

Dr. Brandy Baxter:

00:11

Hey Rachael, it's so good to see you again. Another episode of Real Money, Real Experts. I cannot wait to get into this topic with our guests.

Rachael DeLeon:

00:22

Oh, me too, Brandy. And we have another great one today. We're gonna be talking to Gabriella Martinelli. She is a private divorce financial strategist and a founder of Ever After Wealth. Gabriella works nationally with physicians and business owners navigating complex marital estates where financial blind spots can cost six or seven figures. With more than 22 years of experience in the legal and financial aspects of divorce, including 16 years in the legal field, Gabriella serves as a strategic architect, guiding clients through what is often a high-stakes financial restructuring disguised as a legal process. Through her EAW diverse strategy framework, she brings clarity, structure, and ethical rigor to decisions that carry long-term consequences. She operates strictly on a fee for service basis and does not manage investments or sell products, preserving neutrality and eliminating conflicts of interest. Gabriella is currently a candidate for the AFC credential. And outside of her work, she is an avid reader and hiker, most content with a cup of coffee and a good book. We're out on the trails with her husky Bruno. Let's welcome Gabriella to the show. I really resonate with your happy space, a book, a cup of coffee, and out in nature, uh when we're talking about the spring season, that a sunshine can't come soon enough.

Gabriella E. Martinelli:

01:60

Yes, please. I need that. I haven't been able to go on the trail. It's very cold here in North Carolina, but I'm I'm ready for it.

Rachael DeLeon:

02:06

Count those days down.

Gabriella E. Martinelli:

02:08

Yes.

Rachael DeLeon:

02:09

Wow.

Dr. Brandy Baxter:

02:10

Well, you know, Gabriella, listening to your bio, um, Rachel mentioned that you spent 16 years in the legal field, and then you decided to switch over into working with um less traditional wealth management and working in the financial services, helping uh families navigate divorce. Tell us a little bit about what made you make that switch.

Gabriella E. Martinelli:

02:34

Sure. So um after the 16 years uh in the legal world, I started to notice that one of the biggest issues that come up with individuals are the finances and the numbers. And I could see how attorneys, even though they were trying to do a good job of explaining, they don't have the qualifications, right, or the expertise to explain financial concepts or help someone make financial decisions. And it was like a constant. I work with uh at law firms that were dealing with high net worth. And these individuals, though they were very smart and understanding of financial concepts, they didn't understand what that meant for them within the financial realm. So that's when I decided to go to the financial world, and I wanted to learn everything I could about finances to begin with, uh, because I realized that that was what was missing in the financial world. Attorneys alone could not deal with these uh concepts. If we wanted these individuals to make decisions that felt comfortable with,

that they were smart for their situation, and they positioned them to thrive right after something like a divorce, which is a life-changing event, literally. So that's when I decided to go into the financial world, went to uh work at Merrill Lynch, got all my licenses, I learned everything there was today, learned about finances, and I also earned my CDFA, which is my certified divorce financial analyst certification, uh, because I I knew I wanted to work specifically with individuals going through a divorce. Um, that's the it was a there was a lack of financial support at the time uh in the divorce process. So that's what made me go there. Uh yeah, per se. And yep.

Rachael DeLeon:

04:16

And how great to marry kind of both sides of you've seen it from the legal side, you've seen it from the financial side, and you bring a really unique lens um when working with clients who are struggling with these kinds of things. Um, you've since left the wealth management field. What kind of brought you into this next step that you're in now? Tell us a little bit about why you decided to step away from wealth management.

Gabriella E. Martinelli:

04:44

Um so as I started working more in the financial side and I took my certification, I started seeing the first of all, my certification calls for a conflict of ethics, right? If you're working with someone going through this process at this time, you cannot really be thinking about managing money, selling financial products, selling life insurance, for example. So that has to be on pause. You you literally should not be making those financial decisions or transactions while you're going through the divorce process, because it will affect your divorce. Okay. So based on the conflict of ethics, I realized that it I don't think it's impossible, but I didn't want to have that over my head, if you will. I didn't even want the uh people to think I had a conflict of interest because on top of doing my divorce financial planning work, I was a wealth manager and I was doing investments and I was selling products. That was very important to me. The neutrality of my work had to be protected. Uh, and it's not to say the individuals that do both are not trying to do the same thing. Uh, I came from uh learning in the financial world where you are like uh like a hunter going after products and going after investments and in wealth management funds, etc. So I didn't want that from a personal uh perspective in my head to be pressure of I need to bring

