



CDFA[®] CANDIDATE HANDBOOK

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ABOUT THE CERTIFICATION PROGRAM SPONSOR:



The Institute for Divorce Financial Analysts (IDFA®) is the premier national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena. Founded in 1993, IDFA provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial analysis. Over the years, we have certified more than 5,000 professionals in the US and Canada as Certified Divorce Financial Analyst® (CDFA®) professionals.

About the CDFA® Certification Program

The Certified Divorce Financial Analyst® (CDFA®) certification is administered by the Institute for Divorce Financial Analysts (IDFA®), a credentialing organization dedicated to certifying financial professionals with expertise in divorce-related financial analysis. Since 1993, IDFA has supported the recognition of qualified individuals in this specialized area.

The purpose of the CDFA® certification is to validate that an individual has demonstrated the knowledge, skills, and abilities (KSAs) necessary to competently apply financial planning principles to divorce cases. This includes issues such as:

- Personal vs. Marital Property
- Valuing and Dividing Property
- Retirement Assets and Pensions
- Spousal and Child Support
- Division of the Marital Home
- Tax Implications and Planning
- Insurance and Risk Mitigation
- Expert Witness Testimony

The CDFA® certification is intended for experienced professionals including financial service practitioners, mediators, paralegals, and attorneys who work with clients through the divorce process. The certification program includes a competency-based exam and is governed independently by IDFA's Certification Advisory Board.

Purpose of the CDFA® Certification

The purpose of the CDFA® certification is to certify individuals who have demonstrated the competence to analyze the financial implications of divorce. The credential enables the public and legal professionals to identify qualified individuals who possess verified proficiency in applying financial principles to support equitable divorce settlements. This program is not intended to train individuals for practice, but to certify competency among practitioners.

CODE OF ETHICS

The Code of Ethics and Professional Responsibility is provided as an expression of the ethical standards that the Institute for Divorce Financial Analysts® has adopted, and every Certified Divorce Financial Analyst (CDFA®) has agreed to abide by. The code applies to every CDFA designee and candidate in conducting divorce-analysis work.

Ethics Rule 1. Integrity

1. Maintain the highest standard of honesty and integrity when dealing with colleagues, the IDFA, clients, or attorneys.
2. Avoid practices that would dishonor the profession, IDFA, or its members and employees.

Ethics Rule 2. Confidentiality

1. CDFA professionals must maintain strict confidentiality regarding all client communications, records, and information, except where disclosure is required by law.
2. Reasonable measures must be taken to ensure data security and prevent unauthorized access to client information.
3. A CDFA professional shall hold client information to the highest standard of confidentiality. Short of client consent, IDFA disciplinary procedures or appropriate legal process, a CDFA professional shall not release any information about their client before, during, or after the divorce.

Ethics Rule 3. Avoidance of Legal Advice

1. CDFA professionals shall not provide legal advice under any circumstances. Clients seeking legal guidance must be directed to a qualified attorney.
2. Legal information shared must be general in nature and not specific to an individual case.
3. CDFA Professionals must avoid any actions that could be construed as the unauthorized practice of law and proper disclosures should be included in emails and marketing materials.
4. A CDFA professional understands that, to practice law, one must be licensed. Under no circumstances will a CDFA professional represent that the CDFA certification is a license to practice law.

Ethics Rule 4. Competence

1. CDFA professionals must maintain a high level of competency in their respective fields through continuing education and professional development.
2. Services should only be provided within the CDFA professional's scope of expertise.
3. CDFA professionals must recognize the limits of their expertise and refer clients to appropriate specialists when necessary.

4. Every CDFA should serve their clients competently, acquiring the knowledge and skill necessary to do so in the area of divorce financial analysis.

Ethics Rule 5. Objectivity

1. CDFA professionals must remain neutral and unbiased when assisting clients as a neutral.
2. Conflicts of interest must be disclosed immediately, and mitigated.
3. CDFA professionals should not engage in any behavior that could create the appearance of favoritism or partiality when serving as a neutral or mediator.
4. CDFA professionals should not accept even nominal gifts when acting as a neutral.
5. CDFA professionals must make recommendations independent of the potential financial planning or investment management relationship to avoid conflicts of interest.

