



## RECOVERING FINANCIALLY AFTER DIVORCE

What's Next?



For many who face the challenge of recovering after a divorce, the financial impact can at first seem overwhelming. This is a good time to remember that you are not alone in your financial recovery. The most important advice we can give you is to keep moving forward toward your goals.

Experts at our Knowledge Banking Centers are ready to talk with you about how to regain financial health & security.

### TAKE A FULL INVENTORY OF YOUR FINANCIAL ACCOUNTS AND ASSETS

We recommend that you begin with the CNB \$SMART App. This personal financial tool will allow you to see all of your accounts — not just your CNB accounts — in one place. It is free to all CNB customers, and it will help you organize and monitor bank accounts, credit cards, investments, loans — everything — in one place. Get started with our \$SMART App.

### SET YOUR NEW FINANCIAL GOALS

It's time to create a budget and a plan for how you can reach your financial goals. Whether you are just trying to meet your monthly expenses or want to start saving for the down payment on your own home, get started with our CNB \$SMART App.

#### 1. UTILIZE THE RIGHT ACCOUNTS

Make sure you have the right CNB accounts for your financial goals. Visit our accounts page to make sure you have the right one.

#### 2. REBUILD YOUR CREDIT

Credit scores can be impacted during the uncertain times of divorce. Start to rebuild your credit with our Building Credit Guide.

#### 3. BUY A CAR OR HOME

Assets can be lost in the midst of divorce negotiations. If you need to start over, we have the guides to help you take this next move. Our Buying a Car the Smart Way and Buying a First Home guides will get you the necessary information to make the right decisions.

#### 4. PLAN FOR FUTURE SECURITY

It is never too late to talk with an expert about building wealth and security for the future. Our Community Wealth Group team can help you develop a plan to get back on track toward your retirement goals.

### MEET WITH OUR CNB KNOWLEDGE BANKING CENTER EXPERTS

At CNB, we understand the ups and downs of life changes — job losses, health challenges and all kinds of unexpected life events including divorce. We encourage you to reach out to our experts who have helped guide many individuals and families through these challenges so they could reach their financial goals.

### UTILIZE ADDITIONAL SERVICES FROM THE CNB COMMUNITY LINKS

Our Community Links resource page contains community business listings where counselors, attorneys and others are available to support your transition to a new life.