assets, but I want to help this individual make the best decisions for them. Even if I was trying to do it, I didn't want to have the perception that I may have a conflict. So I decided to leave the world. I let go of my licenses and I went full-on divorce financial planner, non-conflict divorce financial planning, helping these individuals make these decisions today, help them understand what it would look like financially for them in five, 10, 15 years, while then passing them along afterwards to a wealth manager, to a financial advisor that could actually help them down the road. But I wanted to preserve the neutrality of being a divorce financial planner only without any conflicts. We're humans, right? And even if we want to do the best for our clients, what is to say that we don't have our own needs uh from a financial perspective on our work, and that will have some kind of influence in our clients. And and I wanted to preserve that. I I wanted to be very clear about what my role was, uh, with no doubt. So that's why I went, I went out in my on my own and I uh found it ever after wealth.

Dr. Brandy Baxter:

07:19

Nice, Gabrielle. I appreciate you sharing the transparency around what made you um decide to separate the two in your practice. But given your depth of experience, you've got wealth management, you've got legal. What prompted you to pursue the AFC?

Gabriella E. Martinelli:

07:37

Well, so there is one thing that is actually my phrase, and and um so Rachel didn't say everything, but it is the way I see it is a divorce is a financial restructuring. Um usually believed to be a legal process only, uh constantly hijacked by emotion. You cannot go through divorce without emotions. Uh, and it's not the regular emotions of the day to day we go because we're human beings. No, this is this is a divorce. This is one of the most emotionally challenged events in your life because you have basically, I see divorce walking into the room with fear, uncertainty, anger, disappointment, dreams crushed because now your life is totally changing and you don't know what's going to happen. And you need to understand a process that nobody really understands because divorce is complicated in itself. The legal process of divorce is very complicated. There's not a book. I mean, I know you can go online and read about what the divorce process is. Until you're in it, you don't know what it's gonna be because every divorce is different. So there's not a

process like, oh, this is what we do and this is how we end up. So I started looking into the emotions. There's a lot of individuals that are financial uh divorce coaches, which I think they're needed because they helped individuals regulate their emotions when it comes to the communication. But the problem is that you're making life-changing financial decisions under these emotions. And if you don't understand the emotions behind these decisions you're trying to make, how are you gonna make good decisions for yourself? How are you gonna ever feel comfortable? So when I found the AFCPE, I was I was very happy that you I find you guys because I think that that is what we're not talking about, about what the emotions that come into the money, right? We have our beliefs, we have our background, the different places we come from. So all of that influence how we see money, and then on top of that, you have divorce. So you can't even look what you talk to a client today about their financial situation, their plans, or how they see money, or they have limited beliefs, all of those sort of conversations. Well, if tomorrow they're going through a divorce, that whole conversation changes because that that is not just about their beliefs, it's about their beliefs in the divorce, and that is uh almost like emotions and asteroids, if you will. I don't know if I'm saying that word, I have a hard time saying that word, but uh so that's why I wanted to include that. So the financial decisions making during a divorce include a lot of emotions. And if we don't understand the emotions of the money while going through a divorce, they we can help anybody make decisions.

Rachael DeLeon:

10:25

Gabrielle, you're so right. I, you know, I have not personally been through divorce, uh, but family members that I'm very close to have. And so I've seen uh the other side of it. And you know, when you go into a marriage uh with a partner, you're not planning for this, you know, emergency down the road. All the steps you're taking are planned towards a united financial future. And so when that shifts, you know, it's complicated enough to navigate the legal sides, the financial sides, and you're right, the emotional overwhelm in that period. Even if you decided you were the one deciding to make this life decision can be, can be really impactful. Um, I'm curious, we have a lot of counselors, coaches, educators, planners that listen uh to this show. What are some things that you recommend for a counselor or coach that's meeting uh with a with someone? What are some signs to look for? How what advice would you have for navigating some of these challenging situations?

