



faith . discipline . patience

So, who gets the points? In my years of coaching, I've been amazed at how important credit card loyalty points/airline miles can be to some. They seem to have an intrinsic value well beyond their real worth in the minds of many. People can be very possessive of their travel rewards, and reluctant to share them.

I find the key to negotiating who gets the reward points begins by assigning a cash value to them. Often you don't need to dig too far into the program to find an "exchange rate", such as 50000 points equals a \$1500 airline ticket, therefore each point would be worth about .03 cents. Once these points are viewed as dollars, they can be swapped for other assets in the settlement negotiations.

I am also finding some credit card companies are willing to divide the points into two separate accounts.

When dealing with someone that has an emotional attachment to their airline miles, this can often be an opportunity to give them up for another asset of great value.

As a **Certified Divorce Financial Analyst®*, I can help with complex financial issues like tax planning strategies, dividing a portfolio, obtaining health care, insuring alimony payments, projecting cash flow, deciding which assets to fight for and which to concede...I would love an opportunity to visit with you and share how I can help you better serve your clients.

*The use of CDFA™ designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.

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