Ethics Rule 6. Professionalism

1. CDFA professionals must conduct themselves with integrity and professionalism in all interactions.
2. False, misleading, or exaggerated claims about services or qualifications must not be made.
3. Professional boundaries must always be respected to maintain the integrity of the profession.
4. Whether dealing with clients, attorneys, IDFA, or any of its partners or subsidiaries, a CDFA professional will behave in a professional manner, especially given that divorces can be emotionally charged and sometimes combative situations.

Ethics Rule 7. Compliance

1. CDFA professionals must comply with all applicable laws, regulations, and professional standards governing their practice.
2. Ethical violations and misconduct should be reported to the appropriate regulatory bodies or professional organizations.
3. CDFA professionals should engage in ethical marketing practices that align with industry standards.
4. A CDFA professional will comply with any requests from the IDFA for information regarding complaints and adhere to IDFA's disciplinary actions when necessary.

Enforcement and Accountability

Failure to adhere to this Code of Ethics may result in disciplinary action, including censure, suspension or revocation of membership, as determined by the Institute for Divorce Financial Analysts. Ethical concerns and violations should be addressed through established review and enforcement procedures.

CERTIFICATION EXAM

Purpose of the Exam

This exam will certify that the successful candidate has the knowledge and skills necessary to analyze and provide expertise on the financial issues of divorce. This exam has been created to:

- Protect the public interest by certifying a level of competence in analyzing the financial aspects of divorce.
- Provide a means for individuals going through a divorce and seeking financial analysis and expertise to identify professionals that are qualified to assist them.

Eligibility Requirements for the Certification Exam

Candidates must now have a bachelor's degree with three years of on-the job experience or, if no bachelor's degree, five years of relevant experience. Experience has been defined as the following:

- Financial planning
- Family law practice, or
- Experience in three or more of the following:
 - Tax code
 - Investment advisory or management
 - Real estate, mortgage, and reverse mortgage lending
 - Life and disability insurance
 - Financial therapist or coach

Our method of reporting a candidate's experience has also changed. A candidate will have to report their experience and have it approved prior to using the CDFA marks. Experience will be submitted through the candidate's profile and will be reviewed by IDFA staff.

The eligibility requirements were established by the Board of Advisors and reflect the fact that divorce financial analysis is the application of the discipline of financial planning to settlement strategies in divorce. The process requires the synthesis of tax, insurance, retirement and other areas of knowledge with their specific application to divorce.

Candidates may petition the BoA for an exception to the eligibility requirements by writing to: Institute for Divorce Financial Analysts, 3622 Lyckan Parkway, Suite 3003, Durham NC 27707.

Serving as a volunteer for job task analysis, item writing, or exam review will render an individual ineligible for the CDFA examination for a minimum of three years. Former IDFA or Prometric staff may not take the CDFA examination until they have been repealed from IDFA or Pearson for a minimum of five years.

There is no requirement to purchase any educational program or materials from IDFA. The exam voucher may be purchased from IDFA or directly from our test vendor Pearson Vue. The blueprint for the exam is available at institutedfa.com/about-cdfa-course.

IDFA does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations. These activities include, but are not limited to, hiring and firing of staff, selection of volunteers and vendors, and provision of services. We are committed to providing an inclusive and welcoming environment for all members of our staff, clients, volunteers, subcontractors, vendors, and clients.

Exam Fees

Please see the IDFA website (institutedfa.com) for exam fees and current promotions.

How to Apply and/or Register for the Exam

The CDFA Certification exam is taken at the Prometric Testing Centers across the United States. Candidates will need to create a profile with Prometric to schedule the exam. Please visit prometric.com/exams/idfa or contact them at (888) 226-8751. When creating and scheduling your exam at Prometric, please use the same email address as in your IDFA profile to ensure the scores synchronize. You will get an email confirmation from Prometric, and please make sure to read the rescheduling/cancelling policy with Prometric to avoid a fee. For ADA Accommodations, please review that section in the Candidate Handbook.