Gabriella E. Martinelli:

11:28

So um, first of all, they need to change the way they look at individuals. Um, because let's say we see that someone is making a financial decision that we know as a professional might not be ideal for them. The problem is that uh the any any individual that is working with the individuals going through this process right now, they need to stop and think about asking more questions. It can be just about what we normally talk about individuals or why they're trying to make this decision or why they want to buy this or not by that. This is this life is totally disrupted. This individual has to decide whether they're gonna keep a house that they lived in for 15, 20 years, or they have to go find a new home. This is basic. This is important, and of course, it depends who we're talking to. Usually the female is the one that is more attached to the house, right? Because the kids grew up there. I I always I when I presented at the at the conference this this past year in November, in November, I was talking about this uh individual. Nobody could make her understand. That's what they taught me. We can make her understand. And I talked to her coach and I talked to her financial advisor. She had a financial advisor and she was working with me. She started working with me just through the divorce and the attorneys, like keeping the house is a bad decision. And and when we can make her understand that it's a bad decision. I'm like, okay. Did anyone ask why she wants to keep the house? Because I do understand that she is a bad decision, okay? From a logistic place and from a financial point, is a bad idea, right? So you you lived in this house for 25 years, your kids are not in the house anymore. Is an 8,000 square foot house. There's a lot of equity, but it's also a lot of maintenance, and you do you need this, and and you don't want to give up retirement money to keep a house that is a bad decision. It's a bad decision. So, and I always talk about this because I talked to my client, and I remember when they she had the first call with me, the first thing she told me was, I'm not giving up the house. Because she knew she knew that every every person that was working with her was telling her she couldn't keep the house. So the first thing she said to me said, They said they told me I had to talk to you, but I'm not giving up the house. Like she's like totally. Um, and at the time I remember trying to talk to her and said, Listen, it's okay if you want to keep the house. What I will ask you is, can I come see the house? It was a beautiful mansion, it was a beautiful house. She's like, Yes. Like she was totally excited about this particular event of me coming to see her home that she knew she knew it was a bad decision. She told me, I know this is a bad decision, but I'm not giving up my home. And so, and of course, there's no trauma, there's no therapies that will help her here. This is not a decision that has to do with her uh financial beliefs or her background. This was a decision centered in the divorce process. Long story short, I don't want to take a lot of time, but I went to the house, look at the house, beautiful house, amazing house, walking around where she made cookies, and I'm thinking there, and I'm

going, like, okay, come on, Gabriella, you gotta figure it out. What is she gonna do? And I asked her, I said, Well, what's your favorite part of this house? Because I know you have a favorite room. You know, is it your library? Is it your office? Is it your pool? Do you want to sit at the pool? She's like, Oh no, that's not it. Let me show you. And she woke me. She walks me through the kitchen, and I thought, oh my god, maybe she cooks. She wants like the fancy kitchen. I don't know. You know, you're trying in my head. I'm trying to think. But she walks me into the pantry, beautiful pantry, walking through the room. There's a door inside the pantry. You go into a little room, and the back wall were all the markings of her kids growing up. And I saw that and I thought, oh Jesus, that's it. That is the thing that she wants. And I told her, I said, hmm. I said, you know, we can cut this off and you can take it with you. We can frame it and you put it in a house that you really want because you don't really want this house, right? And she looked at me and she said, Yeah, I want this. And I said, We'll take it. And of course, then there's a lot of other issues, right? She's like, Oh no, he's gonna be upset if I break the wall. And I'm like, Okay, don't. That's not a thing. We're gonna do it. Nobody's ever going to notice. Get a contractor in, they're gonna put shitrock, they're gonna paint, whatever. She did it. So two days later, she accepted a different offer. They were selling the house, she was set to buy a house. She put the markings in her new living room in a house that she can't afford, and it was not gonna ruin her financially, but also the emotions were under control. This has nothing to do with financial beliefs, your background, or making a smart financial decision. This is about the emotions that were attached to her divorce. So, my advice, because I went a whole lot uh to say this, is ask different questions. When they feel they are afraid of something, try to ask a different question. Why is this making you upset? You can think of it as oh, maybe it's your background, maybe it's something that your parents taught you when you were a kid, and now you grew up with this belief. Those have not a lot to do at this particular moment because you're dealing with the fear and the emotion. And at a at a time that is a lot of uncertainty, keeping your home, keeping your home base gives you a lot of certainty. Even though three years later you're gonna be in a bad place financially, they can comprehend that. They can think that unless we work through those emotions and explain how they can still have that security and that home maybe somewhere else. And I'm talking about the house, but there's many things, right? I work with business owners, businesses is the most important thing for them. So the idea is ask questions and also identify the risks. So if you have a client that is going through a divorce and they come to you desperate because my attorney said I had to answer to this tomorrow, and they send me the offer, and I don't know because I'm afraid. The idea is okay, let's talk about this, not the offer. It's like, why do you have to answer tomorrow? Do you really have to answer tomorrow? Well, they told me it's a deadline. Okay, what if you don't answer? Well, I don't know. I said, Well, ask them. What happens if you don't answer? Well, maybe the offer goes off the window and

