel most comfortable practicing.

Mental Health Professional and Child Specialist

You may want to work with a mental health professional and/or a child specialist to help you and your family find resolution during an emotionally stressful time. These professionals have specialized training with divorcing clients and provide invaluable solutions for the client and the team.

Valuation Expert or Forensic Accountant

An accountant may also be hired to value specific assets or business interests. Also, you may consider hiring a forensic accountant who is an expert at tracing movement of assets and assessing values of businesses and illiquid investments.



Do you have **Non-Marital Property?**



Your property may qualify as separate or non-marital property if it was acquired by the following means;

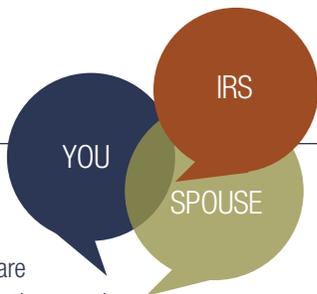
Given to you or inherited by you;

acquired before your marriage;

acquired using property that was a gift, inherited or already owned before marriage;

excluded by a prenuptial agreement or other agreement;

paid to you as a settlement for an injury you sustained.



There are actually three parties at the divorce table- you, your spouse, and the IRS. The reality is that the tax code can impact the amount of funds you receive, or will need to pay, in the divorce. Some tax-sensitive decisions are more obvious than others and some are more impactful than others. Samalin Divorce Finance is familiar with these issues and will “tax impact” the solutions that we develop so that taxes are minimized throughout the process.



D I V I D I N G Y O U R P R O P E R T Y

Before you can build a new life, you have to reconfigure the previous one. One of the first steps in that process is dividing your property and assets. Property and assets you have acquired in your life together are considered marital property. These assets include real estate, household goods, jewelry, art work, cars, investments, bank accounts, etc. Other assets that may be excluded are considered separate or non-marital property. You should prepare an inventory of marital and non-marital property, who has actual possession and where the property or asset is physically located. The checklist at the back of this brochure lists the major assets you may need to consider for your inventory.

Gather Information

You will want to collect and maintain all the documents needed to determine division of property and assets. If your spouse proves uncooperative in gathering this information, you may want to involve your attorney. Your attorney can protect any and all rights you may have to any asset or property that your spouse may be attempting to withhold. Note that the information you collect in this step will also be used when you create your post-divorce budget.

A Note about Gray Divorce

Divorce rates for those age 50 and over are on the rise. These divorces are often referred to as later-life or gray divorces and are expected to continue climbing to more than 800,000 annually. While divorce at any age causes tremendous emotional trauma, gray divorce also derails retirement plans at a time when there are fewer years post-divorce to recover. For this reason, an accurate division of assets in later-life divorce is crucial to future financial well-being. If you fit this category, comprehensive planning and advice from a divorce financial planner and an attorney can help you achieve a fair settlement.

Differences:

Divorce Financial Planning & Post-Divorce Wealth Management

DIVORCE FINANCIAL PLANNING

Divorce financial planning is a specialty in the financial services industry. Working as part of your team, Samalin Divorce Finance provides the financial planning, tax, and analytical expertise needed to review the various financial elements that are integral to your divorce. Typical services include the following:

Pre-divorce Analysis

- Compiling information regarding income, expenses, assets and liabilities
- Creating a lifestyle analysis
- Discussing housing options, i.e. to buy marital home and alternatives
- Estimating immediate financial needs
- Preparing statements of net worth
- Analyzing retirement assets
- Analyzing maintenance and child support scenarios

Divorce Settlement Analysis

- Reviewing after-tax proposed settlements
- Estimating maintenance needs
- Analyzing long-term cash flow and net worth
- Comparing settlement proposals
- Developing alternate settlement proposals
- Analyzing the tax impact of all financial decisions

POST-DIVORCE WEALTH MANAGEMENT

Once the divorce is final pursuant to the divorce decree or separation agreement, you will need help in managing your finances. ***If we handled the pre-divorce financial planning for you, it's likely no one will be as familiar with your finances as we are to complete this critical task.*** Our affiliate, Samalin Investment Counsel LLC, is a fee-only, nationally recognized, SEC Registered Investment Advisory firm, and is uniquely positioned to handle your post-divorce financial affairs. Initially, Samalin Investment Counsel will meet with you to review the financial planning assumptions from the divorce process to formulate your strategy.

