



NANCY A. HETRICK, CDFA®, MAFF®, AWMA®
Smarter Divorce Solutions, LLC
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Curriculum Vitae

Education and Training

National Association for Certified Valuators and Analysts, NACVA
Advanced Forensic Report Writing, July 2015

MAFF®, Master Analyst in Financial Forensics, matrimonial specialty, Mar. 2015

Institute for Divorce Financial Analysts, Southfield, MI
CDFA™, Certified Divorce Financial Analyst, Nov. 2011
-15 hours of continuing education annually

Phoenix Collaborative Professionals

Advanced Collaborative Training; January 12, 2019

Collaborative Law Basics; January 18, 2017, 2 hours

AZ Bar- Collaborative Law: Incorporating the Best Options for Your Clients, March 23, 2017, 1.5 hrs

NASD Series 65 Licensed

College for Financial Planning, Denver, CO

AWMA®, Accredited Wealth Manager 2008

AAMS®, Accredited Asset Management Specialist 2005

CMFC®, Chartered Mutual Fund Counselor 2000

Basic Mediation Training, 2011, 40 hours

Advanced Mediation Training, MCAFm, 2013, 3 hours

Advanced Mediation Training, MCAFm, 2016, 4 hours

Breaking through the Headwind of Impasse: Building Consensus in the Midst of Difficult Issues & Personalities, 2017, 5 hours, Woody Mosten

Victim Safety, Impact of Trauma on Children and Orders of Protection, MCAFm, Nov. 2017, 3 hrs

The Art of Maximization in Family Mediation, An Advanced Mediation Workshop, Chip Rose, March 2019

Special Needs Children in Mediation Cases, APFM, Don Saposnek, March 2019

Mediation Within The Turmoil of Litigation, Woody Mosten, 8 hours, November 2019

University of Montana, Missoula, MT

Undergraduate studies, 1985-1987

Professional Experience

Better Money Decisions, Phoenix, AZ; Senior Financial Advisor

July 2017 to Present

Divorce Financial Planner Training Center, Phoenix AZ; CEO Founder
 Smarter Divorce Solutions, LLC Phoenix, AZ; CDFA, CEO Founder
 Clarity Financial, LLC, Houston, TX; Senior Financial Advisor
 Portfolio Asset Management, Scottsdale, AZ; Managing Principal
 Charles Schwab and Co, Inc., Phoenix, AZ; Manager, Portfolio Consultant
 Schuler Corporation, Salem, OR

Sep 2014 to Present
 Oct 2011 to Present
 Oct 2012 to June 2017
 May 2011 to Sept 2012
 April 1999 to May 2011
 July 1990 to July 1994

Experience

More than 20 years of experience in financial services field with expertise in financial issues of divorce, financial planning, retirement plan design and administration. Expertise includes:

- Professional financial analysis during divorce processes since August, 2012 and have completed 200+ cases for individuals and couples
- Forensic tasks including separate property tracing, lifestyle analysis, separate property retirement account calculations, executive compensation valuation, pension valuation, fraud tracing, QDRO facilitation and guidance
- Exhibit preparation for divorce proceedings
- Assist clients and their attorneys to analyze and understand the financial implications of divorce and settlement options
- Provide fee-only investment advice and financial planning guidance to high net worth clients
- Serve as expert witness for testimony
- Provide advanced training, mentoring and consulting nationally to CDFA® holders via The Divorce Financial Planner Training Center

Professional Memberships

- International Association of Collaborative Practice, 2017-present
- Academy of Professional Family Mediators, 2019-present
- Maricopa County Association of Family Mediators (MCAFM)2013-present
- Arizona Association for Conflict Resolution
 - 2017-2018 Board, Treasurer
- Collaborative Professionals of Phoenix
 - Board of directors, 2017- 2019
- Institute for Divorce Financial Analysts (IDFA) 2011-present
 - President and Founding Member of Phoenix Chapter of IDFA, 2014
 - 2014 National Board of Advisors
- Association of Divorce Financial Planners (ADFP) 2014-2018
- National Association of Women Business Owners (NAWBO)
 - 2014-2015 Board, Finance Director
 - 2015-2016 Board, Finance Director

