David Kobylar

CPA, CDFA ™

David Kobylar, CPA, CDFA™ has over 25 years of tax and accounting experience with individuals and small and mid-size businesses, as well as serving as an expert witness. **He is the only local Certified Public Accountant who is also a Certified Divorce Financial Analyst®.** Dave is a partner in the CPA firm of Hedley & Co, PLLC as well as Hedley Kobylar Wealth Management Group, LLC.

Dave is a member of the American Institute of Certified Public Accountants (AICPA), the New York State Society of Certified Public Accountants (NYSSSCPA) and the Institute for Divorce Financial Analysts™ (IDFA™).

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Hedley & Co., PLLC
Certified Public Accountants

Hedley·Kobylar
Wealth Management Group

Hedley & Co., PLLC

Certified Public Accountants

Divorce Financial Planning Services

Offered by:

David Kobylar, CPA, CDFA ™
Certified Public Accountant
Certified Divorce Financial Analyst®

Divorce Financial Planning

At Hedley & Co., PLLC, we are qualified to provide financial information and assistance to people going through a divorce. **Divorce Financial Planning** can help determine both the short-term and long-term financial impact of a proposed divorce settlement and help devise alternative settlement proposals. By examining and analyzing the financial issues of a divorce, we provide our clients and their lawyers with data to help strengthen their case.

Through the use of a **Certified Divorce Financial Analyst® (CDFA™)**, your team will include someone who is skilled in analyzing and providing expertise related to the tax and financial issues of divorce.

The role of the CDFA™ is to assist the client and his/her lawyer to understand how the financial decisions he/she makes today will impact the client's financial future. Including a CDFA™ with over 25 years of experience in the tax and financial industry as part of your team is essential to achieving your financial security.

The use of a CDFA™ may even decrease the total cost of your divorce by reducing the amount of time and expense of different proposed legal settlements going between attorneys.

What sets us apart?

We have the *only* professional who possesses *both* the CPA and CDFA™ credentials in the capital region!

Who better to carry out a divorce financial plan than someone who is both a CPA and a CDFA™? You get two experts for the price of one. The unique combination of these two disciplines offers a specialized knowledge that can be leveraged into the most advantageous divorce settlement.

Access to a qualified CPA provides you with:

- Preparation of tax returns & tax planning
- An intrinsic knowledge of the tax code
- Knowledge of various accounting systems
- Financial statement preparation
- Strong financial statement analytical skills
- Ability to compare company books & records to tax returns filed with the government
- An understanding of fraud & detection procedures including the uncovering of unreported income, embellished expenses, understated assets or overstated liabilities

Access to a qualified CDFA™ provides you with:

- Identifying short-term & long-term effects of dividing property
- Integrating tax issues
- Analyzing pension & retirement plan issues
- Determining if the client can afford the matrimonial home, or what might be an affordable alternative
- Evaluating the client's insurance needs

David Kobylar and his associates clearly fit the Hedley & Co. firm philosophy of being "*deliberately unique*." When the right situation arises, they have the ability to merge the two disciplines of tax planning and wealth management with the specialized training of a Certified Divorce Financial Analyst®.
The merging of these three disciplines provides the best chance for a successful financial outcome of a divorce.

Divorces can be demanding but they do not need to be devastating. The biggest financial decision of your life can be when you are going through a divorce.

When dividing marital assets, not all assets are treated equal. Which "half" you receive can have very different after-tax effects; do you know which "half" is better?

Protect your future and let us help. Call today for a no obligation, ***completely confidential*** 30-minute consultation to learn more about our services and see if we can help you secure your financial future while calming your financial fears.

"Helping attain financial *security* at an *uncertain* time"