- Administering asset transfers
- Financial planning
- Asset allocation
- Investment selection
- Rebalancing portfolios
- Tax loss harvesting and management
- Monitoring results
- Reviewing tax issues with your CPA/accountant
- Constructing / re-constructing cost basis
- Maintaining cash flow for your lifestyle
- Confirm that settlement assumptions show up post-divorce

An Insider's View to Divorce Financial Planning

There are several factors that you'll want to consider when selecting a divorce financial planner. However, you can start by asking the individual two questions:

1. What services are you actually providing and

2. How are you compensated?

Your main goal is to achieve a livable and optimal financial outcome from your divorce. Not all advisors are qualified to provide divorce financial planning. They may be focused on the post-divorce asset management work. However, that isn't going to help you right now; in fact, it may be detrimental to your financial goals. The following advisors may present themselves as divorce finance specialists:

Registered representatives, i.e. securities brokers

Commission-based investment advisers

Insurance agents

Real estate agents

Many of these providers may be honest and capable professionals. However, the financial analysis required in the pre-divorce phase is a specialized field. There are several key qualities for you to consider when selecting a qualified divorce financial planning firm like Samalin Divorce Finance.

QUALITIES TO LOOK FOR IN A DIVORCE FINANCIAL PLANNER

1. A referral from your mediator or attorney suggests that a divorce financial planner has a good reputation and has relevant experience in the field.
2. Having credentials from the Certified Financial Planner Board of Standards in the form of the CFP® designation indicates a high level of financial planning knowledge and competence. You'll also want to look for a tax designation, such as an Enrolled Agent (EA) or Certified Public Accountant (CPA).
3. Membership in the Association of Divorce and Financial Planners (ADFP) shows a commitment to continuing education in the specialized area of divorce financial planning and compliance with professional standards and code of ethics.
4. Using a fee-for-service compensation model should provide an unbiased platform of service delivery; this type of work is generally billed hourly. If your advisor is willing to work for free during the divorce with the understanding that you'll hire them later to manage assets or to buy insurance or another product, look for another divorce financial planner. If the advice is free, you'll ultimately overpay for the service with a less-than professional result.
5. There are a number of major practice areas that a divorce financial planner must be familiar with — financial planning, tax laws and real estate matters. These issues are intertwined and are critical for an in-depth and analytical result for you. You should confirm their competency in these areas.

What does the Association of Divorce Financial Planners (ADFP) require of its' membership to assist the public in finding an appropriate divorce financial planner? In addition to rigorous educational, compliance, and ethics requirements, the ADFP's Professional Standards and Protocols Committee created the following four simple guidelines as a starting point for the public to consider when engaging a divorce financial planner:

- Errors and Omissions insurance
- Separate retainer agreement for the divorce financial planning engagement
- Fee for service payment model
- Standalone service- advice is free from quid pro quo product/service tie-ins

Consider these factors as you interview your professional divorce team.



Moving Forward With Your New Life

P R E P A R I N G A B U D G E T



Are you entitled to, or will you be required to pay Maintenance?

Maintenance is monthly support that is paid by one party and received by the other party as part of the divorce settlement. Maintenance laws vary by state, so you will need to consult your attorney on what to expect in your state. Courts award maintenance based on many factors, such as, length of the marriage and disparity of earnings between spouses.

Even if your divorce is not yet finalized, preparing a budget now is a good idea. In addition to other factors, this will be used in the negotiation process, allowing you and your spouse to determine a fair settlement for maintenance and, if applicable, child support. A pre-divorce budget also allows you to see what your income and expenses are and determine what, if any, changes you may need to make to your lifestyle.