the offer is not good anymore. Okay, well, maybe there'll be another offer. Maybe you can do a counteroffer later on. But help them ground themselves around the stress that everybody else brings to them. That is very important when you're working with a client going through a divorce because they can control everybody else and they have no control over the process. And that in itself is scary and is it's it's worrisome. And and this individuals might be dealing with little kids at home and also having to continue to be a mom, you know, do homework and all that while you're thinking, oh my God, am I gonna lose my house? Am I gonna have money to survive? Do I have to go get a job? So grounding them so they can start really uh voicing what is the real fear behind the statements is very important and it's not like anything you ever work through, because nobody goes through a divorce knowing what was gonna happen is a unique experience and nobody gets you ready for it. Uh, you just kind of push through while you're going through the process, basically.

Rachael DeLeon:

18:50

Gabriella, you you touched a little bit on this, and I'd love to go a little deeper, but you know, when it comes to divorce, sometimes the client is really at the mercy of the timing of the courts and everything that goes along with that, which adds this extra element of complexity when you're dealing with someone who's navigating what might be complex financial decisions, you know, layered with some trauma, probably, trauma from the situation, maybe trauma from the past um relationship. What is some what is some of your advice there? You know, you can't slow down the clock all of the time. Um, I think you had mentioned, you know, making sure you ask the question. Sometimes we make assumptions that this time is finite where, you know, that might not be the case. Um but where have you kind of pulled from what you're learning as an AFC, what you've learned through your experiences as a lawyer and through your uh divorce financial analyst designation? What if what advice would you give around the complexity of time?

Gabriella E. Martinelli:

19:59

So that's an interesting question because it's twofold. Um in reality, before there is a lawsuit, the individuals do have a lot of power on the timeline and how they go through this process, right? So I think that it starts from that's where we start as individuals working

with clients. I always tell my clients, you don't have to go full-on filing and going into the litigation work. That you don't have to do that. That is that is literally a choice that one of the spouses makes. You can try to go different routes, you can go through mediation, you can try to just do uh a four-way and try to find resolution. Uh, the reality of things is like the court does put timeline. And a lot of the time, it's not really the court system that goes fast because it in reality, the court system was very slow, especially when it comes to divorces. There's so many moving parts. There's discovery, and then there's conferences, and there's a different process. Things get delayed because also you have all the professionals around, right? Like attorneys' schedules get busy, they have other clients. So, in reality, the divorce process does not go fast. You're not just having to go unless you're preparing for court. The problem there, when you're preparing for court, your ability to settle goes away unless you decide that you still want to send proposals, right? Where we can control the emotions and the financial outcome is before you go to court. That's the only time that you have control over this. Once you go to court, a third party, a judge has the right to decide how you're going to resolve your money, your kids, etc. So, in reality, in the beginning of the process or even before the process is when the individuals have the power. They have the power. For example, they have the power, then rather than say, I'm I want this and or I don't want that, let's have a conversation about where is that coming from? Why is that you're set on if he doesn't give me this or if she doesn't give me that, I'm not moving forward. Gonna file a lawsuit. Well, there's two issues with that. Is first of all, let's understand if what you're saying makes sense for you financially and why are you saying it, because there's an emotion underlining there. And then the other party is like if you go to court, there's a probably 95% chance that you're still not getting that. Because the judge is now going to literally take in consideration what you want only or what the other party wants. They're gonna go with the law and they're gonna cut the baby in half, and everyone has to walk out of there and deal with it, basically. And they're not professionals, experts, and they're not professionals in the numbers. They understand the law, but no numbers. And they the other thing is very important is that they don't understand you or your family. A judge cannot learn about you in eight hours and everything that you bring to the table. That's why the power is before them. That's why it's so important when we're working with an individual that is very confused about these decisions and a professional is trying to help them, is to walk them through the processes, walk them through this the feeling process and the emotional process. They cannot be making these decisions from fear. Individuals have more power than they think. The problem is that they lose that power when they are set on something that may not be productive from the divorce process or financially for them, and it's just based on emotions, which and it can it comes in different ways. For example, it comes in ways of like I want it all, right? I want it all because they hurt me, they cheated, or they did this or that, and and I want it all because you know you want