Please contact IDFA at support@institutedfa.com with questions or concerns.

ADA Accommodation Policy and Procedures

- In compliance with the Americans with Disabilities Act, IDFA will provide reasonable accommodations to disabled candidates except when the accommodation would change the construct being measured and jeopardize the validity of the exam scores.
- Requests must be made at least 30 days prior to the testing date to: Institute for Divorce Financial Analysts, 3622 Lyckan Parkway, Ste. 3003, Durham, NC 27707 or info@institutedfa.com.
- The candidate must provide a signed letter from a health care provider or other appropriate professional on the professional's letterhead (including the title, address, and phone number of the professional) that describes the disability, length of time the candidate has been a patient, and the requested testing accommodation.

TEST DAY PROCEDURES

When to Arrive at the Test Center

Plan to arrive at the test center early to check in at least 15 minutes before your scheduled testing time. If you have arranged for a special accommodation, please arrive at the test center at least 30 minutes in advance of your scheduled testing time.

What to Bring to the Test Center

You must bring two (2) forms of identification to the test center, one of which must be a photo ID. Acceptable forms of photo ID include: state issued driver's license, passport, military identification, an employee identification card or a student picture ID from an accredited college or university. Acceptable forms of a second (non-photo) ID include: credit card, check cashing card or a bank debit card. (A social security card is NOT an acceptable form of identification.)

You **must** also bring the Test Taker Authorization Code that you received in the email registration confirmation. IDFA recommends you also bring a copy of the calculator letter that you received when you purchased the test voucher.

Test Center Policies

The following policies are observed at each test center. Candidates who violate any of these policies will NOT be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, smartphones, pagers or other electronic devices; watches; wallets; purses; firearms or other weapons; hats; bags; coats; books and/or notes; pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator (or return items to their vehicle). All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying is not allowed in the test center.
- Visitors, children, family, or friends are not allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the testing area and candidates are strongly urged not to bring such materials to the test center.
- Eating, drinking, or chewing gum, smoking and/or making noise that creates a disturbance for other candidates is prohibited during the exam.

- Unscheduled breaks are allowed when needed. To request an unscheduled break, the candidate must raise his or her hand to get the administrator's attention. The exam clock will not stop while the candidate is taking a break.
- Candidates must leave the testing room for all breaks. However, applicants are not permitted to leave the floor or building for any reason during any unscheduled break, unless specified by the administrator and the exam sponsor. If a candidate is discovered to have left the floor or building, the candidate will not be permitted to proceed with the examination and may forfeit the examination fee.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored. Candidates are not allowed access to other items, including but not limited to, cellular phones, PDAs, exam notes and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to IDFA. Decisions regarding disciplinary measures are the responsibility of IDFA. IDFA may revoke a candidate's eligibility for examination or suspend the eligibility for up to 2 years depending on the nature of the violation. Appeals of disciplinary action can be made to the Board of Advisors at info@institutedfa.com.

What to Expect

When you arrive at the Host Location for your test session, present your proctor with the Test Taker Authorization Code that you received in your registration confirmation email.

You are required to bring two (2) forms of identification with you to the Host Location, which your proctor verifies and records. The proctor hands you a document to read in the waiting room while they load your exam in the testing area. This document prepares you for your test session.

Once your test has loaded, your proctor shows you where the restrooms are, stores your personal belongings in a secure compartment, provides you with any test aids permitted by IDFA and answers any test session questions you may have. Aids will include life expectancy tables and a tax table.

You may then begin your test. The test engine provides you with detailed instructions on how to take the exam and walks you through each step of the process.

When finished, you are prompted to notify your proctor that you have completed the test. The proctor will then close your test session. Your test scores will be provided immediately upon completion of the exam and will appear on your computer screen.

