

# COWAN, GUNTESKI & Co., P.A.

## COLLABORATIVE LAW GROUP



Cowan, Guteski & Co., P.A. is a member of the Jersey Shore Collaborative Law Group. This alliance of attorneys, accountants, financial professionals, therapists, and other professional advisors offers an exciting new option to resolve disputes effectively and efficiently, without litigation.

Collaborative Practice is a solutions-oriented approach to divorce that seeks to preserve the long-term interests of families. It is a non-adversarial option for divorcing couples to resolve disputes respectfully and equitably that is based on a pledge not to go to court, an honest exchange of information and a solution that takes into account the highest priorities of the parties.

In the divorce process, some of the most critical decisions made involve the financial situation of the couple. The financial decisions agreed to by the parties will have a lasting impact on the entire family and extend far beyond the process of divorce. The collaborative process focuses on meeting the immediate and long-term individual and family financial goals.

A financial specialist works with the couple and the other members of their collaborative team to assess the family's financial situation and assist in reaching a settlement. They serve as a facilitator of open and honest discussion regarding the couple's finances, to resolve issues and develop a plan for equitable distribution and support that is fair and reasonable. The services required of the financial specialist will vary with each case and may include:

- Assistance in preparation of "marital balance sheet" or net assets available for equitable distribution, including the separation of "marital" assets and liabilities from those assets and liabilities that are "non-marital" or immune from equitable distribution.
- Determination of the value of certain assets such as businesses and pensions.
- Recommend "creative" plans for equitable distribution that optimize the investments and corresponding earnings potential of the parties to meet current needs as well as plans for the future.
- Preparation of Cash Flow Analysis and Lifestyle Analysis of the parties, including projections of future cash flows available to meet lifestyle needs. This may include recommendations for alimony and child support with the goal of maximizing the cash flow available to the family as well as both parties individually.

For more information on the use of this alternative in family law matters such as divorce, child custody, and prenuptial agreements visit the Jersey Shore Collaborative Law Group at [www.jerseyshorecollaborativelawgroup.com](http://www.jerseyshorecollaborativelawgroup.com) and the International Academy of Collaborative Professionals at [www.collaborativepractice.com](http://www.collaborativepractice.com). While the Collaborative Law process is most frequently used in family law matters, it is now expanding into other conflict areas such as probate, real estate and business disputes.

*Helping Our Clients Achieve Their Goals*



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