they want to punish them. Or I don't want anything. I am so tired of dealing with this, I don't want anything. They can have it all, right? Or this is a dangerous one, too. I'm gonna do this because my attorney told me to, or because this person told me this is what I have to do. In reality, the only person that tells you what you have to do is a judge once you go to court because they issue an order, and even those could be changed if two people are in agreement. So the reality of this is that you have the power, but you give up your power when you have the absolute. I want it all, I want nothing, I'm gonna do what the attorney said. That is very dangerous. And if you think about that, all of that is just based on emotions. An attorney making a decision for you is because then you don't have to make the decision because you're terrified of making a decision, and you can always blame someone else if you accept that, which we know you will not be happy with, right? Because remember, if you're working with a client and then they go through this process, more likely you're gonna continue to work with them after. And I'm telling you, once they don't have any control about what they're doing, they're not gonna be comfortable with any decisions and they're going to regret it. And that creates a whole other level uh when it comes to moving forward, because they're they're gonna feel that they gave up too much, or they're gonna be struggling because they keep fighting for everything and they cannot get it, right? And it's just a delay, a delay, and a lot of fears, or they're gonna be able to blame someone and say, Well, I did what the attorney said, and the attorney messed it up. So I think that as professionals, AFCs should understand that the clients have a lot of power, right? Even though they feel they don't. And the idea is let's talk through this, let's not make absolute statements, let's talk through what you're feeling so we can achieve something here, knowing that you always have some power and control on how you conduct this process, how you go through this process. Obviously, you can control your spouse. They may be the ones that are saying, I want it all, and I'm not gonna agree. Well, then you had to just deal with the realization that you cannot control them, but you can control how you feel. And every time you make a decision, you do it thinking about you and then almost waiting for the process to go to court, or maybe the other side will work with an expert and they're gonna come up to the table. But they have control. I think that that is that is something that is important for all of us to understand that when you're going through this process, your clients have more control because they can control themselves and they can work through their emotions so they can make better decisions.

Dr. Brandy Baxter:

26:20

I mean, the work that you're doing is so fascinating. And I appreciate the transparency and the honesty and the way that you are putting your clients first. So when we think about um the work that you're doing, Rachel and I on our show, we like to just ask our guests to kind of give us their two cents. What are what are the last two things or one thing that you want the listener to take away from today's conversation? We kind of think of it like a knowledge bank where we're just everyone's dropping in their two cents or their coins for this knowledge. What would you like our audience to take away from this discussion today?

Gabriella E. Martinelli:

26:58

As financial professionals, because we are financial professionals, right? We're we're working the emotions, but we are financial professionals. I think that is very important that us professionals, we examine not only what we know, the knowledge of what do I know about finances, what are the resources I can provide my client. That is not just all we have to do. Uh, I think we need to think how our structure, our compensation, our systems are set up to work with these individuals going to this very, very particular time in their time in their lives. Uh, we need to also be very cautious with the assumptions that we are making. We are human beings, we make assumptions. When we're going through, when they're going through a divorce, we need to take all those assumptions out of the window because everything that we have learned more likely is not going to apply or help us at this moment so they can make better financial decisions. Uh, they these individuals are in a very vulnerable state. Everything we do, they are going to hear and listen to us. So it's important that we are giving advice or helping them work through their process from a point of um clarity without assumptions and knowing that it's their lives that is changing. So we need to be understanding of that, not just of what we know as a knowledge. I think ethics in the divorce world for those individuals is not just a theory. We cannot say, I'm I'm conducting this ethically, I'm helping my clients in an ethical world. No, I think it's reflecting uh in the pacing that we bring to our clients, the neutrality that we bring to our clients, and the boundaries that we uphold for our clients and for their professionals that are working with. I think that that has to be first. We are changing people's lives in a very vulnerable state during that time. We need to be very careful how we do this because they're trusting us. We are the professionals and we own it to them to do the best we can for them. So that's what I will say to those in professionals working with any individual going through a divorce.