Cancellation and Change Policies

To reschedule or cancel a registration, candidates should visit Prometric customer service for exam support at **prometric.com/customer-support** at least 24 business hours prior to the scheduled testing time. Candidates who change or cancel a reservation with proper notice may either transfer their examination fee to a new registration or request a refund. Candidates who change or cancel a reservation without proper notice will forfeit the examination fee and will need to purchase a retake voucher on the IDFA website (institutedfa.com).

No Shows and Late Arrival Policies

Candidates who do not present for their scheduled testing time or arrive late for the appointment will forfeit the examination fee. The testing appointment must be canceled or rescheduled at least 24 hours prior to the scheduled testing time to receive a refund or be able to credit the examination fee to a future testing session.

Refunds Policy

Examination fees are non-refundable and non-transferable except as detailed in the Cancellation and Change Policies.

Retake Policies

Failing candidates that wish to retake the exam will need to purchase the retake on the IDFA website under the product catalog. The fees for the retake are listed on the IDFA website (institutedfa.com). The candidate will also need to reschedule the exam with the Prometric testing center by logging on at the Prometric website (prometric.com). There is no limit on the number of times you may retake the exam. However, there is a 30-day waiting period after failing the exam and you may only take the exam three times in any twelve month period. You must complete the waiting period before retaking the exam.



ABOUT THE EXAM AND SCORING

The CDFA exam consists of 150 multiple choice items across 11 different domains including:

- A. Professional Responsibilities (7%)
- B. Divorce Law and Legal Terminology (9%)
- C. Property and Taxation (18%)
- D. Retirement Plans and Taxation (15%)
- E. Social Security and Other Government Benefits (5%)
- F. Spousal and Child Support and Taxation (4%)
- G. Financial Analysis and Planning (15%)
- H. Insurance and Risk Management (4%)
- I. Debt, Credit, and Bankruptcy (7%)
- J. Specialty Areas (8%)

The complete exam blueprint can be found at institutedfa.com/about-cdfa-course. There is **no requirement** to purchase any educational materials from IDFA. Individuals can purchase the exam voucher directly from Prometric.

All items are weighted the same for scoring purposes. Some items will involve the use of an approved financial calculator, while other items will use a case study. Case studies, tax tables, and life expectancy charts will be provided electronically on a split screen. The candidate will have 4 hours to complete the examination.

Score Reporting

Scores will be displayed immediately upon completion of the exam. Passing candidates can begin using the credential designation after their name on business cards, email signatures, and professional correspondence. Passing candidates will also receive an official certificate identifying them as a CDFA professional from IDFA.

Retest Policy

Candidates who do not pass the CDFA® examination may retake the exam under the following conditions:

- **30-Day Waiting Period:** Candidates must wait 30 days before scheduling a retest following an unsuccessful attempt.
- **Limit of Three Attempts:** After three unsuccessful attempts, candidates must wait 12 months before retaking the exam.
- **Uniform Application:** This policy applies equally to all candidates. Each retake requires submission of applicable fees and adherence to all scheduling procedures.

This policy is designed to provide candidates sufficient time to prepare between attempts, while also protecting the integrity and fairness of the CDFA® examination process.

How Cut Score is Determined

The examination cut score (i.e., passing point) is determined using the Modified Angoff method, which is a criterion-referenced approach commonly used for certification and licensure examinations. This method utilizes the judgments of subject matter experts to determine the number of correct answers to pass the examination. Their judgments, and the examination cut score, are based on minimal standards for competent job performance rather than relative candidate performance (e.g., grading on the curve). The cut scores for new examination forms are determined through a statistical equating process or the Modified Angoff method.

Confidentiality

No information regarding a candidate's exam score or other personal information submitted to IDFA will be released to a third party without authorization from the appropriate candidate.



APPEALS

PROCESS

Reconsideration of Adverse Decisions

Applicants, candidates, or certificants who receive an adverse decision (e.g., denial of eligibility, exam failure, recertification denial, or disciplinary sanction) may request reconsideration.