Take stock of your assets

There are many processes that you and your divorce team will be going through, seemingly all at once. You'll be determining what to do with the house, assessing the needs of your children and their well-being, and most importantly, ensuring your well-being and making sure everything you negotiated for in the divorce is now titled in your name, or has been identified as such. You'll want to review with your divorce financial planner exactly what assets are to be moved into your name or what will be removed and that it is handled properly and with care.

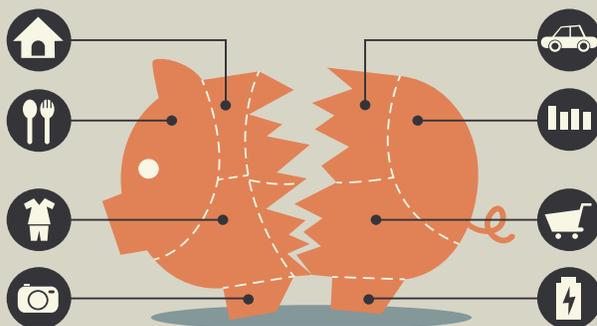
The Budgeting Process

Preparing a budget takes time, but the more time and thought you put into it, the better it will be for your financial future. The financial information you gathered earlier can be useful in determining income and expenses. You may also want input from your divorce financial planner and /or credit advisor.

It is a good idea to create a yearly budget and month-to-month budgets as well. This process will help you plan for large expenses, such as insurance payments and taxes that come due on an irregular basis. The monthly budgets will help you control cash flow.

To get started, list all your income sources which may include your salary, bonuses, income from a consulting, free-lance or other secondary business, projected maintenance/child support, rental or real estate income and income from investments.

Next, list all your expenses. Try to look beyond the top line expenses such as housing, utilities and food; account for every expense you can anticipate. It is helpful to review old credit card statements and your checkbook to see where your money went in the last year. Include one time, out of the ordinary expenses you know may be coming up, such as, eyeglasses or braces for a child, moving expenses, and car repairs.





Paying Taxes

There will be significant changes to your income tax filing status and tax returns, especially in the first year of your divorce. A qualified accountant or tax advisor will be an invaluable help in sorting through these issues. They can help you with:

- filing status, i.e. single vs. head of household**

- claiming children as dependents**
- taking tax credits for child care**

- managing deductions**

- determining estimated tax payments**

Maintenance, Child Support and Taxes

If you receive maintenance and/or child support, consider these as income sources when putting together your budget. Maintenance is monthly support you receive, or will need to pay, as part of your divorce settlement. It's tax deductible for the payer and, like wage income, taxable for the recipient. If you have children, you may receive child support. Like maintenance, child support is usually paid monthly. Child support payments are not tax deductible or taxable to either spouse.

It is important to make provisions for continuing insurance coverage when you are divorced. Although it is an expense, it is also a safety net for you and your family should something happen to your health, ability to work, home, possessions or car.

Health

Provisions for health insurance for you and your children should be spelled out in the divorce decree. Be certain that responsibility for unreimbursed expenses such as the deductible, co-pay, co-insurance, prescriptions, orthodontia, etc., is also clearly disclosed.

Life

Review your current policies. If you are financially responsible for the children, your current coverage may not be sufficient and will need to be increased. If your former spouse is financially responsible for support, you might want to consider additional coverage on your former spouse with you as the beneficiary. Each contingency should be addressed in your final decree.

Disability

If you are relying on employment income, yours and your ex-spouse's, for maintenance and/or child support, a disability policy can be essential should an employment income source no longer be available due to disability. A disability policy pays a monthly benefit, usually approx. 60% of your gross wages.

Auto

An auto insurance policy covers damage and theft to your vehicle, or damage your vehicle causes to others. If you are no longer living together or have finalized your divorce, you will need your own policy. If the policy is in your name, you should remove your former spouse from the policy.

Home/Renters

These policies protect your residence and contents from damage and theft and provide liability protection should someone be injured on your property. During the divorce you should be aware that if you move out of your insured home, you are no longer covered. Contact your insurance agent regarding coverage in the event you or your spouse moves out in the course of the divorce.

Long-Term Care

In the future, you may require in-home care, assisted living support, and/or skilled nursing care. A long-term care policy will ensure you have the level of care you need or want. Purchasing long-term care insurance when you are younger means you can usually get coverage at a lower rate.

