

# Getting Financial Advice

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***If any one of the situations listed below is your case, you have good reason to get some expert financial advice; if you face two or more, going without seeking advice, is risky.***

## **Personal**

- ◇ You don't understand your situation
- ◇ You have a good income and a busy schedule, so you would be better off if someone else did the paperwork
- ◇ You want to be sure you're doing the right thing and have the confidence of knowing it's being done right
- ◇ You can't agree about important issues
- ◇ You can't get information from your spouse about assets or income
- ◇ Your incomes differ by more than 20%
- ◇ There are special needs or health problems

## **Property**

- ◇ The division of marital assets and debts is unequal
- ◇ Home or real estate is being kept to sell later
- ◇ Major asset is being divided or sold
- ◇ You aren't sure how to value some assets
- ◇ You aren't sure how to value pension from employment during marriage
- ◇ One or both spouses are self-employed owners of a business or professional practice