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Jamie S. Lapin

As a Certified Financial Planner, Jamie Lapin offers a full range of financial services, including planning and implementation, to individuals and small businesses. Jamie's particular niche, however, is somewhat unusual. Jamie is also a Certified Divorce Financial Planner, one of only 500 people nationwide with similar credentials. "Divorce is not an event," says Jamie. "It's a process which involves the business of divorce as well as its participants: the couple, the lawyer, the therapist and the divorce financial planner." Because half of the marriages in America end in divorce, this is a necessary service.

Jamie helps her clients understand the marital estate -- what money is included and what is not, pensions, and analysis of settlement options with regard to clients' current and future needs. Working with clients and their attorneys, she creates a plan that will be fair to all after considering tax ramifications of options, levels of support, the asset base to be split, and future life style changes. Jamie divides her time between financial planning and divorce financial planning, particularly enjoying "happy endings and fair results."

With a history major and an English minor, how did Jamie get into financial planning? "Very simple," says Jamie. As a student, working part-time with her father in the insurance business, she realized that "insurance was never enough to protect people and that women were often uncomfortable in the financial realm and very often left vulnerable after a loss." So she became a stockbroker, completed her CFP training, and served as vice president of financial planning at several companies. Her own divorce taught Jamie that "this very complicated financial and emotional transaction is often conducted with little or no long-range vision." So, after over 25 years as a financial planner, she took the classes for certification in divorce financial planning, passed the exam and has been working in this special area for two years. "Most people have no basic financial training and the emotions of divorce get even the most sophisticated investor quite frozen," says Jamie, pointing out that she is outside the emotions but inside the financial picture; therefore, she can help.

A WBO member for less than a year, Jamie calls the MasterMind program "phenomenal" and describes WBO women as "interesting, diverse and supportive." When she's not working or spending time with her two teenagers, Jamie enjoys theater, movies and Scrabble.

"Most people have very strong goals for their futures but if they are not taking specific well-planned steps to get where they want to be, they won't achieve their objective." Jamie Lapin can help.