Moving Forward With Your New Life



Don't Overlook Social Security Benefits

According to the Social Security Administration, you are eligible to receive a benefit based on your ex-spouse's earnings if all of the following criteria are met:

you are divorced, but your marriage lasted 10 years or longer

you are unmarried

you are age 62 or older

You can find additional information in the Social Security Administration's online retirement planner at www.ssa.gov/retire2/divspouse.htm.

P L A N N I N G F O R T H E F U T U R E

If you have made wise financial choices while negotiating your divorce settlement, you are now in good shape to plan for your future. At Samalin Divorce Finance and our affiliate Samalin Investment Counsel, we utilize a systematic, step-by-step process to help you achieve your financial goals. With a solid financial plan, you will have a clear picture of where you are now coupled with a strategy that can provide a sense of confidence as you move through the various ages and stages of life.

Off to College

If you have children, your divorce agreement should clearly spell out how the cost of higher education will be handled.

College costs can be covered in many ways. Your child may be eligible for a wide range of scholarships, loans and grants. The high school counseling office, as well as, any college your child is considering can provide information on financial aid opportunities.

Another option is a 529 college savings plan. Withdrawals of contributions and earnings from a 529 plan are not taxed provided they are used for college expenses such as tuition, room and board, books, computers, etc. Any 529 plans that are in place at the time of a divorce are considered marital assets. You may want to divide the plans and allow each parent control over a portion of the assets. Your attorney can help you make decisions about asset division and make provisions in the settlement agreement on how the monies can be used. Consult your divorce financial planner and accountant on any tax implications associated with dividing the account.

Time to Kick Back

With so many pressing decisions to be made in the midst of a divorce, your retirement may not be a priority. Even though retirement may be decades away, you are doing yourself a disservice to ignore this important aspect of your future financial security.

Retirement plan assets are usually regarded as marital property and as such they should be divided between the two spouses. Retirement plan assets may include 401(k) plans, individual retirement accounts (IRAs), social security benefits, and defined benefit pension plans that you and your spouse may have through your employers.

Dividing these assets can be a complex process involving state and federal laws. Pension plan assets are especially difficult to divide since they are paid out well into the future. It is imperative that this part of the asset division should be handled carefully by you, your attorney and other advisors.



As you will come to see, there is a beginning and an end to the divorce process. Therefore, it is imperative that you see to it that the plans your divorce team created are carried out with the same level of expertise as the divorce itself. Now is the time to engage an investment advisor, such as our affiliate, Samalin Investment Counsel, a nationally recognized, award winning SEC Registered Investment Advisory firm. This engagement is covered under a completely different retainer agreement to assure independence of process and intent.

Samalin Investment Counsel can seamlessly transfer the divorce financial plan into the next stage of your independent life. ***We know from experience that it's unlikely that anyone will be more intimate with the details of your plan than the team that developed it.*** We'll know the rationale, the risks, and the opportunities. You'll be fully informed every step of the way, you'll be comfortable with the strategy, and you'll have time to ask our principals and staff questions.

We can also assist with the transfer process of your marital assets into your own name, including your 401k, IRAs, investment accounts, and annuities.

Samalin Investment Counsel also gives you a conservative process for managing your assets. Our BridgeProcess is designed to keep your investment life guided by your needs. With the BridgeProcess tools we can help you:

- Assess your risk tolerance and develop an asset allocation strategy
- Manage your tax liability
- Execute the divorce financial plan your divorce team created
- Aggregate your assets to provide a 360 degree view of your investment portfolio
- Develop cashflow to sustain your standard of living

Let us develop a financial plan that works for your life and your circumstances. At Samalin Divorce Finance and Samalin Investment Counsel, our only agenda is to help you succeed financially now and in the future.



Credit: Your Bridge to Financial Independence

Do you need a Credit Advisor?

If your credit is not as good as it could be, you may want to consult with a credit advisor. Credit advisors, many of whom are connected with nonprofit organizations such as the United Way, are an invaluable source of information and direction. Typically, these groups charge little or nothing for their services.