- A request for reconsideration must be submitted **in writing within 30 days** of receiving notice of the adverse decision.
- The request must include a statement of the grounds for reconsideration and any supporting documentation.
- Reconsideration reviews will be conducted by individuals not involved in the original decision.

Appeals

If dissatisfied with the outcome of reconsideration, the applicant, candidate, or certificant may appeal the decision.

- A written appeal must be submitted **within 30 days** of receiving the reconsideration decision.
- Appeals are reviewed by the Certification Board or an independent panel designated by the Board.
- The appeals process includes written notice of the grounds for appeal, an impartial review of all evidence, and issuance of a written final decision.
- All appeal decisions are final.

Notification

All parties will receive written notice of the outcome of disciplinary actions, reconsideration requests, and appeals within a reasonable period of time after decisions are made.

EXAM SECURITY POLICIES AND PROCEDURES

The exam is delivered by Prometric, the testing service IDFA contracts to provide the security, delivery, and scoring of all IDFA certification exams. Prometric utilizes an extensive network of proctors and computer-based testing centers.

Prometric assumes responsibility for all exam administration arrangements and provisions for special-exam accommodations as needed. They will ensure that all examination centers conform to local building, sanitation, ADA, health and safety codes, and are maintained in good, clean condition. Prometric will train testing site administrators to provide a site that has accessible parking spaces within reasonable distance to the examination rooms, examination rooms that are quiet, free from any known environmental distractions and interruptions, and comfortable in temperature. Every attempt, within reason, is made to ensure a quiet and comfortable testing environment for all candidates. However, last minute needs and emergencies by building operators cannot be anticipated. We suggest that you bring appropriate clothing with you (i.e., sweatshirt without pockets or a hood) to help you adapt to a cooler or warmer climate in the examination room. Bring earplugs if you are very sensitive to noise distractions.

Computer-based examinations are administered in a room with a closeable door to minimize potential distractions to the candidates. The proctor will monitor activity from within the examination room, via direct observation through an unobstructed window view, or via video surveillance.

You may be disqualified from taking or continuing in the examination process, or from receiving exam results, if IDFA or Prometric (the organization administering the exams on behalf of IDFA), Prometric proctors, or personnel at the contracted testing center have determined at any time during the exam registration, administration, or scoring process, through examiner observation or statistical analysis that a candidate was engaged in collaborative, disruptive, or other unacceptable behavior before, during, or following the administration of the CDFA exam. This includes irregular behavior associated with any aspect of the examination and violations of the IDFA Code of Ethics.

ONGOING CERTIFICATION REQUIREMENTS

CDFA practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee. Every two (2) years, they must complete a minimum of 15 hours of continuing education specifically related to the field of divorce. A certificate of completion is required to be submitted by each certificant for each credit hour of continuing education that is applied for. Some continuing education courses require a test to be completed at the end of the course before the certificant receives their certificate of completion. IDFA staff reviews the submissions for accuracy and relevancy and either approve or decline the course. The certificant receives an email letting them know how many hours were approved for each of their submissions.

IDFA strives to offer their members opportunities to enhance their knowledge and earn continuing education credits at the same time. IDFA offers conferences on trending topics in the divorce and finance niche. Conferences qualify for CE (continuing education) credits and is typically taught by industry leaders with professional backgrounds in accounting, finance, and law.

Additionally, IDFA offers members educational webinars on a variety of topics to ensure that the CDFA membership is apprised of changes in the divorce and finance niche.

IDFA's commitment to continuing education provides a competitive edge for our certificants, their careers, and the designation as a whole. Employers value those professionals who not only keep their skills and knowledge base fresh, but who also are devoted to learning and developing new competencies. The continuing education policy laid out by IDFA and the CDFA designation ensures continued competence for all of our certificants.

