

FIND THE CLARITY YOU NEED TO
MOVE FORWARD
 WITH CONFIDENCE ↻

MEDIATION
 PERSONAL FINANCIAL PORTRAIT
 SETTLEMENT ANALYSIS
 BUDGET & PLANNING ADVICE
 PRE-DIVORCE CONSULTATION
 POST-DIVORCE CONSULTATION

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separation, there were four exams I had to take, and I did that. I knew I needed to open a company that would help women through this process. It's a scary time, and women often feel there's no place to go to talk about money; you can't talk to your friends, you can't talk to your family. They don't really know your whole picture, and not everyone understands finances." Shanahan not only understands divorce; she well understands finance.

As a certified divorce financial analyst, Shanahan brings her best-girlfriend-as-therapist meets financial expert to the table at her Pennsylvania-based company CSM Divorce Solutions. Highly trained, she consults with clients in all stages of the divorce process, working to ensure they are positioned to move forward with their lives. "I am collaboratively trained and am a trained mediator. I analyze the financials and look at what they currently have. I have the ability to tell someone she needs to go back to work and I have the ability to tell someone she should hold off and try to get the most out of the situation," she said. "I can tell if someone is hiding money by the questions they ask. If this is the case, I'll say we need to get an attorney to represent you immediately because certain things need to be filed."

Always working as an advocate for her client, Shanahan frequently stops a consultation to listen to the emotions and concerns surrounding all aspects of the divorce. Speaking from experience and compassion, she finds herself sharing her manta, "You will be okay," or rather #UwillbeOK; the theme of her upcoming book, workshops, blog, and Twitter presence. In 2016, CSM Divorce Solutions is also adding a partner to assist client's when finding attorneys and negotiating their fees.

"I love what I do," Shanahan said. "I help take the emotion out of some really important financial decision that you need to make to move forward." Shanahan understands that there is no ideal time to file for divorce; however, making preparations goes a long way toward simplifying the process when the time

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is right, and the process alone may provide a measure of confidence and strength much needed during this challenging time. Shanahan offers a four-step approach to pre-divorce preparation:

Gather financial data. Now is the time to look for statements and make your own copies of them. Last year's tax returns are also very helpful. Once your spouse is aware of your intentions to divorce, he may be less likely to share any information with you. Don't keep copies in the house; store them with a relative or trusted friend. You may even want to get your own safety deposit box.

Get a credit check and review credit card statements. This is a great time to do a credit check on yourself and your spouse. This information is free and will disclose any credit rating problems, any outstanding credit that you may be responsible for but unaware of, and the current balances of your active cards and loans. It is also important to have a credit card in your own name. If you do not have access to monies during your divorce, you may need to use credit for some household expenses; in preparation, acquire a credit card. Also, gather as many of the last few months' credit card statements you can find. If your spouse is spending money without your knowledge, you may need that information in your divorce proceedings.

Accumulate some cash. Divorce proceedings could be quite costly. Most professionals require upfront payment for consultations and then a retainer if you want to work with them. Open your own personal bank account, in a separate bank than the one you are currently using with your spouse. Start setting monies aside into this new account to cover these costs. How much you will need varies depending on how complicated your case is. If things turn out great, you can always split the money with your spouse or put it back into your joint account. Remember, better safe than sorry.

Assemble a divorce team. A certified divorce financial analyst can review your financial data and make you aware of your financial life moving forward. We can also inform you of the divorce procedures and help you align your team. A therapist is very helpful in the emotional process of making the decision to divorce your spouse. A lawyer will be needed to process your divorce and keep you informed of your legal rights.

Getting to know Hilton Head Island while her daughter pursued golf during her prep school years, Shanahan also worked through much of her own divorce from the Lowcountry; commuting between Pennsylvania and South Carolina for several months, all while coming to love the area and finding a significant need for her services. With plans to settle permanently in her Sea Pines home by mid-2017, she sees CSM Divorce Solutions growing in several directions, but is particularly excited about helping local women prepare for their futures beyond divorce.

"We all have one life to live and we all deserve to be happy," Shanahan said. "In my opinion, there is always time to be happy, and being prepared is the best way to move forward."

Mom just may have been onto something. 📞

For more information, please visit csmdivorcesolutions.com or call (609) 462-6059.