Now that You're Single

In the course of your marriage, you may have made your spouse the beneficiary of your will, your 401K, life insurance policies, etc. If you no longer want to maintain this beneficiary arrangement, it is up to you to change it. Now that you are single, it is a good time to:

draft a new will

name new beneficiaries for retirement accounts

update medical directives to include new contacts and a new person to make medical decisions for you if necessary

name new beneficiaries for life insurance policies

While in the emotional throes of divorce, it can be scary and difficult to think about your financial life. One of the primary goals you should have in going through divorce is to come out on the other side financially secure. To do that you need to be committed to becoming the chief financial officer of your household and that means managing your financial life.

First Things First ... Get Your Credit in Order

In your married life, you and your spouse likely shared bank accounts, investments, mortgages, insurance policies, credit cards etc. The first step toward your financial independence is disentangling yourself from these joint holdings and establishing your own financial identity.

Check that Credit Report

The quickest way to learn where you stand credit-wise is to review your credit report. There are three credit agencies that monitor credit – Equifax, Experian and TransUnion. You can request a free credit report from each of these agencies once annually. You should check all three because each agency scores and reports credit differently. Get started online by visiting the government-approved credit report website: www.annualcreditreport.com. It is important to correct any errors you find in your credit report quickly since they are used in everything from determining insurance coverage to employment background checks.

Protect your Credit

Your credit rating is determined by a variety of factors with the most important being payment history. If you had joint accounts with your spouse, your individual credit rating will be affected by the payment history for that joint account for as long as your name remains on the account. Equally important, you can be held responsible for your spouse's debts even after the divorce is final. Protect yourself and your credit rating by closing joint accounts.

Establish your New Credit Identity

The next logical step is to establish your own credit identity and history. An easy start is to open bank accounts and investment accounts in your name or transfer investment accounts to your name only. If your credit score is good, you may want to open store and credit card accounts. A secured loan, such as an auto loan, will also help you establish your individual credit identity quickly.



Take steps to build your credit pre-divorce

Asset Division

Your checklist of documents needed to determine division of property and assets:

TAX RETURNS

Federal, State, and Local *(past three years)*

PAYROLL STUBS and FEDERAL W-2 FORMS

(past three years)

BUSINESS TAX RETURNS

(Corporate, partnership, or sole proprietorship)

BUSINESS FINANCIAL STATEMENTS

Net worth - balance sheet or list of assets and liabilities,

Cash flow or income and expense statement

RECORDS REGARDING ANY OTHER RECEIVED INCOME

(i.e., investment property rental/lease agreements, stock dividends, profit sharing plans, pension benefit payments, etc.)

RECORDS REGARDING MONTHLY LIVING EXPENSES

(i.e., monthly billing statements, grocery receipts, etc.)

PRE- and POSTMARITAL (NUPTIAL) AGREEMENTS

ALL DOCUMENTS RELATING TO PREVIOUS DIVORCE SETTLEMENTS

(including property ownership documents)

WILLS AND/OR TRUST DOCUMENTS STATEMENTS OR DOCUMENTS PERTAINING TO:

- Savings Accounts
- Checking Accounts
- Certificates of Deposit
- Mutual Funds
- Cash Management Accounts
- Stock Certificates
- Safe Deposit Box Inventory
- Brokerage Firm Accounts
- Credit Union Accounts
- Credit Card Accounts
- Equity Credit Line Accounts
- Commodities
- Collections *(gold, coins, stamps, etc.)*
- Titles *(cars, trucks, motorcycles, boats, etc.)*

INSURANCE POLICIES

- Life
- Automobile
- Homeowner's *(fire, hazard, earthquake, flood)*
- Personal Umbrella
- Liability
- Disability
- Renters
- Health *(parents + children)*

EMPLOYEE / GROUP INSURANCE BENEFITS

(for both spouses)

- Medical
- Life
- Disability

BENEFITS

- Expense Accounts
- Automobile Allowances
- Cafeteria Plans
- Sick Pay
- Stock Options
- Travel Allowances
- Bonuses
- Deferred Compensation
- Military
- Severance Pay
- Vacation Pay



Asset Division

Your checklist of documents needed to determine division of property and assets:

RETIREMENT PLANS

- 401 K Plans
- Money purchase Plans
- Employee Stock Option Plans
- Tax Sheltered Annuities
- Keoghs
- IRAs and Roth IRAs
- Profit sharing plans, such as, thrift plans, defined Benefit Plans and Simple- or SEP-IRAs.