Gabriella E. Martinelli:

29:09

Yeah.

Gabriella E. Martinelli:

29:09

Hello. Okay, two cents.

Rachael DeLeon:

29:11

So powerful. Thank you, Gabriella, for joining us. For all the listeners, um, what are some ways that people can connect with you?

Gabriella E. Martinelli:

29:20

Uh, so they can go into my website, everafterwealth.com. There's a lot of information there. There's a blog, uh, and also there's a page for my my podcast. It's called The Boards and Money, where I have uh a lot of professionals come in and help these individuals going through this process because the educational part is very important to me. And you can you can reach out to me directly at Gabriella at everafterwealth.com if you wanted to chat. And by the way, I am I said this when I presented at the conference. I am happy to brainstorm with anyone that has a client and they're not sure how to how to approach it. Totally fine for me to help and understand or give them some pointers or help them with some questions. Uh, so if anyone is in that position or they're just curious, I am happy to speak in with anyone that would like to um approach divorce of individuals going through a divorce in a different way because it's needed, so they can reach out to me at any time. I'm happy to help.

Rachael DeLeon:

30:17

That's wonderful. Incredibly generous. And you can feel your passion for this work uh throughout this conversation and appreciate all the work you're doing to make sure that more individuals that are navigating these times in their lives do so um with the really great support, you know, as they're walking through this journey. Yeah.

Gabriella E. Martinelli:

30:39

I appreciate it. I really appreciate you guys having me here. I uh it was a lot of fun.

Rachael DeLeon:

30:44

Yeah, absolutely. Thanks again for joining us.

Gabriella E. Martinelli:

30:47

Thank you.

Dr. Brandy Baxter:

30:50

Every time we have a guest, I feel like, oh my gosh, that was my favorite guest. Oh my gosh, that was a great guest. Every guest. And Gabriella just falls right into that group for me. Such a great conversation. I mean, I'm sitting here and I'm thinking of all the times I've known someone who was divorced, or I've had a client who was going through divorce, and how many times I may have missed the mark because I didn't approach it the way Gabriella described. You know, I really loved how she just emphasized the importance of emotion in this moment. It's not a purely a financial decision. So much emotion influences what a person is doing. And I think she just shared some really great insights for financial professionals to really think about when I'm working with a client who's in the middle of this, sometimes I need to ask a different question before I can even get to the money because the numbers are not the heart of it. It's a lot of the emotion. And I like how she said

restructuring a family because that is a totally different dynamic, going from maybe being a dual income or having one spouse as the breadwinner. And now that financial breakup, oh my gosh, this is definitely one I will have to listen to again.

Rachael DeLeon:

32:08

Yeah, I couldn't agree more. I, you know, I think that what she had to share is really powerful for AFCs, for financial planners. There's elements of what she shared that you can take and you can apply to your clients who are navigating these situations. But I also love talking with professionals who work in specific areas and niches. I think what we can learn, but we can also see how integrated, or when we create a more integrated field, how much more powerful our outcomes can be. You know, she's kind of worked in all these different areas. She was on the legal side, she worked in the wealth management. I love the attention to ethical detail in terms of like how she shows up in her work. I think that's amazing. And, you know, and now she's working as a divorce financial analyst and soon to be AFC. Um, and I think it's amazing as we grow in our community and our education, our knowledge, knowing where we can lean on, you know, through education and conversations like these, but also widening your network to continue to make sure that your client gets the best outcomes.

Dr. Brandy Baxter:

33:22

And for those watching the show, we encourage you to subscribe so you can keep up with all the real money experts that come to our show and share their amazing knowledge.

Rachael DeLeon:

33:33

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