Testimony and Selected Expert Experience

Issue	Case Name	Case Number	Service	Attorney
Marital Dissolution	Stewart G. Cramer v. Hope Suzanne Cramer	FC2012-050146	Expert Witness	Mr. Greg Davis
Marital Dissolution	Cheryl Lee Tuttle v James John Tuttle	FN2012-070118	Expert Witness	Ms. Wendy Hernandez

Marital Dissolution	Denise Cecchi v Michele Cecchi	FC2012-004070	Expert Witness	Ms. Jennis Hemingway
Post-Decree Support Modification	Susan Lynn Freestone v Steve L Alston	FC2011-090317	Expert Witness	Mr. Andrew Moore
Marital Dissolution	Jaime Dion Wright v Bradley Eugene Wright	FC2018-006203	Expert Witness	Ms. Angela Hallier
Marital Dissolution	Anne Huey v Brian Huey	FC2018-001203	Expert Witness	Ms. Angela Hallier

Published Writing

Books

- *Divorce Financial Planning, Building a Successful Niche Business*, 2020
- *Stress-Free Divorce, Volume 2, Leading Divorce Professionals Speak*, 2017
- *Divorce is Not for Dummies, How to Cover Your Assets*, 2015

Articles

- DivorceTownUSA.com, June 9, 2020, Before Hiring Divorce Lawyers, Consider This
- Forbes.com, February 14, 2019, Advice for Boomer Same-Sex Couples Facing Divorce
- FamilyLaw.com, June 2018, *21 Divorce Experts All Share Their Number 1 Tip*
- Divorce Financial Analyst Journal , April – June 2018, *Dealing with High Conflict Personalities in Divorce* June 2018,
- Divorce Financial Analyst Journal, April-June 2017, *Five Ways to Ensure the Right Settlement For Your Client*
- Book,
- Divorce Magazine , July 2015, *Divorce Settlements and Executive Compensation*
- Huffington Post, October 4, 2014, *The Betrayal After 17 Years of Marriage And 2 Children Was Paralyzing*
- DivorcedMoms.com, August 2014, *My Step Kids Hate Me, What Do I Do Now?*
- DivorcedMoms.com, June 2014, *The 5 Most Common money mistakes in Divorce*
- DivorcedMoms.com, June 2014, *Divorce Survival: 5 Tips For Making It Through That First Year*
- DivorceHelper.net, May 2014, *You're getting a divorce, are you SURE you want the house?*
- Attorney At Law Magazine, Jan 2013; *5 Ways to Ensure the Right Financial Settlement*
- InBusiness Magazine, March 2013; *Three Risks to Your Retirement and How to Cover Your Assets*
- Attorney At Law Magazine, April, 2013; *4 Common Mistakes of the Principal Residence*
- Phoenix Ultimate Woman Ezine, June, 2013; *4 Divorce Mistakes to Avoid*
- Attorney At Law Magazine, July 2013; *Divorce Settlements and Executive Compensation*
- Attorney At Law Magazine, October 2013; *Property Settlements-When Equal is Not Equal*

Blog Titles

- April 2012; *You're getting a divorce, are you SURE you want the house?*
- May 2012; *Are you sure that settlement is enough?*
- June 2012; *Mediation vs. Litigation; Divorce with a Heart*
- July 2012; *5 Divorce Mistakes to Avoid*
- Sep. 2012; *I really wanted to be NICE!*
- Dec. 2012; *First Holidays*
- Jan. 2013; *Divorce Escalator – Once you're on, there's no getting off...*
- Feb. 2013; *"Angela" from the Office Talks about Co-parenting*

- March 2013; *Grey Divorce Derailing Boomer Retirement*
- March 2013; *Expert Witness or punching bag?*
- April 2013; *Divorce and Social Media*
- May 2013; *Will it Get Easier?*
- June 2013; *You Want to Take My Kids for How Long?*
- October 2013; *Tired of Waiting – When your ex doesn't show up for visitation*
- November 2013; *Year End Planning – Molasses*
- December 2013; *Christmas 2013 - I'm a Failure*
- Feb. 2014; *Why Living Together May Cost You A Fortune!*

See www.SmarterDivorceSolutions.com/blog for current titles