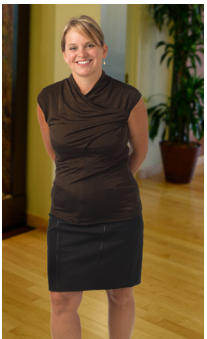


# Financial Care for Women Transitioning Through Divorce

BY AMY ARMSTRONG



**I**t is an unfortunate statistic that nearly half of the 2.4 million marriages in the United States each year will end in divorce. Going through a divorce can be an immense emotional and physical strain, but the financial strain can last much longer without the proper guidance. Many women in the Twin Cities area though are fortunate enough to have the advice and experience of Financial Advisor Amy Wolff to help them put their divorce behind them and begin to rebuild a strong financial identity all their own.

“Post-divorce can be a daunting time for any woman,” notes Wolff, founder and principal of AJW Financial based in Edina, Minn. “There are so many financial and legal aspects to divorce with which the typical person has no previous experience.”

“I get the most satisfaction helping

a woman who is working her way through the divorce process. She is someone we can partner with to guide her through this often rocky period.” Wolff said. “Our strength is that we are excellent listeners. We do not judge and we educate along the way. Understanding is the most important thing women need coming out of divorce.”

Wolff said. “I think financial literacy isn’t so much about stocks and bonds, but more importantly understanding their cash flow and developing long-term financial goals.” She works closely with clients to make sure they are living within a post-divorce budget that works for them, and handles all the other nuts and bolts following divorce, such as name changes, re-titling assets, dividing investment accounts, calculating estimated quarterly tax payments, etc.

Wolff also presents at quarterly seminars through the non-profit Daisy Camp and works hourly, one-on-one with people in the midst of divorce. Additionally, she holds regular 90 minute educational workshops and works

one-on-one post-divorce to provide financial guidance and investment advice for women coming out of divorce.

“Many of our clients are juggling kids, aging parents, home moves and starting new careers, and they just don’t have time to manage investments or do the necessary research to make well-informed financial decisions. They know they can rely on our skill and experience to guide them along the way.” says Wolff.

“Focusing on working with divorced women is one of the best decisions I ever made,” Wolff said. “When I began, I discovered that few advisors were even knowledgeable in this area. By digging deep into the needs of women coming out of divorce, I found an area I was passionate about and a clientele with which I really liked working.”



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