



<b>Step 1</b>  (~30 minutes)	<b><i>Initial Phone Call</i></b>  The first step is to set up a complimentary initial phone call with an AJW Financial Professional. The phone call is typically 30 minutes. The purpose is to discuss our services and process and answer any questions that you may have. Scheduling of future financial meetings can be at this time if you are ready to move forward. Nothing is needed to prepare for this phone call.
<b>Step 2</b>	<b><i>Gather Your Financial Information</i></b>  If you decide to move forward with our services, the next step is to start gathering all of your financial information. One of our main roles as a divorce financial professional is to gather, organize, and verify all of your financial information as this is the foundation of the entire process. We understand that this is not an easy task and have made a data collection list to help guide you as you gather your information.  We ask that all of your information is provided to our office <b>5 business days</b> ahead of the first working financial meeting.  Please refer to the Data Collection Checklist that was provided separately. If any questions come up, please do not hesitate to contact our office by phone or email.
<b>Step 3</b>  (~2 hours)	<b><i>1<sup>st</sup> Financial Meeting with Neutral Financial Professional</i></b>  The purpose of the first financial meeting is to review your financial situation and walk through your balance sheet (list of assets and liabilities). Our main objective in this meeting is to have a thorough understanding of your financial situation and verify that we have received all documentation needed. Here is a brief summary of the topics discussed: <ul style="list-style-type: none"><li>• Review the process</li><li>• Discuss financial interests that you have</li><li>• Review your income situation</li><li>• Review your insurance situation (this includes life, medical, and dental insurance)</li><li>• Review your balance sheet (ensure accuracy and that we aren't missing any information)</li><li>• Compile homework list of outstanding information</li></ul> After this meeting, we will circulate the notes and balance sheet in a packaged report to you and your team members.

<p><b>Step 4</b></p> <p>(~2 hours)</p>	<p><b><i>2nd Financial Meeting with Neutral Financial Professional</i></b></p> <p>The purpose of the second financial meeting is to help you develop the first version of your future budgets and do an initial look at the net income available for your family. We will work from the historical spending information that you will provide prior to this meeting. Here is a brief summary of the topics discussed:</p> <ul style="list-style-type: none"> <li>• Review the homework items from the first meeting</li> <li>• Develop your future budgets which includes exploring different housing options. Your budgets will be refined throughout the process.</li> <li>• Run initial income and tax projections</li> <li>• Compile homework list of outstanding information</li> </ul> <p>After this meeting, we will circulate all reports generated in the first 2 financial meetings packaged into a report to you and your team members.</p> <p>It's important that we receive your historical expenses <b>3-5 business days</b> ahead of this meeting.</p>
<p><b>Step 5</b></p> <p>(~30 minutes)</p>	<p><b><i>Professionals Debrief</i></b></p> <p>We will set up a brief time to meet with your team of professionals (attorneys and mental health professionals) after the second financial meeting. The purpose of the debrief is to review your financial information from the meetings we had and discuss the agenda for the next meeting (joint meeting) so that we can be as productive and efficient as possible.</p>
<p><b>Step 6</b></p> <p>(~2 hours)</p>	<p><b><i>1st Joint Meeting</i></b></p> <p>The purpose of the first joint meeting is to start to generate and brainstorm financial options and elevate those options. This meeting will help you start to understand how the reports work and the decisions that will ultimately need to be made in your divorce process. Typically, decisions are NOT made in this meeting.</p> <p>After this meeting, we will circulate all options generated in a packaged report to you and your team members.</p>

<b>Step 7+</b>	<p><b><i>Additional Joint Meetings</i></b></p> <p>Additional joint meetings may be necessary after the first joint meeting. Each situation is different and so it's difficult to predict exactly how many meetings are needed. Ultimately, we will have as many meetings as necessary to get to a final agreement on all of the financial issues.</p> <p><b><i>The number of meetings needed is often driven by the complexity of the case, needs of the parties involved and personal dynamics.</i></b></p>
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❖ ***Please note that your financial professional will spend some time preplanning for and summarizing each meeting, usually 1-2 hours of time per meeting.***

### **General Guidelines**

*To help us maintain neutrality and transparency during your collaborative divorce:*

- We avoid 1-on-1 phone calls & meetings unless otherwise agreed.
- We encourage you to always copy your spouse on emails to our office.
- We highly suggest that you have all requested paperwork and homework completed on time, as this helps save costs as well.

*Thank you for your cooperation!*

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