STATEMENTS OR DOCUMENTS RELATING TO:

- Inheritances, Gifts, etc.
- Personal Injury Awards

REAL ESTATE RECORDS

(for all properties owned: principal residence, second home, investment property)

- Original Mortgage / Deed of Trust
- Copy of Note
- Purchase Agreement
- Uniform Residential / Commercial Appraisal Reports
- Rental / Lease Agreements

INFORMATION ON DEBTS AND LIABILITIES

- Promissory Notes (mortgage, etc.)
- Personal Loan Documents
- Secured Loan Documents
- Insurance Payments
- Medical and Dental Expenses
- Utility, Telephone, Television Cable Bills
- Grocery Receipts
- Laundry and Cleaning
- Miscellaneous Household Items
- Clothes
- Incidentals
- Dues (union, club, etc.)
- Entertainment expenses
- Attorney fees

HOUSEHOLD FURNITURE AND ANTIQUES

(be very detailed and specific)



Budgeting

Use this checklist as a starting point to create your budget.

INCOME

- Wages/Salary/Bonus
- Maintenance (if you receive)
- Child Support (if you receive)
- Investment Income
- Interest Income

INCOME TAXES WITHHELD

- Federal Income Tax
- State/Local Income Tax
- Social Security/Medicare Tax

EXPENSES

Home

- Mortgage or Rent
- Condo/HOA Fees
- Homeowners/Renters Insurance
- Home Improvement/Maintenance
- Property Taxes
- Miscellaneous (housecleaning, house sitter)

Utilities

- Telephone
- Cable
- Internet
- Electric
- Gas
- Water/sewer
- Garbage
- Alarm

Food (include meals eaten out)

Clothing

Family Obligations

- Maintenance (if you pay)
- Child Support (if you pay)
- Day Care/Babysitting
- Parental Support/Elder Care

Medical and Health

- Doctors
- Dentist/Orthodontist
- Glasses/Contacts
- Prescriptions
- Out-of-Pocket Expenses
- Fitness

Transportation

- Car Loan or Lease
- Gas
- Maintenance
- License/Registration
- Cabs
- Public Transit

Debt Payments

- Credit Cards
- Student Loans
- Other Loans

Entertainment

- Vacations/Outings
- Cable/Movies/Video
- Hobbies

Insurance

- Life
- Home
- Auto
- Medical/Health
- Disability
- Long-Term Care

Investments and Savings

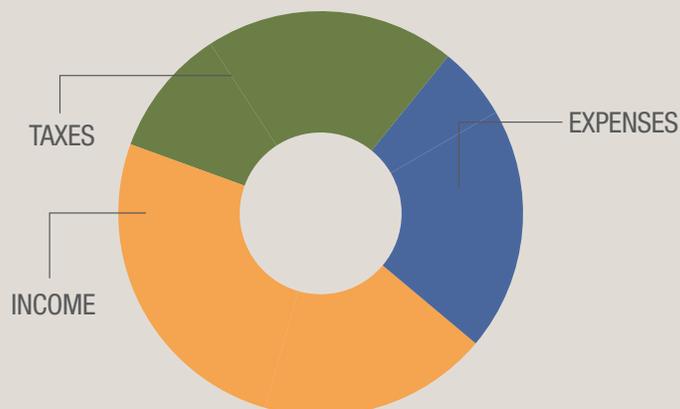
- 401K or IRA
- Stocks/Bonds/Mutual Funds
- College Fund
- Savings
- Emergency Fund

Pets

- Food
- Grooming/Boarding/Vet

Miscellaneous

- Charitable Contributions
- Personal Gifts
- Subscriptions





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