Allowing the certification to expire will result in removal from the IDFA website and relinquishment of rights to use the Certified Divorce Financial Analyst® and CDFA® marks. Members have 2 years from the original date the certification expired to get back in good standing with IDFA by paying outstanding reinstatement fees and catching up continuing education requirements. Failure to get back in good standing after 2 years will result in being required to purchase and retake the final exam OR paying outstanding reinstatement fees and catching up continuing education requirements.

IDFA®

DISCIPLINARY RULES AND PROCEDURES

IDFA has adopted a Code of Ethics and Professional Responsibility (the “Code”), which establishes minimum standards of acceptable professional conduct for individuals entitled to use the CDFA certification mark and the Certified Divorce Financial Analyst® and CDFA® marks (collectively, “the marks”). A CDFA designee’s use of the marks is a proclamation to the public that the CDFA designee is a person that members of the public can trust for advice regarding the financial aspects of divorce. A CDFA designee will be true to that trust, will hold inviolate the confidences of the client, and will competently fulfill his/her responsibilities to the client. Adherence to the Code is mandatory for all CDFA designees, and its provisions will be strictly enforced by IDFA. Noncompliance may result in certification revocation.

Grounds for Disciplinary Investigation:

- Failure to follow the CDFA Code of Ethics and Professional Responsibility
- Conviction of criminal violation of state, provincial or federal law whether or not the violation occurred while working with a client
- Such other circumstances as deemed appropriate by IDFA

Forms of Discipline

IDFA action as a result of a complaint can result in the following forms of discipline:

- Dismissal: After examination, the Ethics Committee chairman has determined the complaint is without warrant and the charge against the CDFA designee has been dismissed. No further action is needed and the matter remains confidential.
- Private Censure Letter: The Ethics Committee chairman has determined that a letter of censure will be placed in the CDFA designee’s file. There is no further action required and the matter remains confidential.
- Suspension
- Revocation
- Such other discipline as IDFA determines is appropriate

The disciplinary action to be taken by IDFA will be determined by IDFA on a case by case basis in its discretion.

Investigation Process

- All complaints against a CDFA designee must be submitted in writing to IDFA.
- The chairman of the Ethics Committee will request that the CDFA designee forward all pertinent information to the chairman within 30 days. Failure to comply with an information request within this time may result in disciplinary action.
- The chairman will evaluate the validity of the complaint and make a disciplinary recommendation.
- Should the CDFA designee disagree with the chairman's decision an appeal to the decision can be made in writing within 20 days.
- The Steering Committee will review the information and decide the appropriate course of action within a reasonable period of time.
- The Steering Committee's decision is final and binding.

Reinstatement After Discipline

- Upon expiration of the period of suspension, a CDFA designee must file with IDFA, within 30 days of the expiration of the period of suspension, an affidavit stating that the suspended CDFA designee has fully complied with the order of suspension and with all applicable provisions of the order.
- Revocation shall be permanent, and there shall be no opportunity for reinstatement.

Confidentiality of Proceedings

Dismissals and private censures shall be handled confidentially, to the extent possible. IDFA will make such disclosures as are required in order to satisfy the requirements of law or the lawful orders or processes of the court or other governmental body or agency or as reasonably required for any regulatory compliance. Suspensions and Revocations will be made available to the public at the discretion of IDFA.

RULES FOR PROPER USAGE OF THE **CDFA[®] MARK** WITH CERTIFICATION SERVICES

- 1.1 The CDFA[®] mark must be clearly associated with the individual(s) certified by Institute for Divorce Financial Analysts.

Correct Use: Alice Smith, CDFA[®]

Misuse: DIVORCEPRO Financial employs three CDFA[®] professionals.

- 1.2 The CDFA[®] mark must appear in all capital letters and without periods between the letters.

Correct Use: Paul Smith, CDFA[®]

Misuse: Paul Smith, C.D.F.A.[®]

- 1.3 The CDFA[®] mark must always appear with a superscript [®] symbol. If the [®] symbol cannot be created, a capital R in parentheses must be placed after the mark as a substitute [i.e. CDFA(R)].

Correct Use: Alice Smith is a CDFA[®] professional.
Alice Smith is a CDFA(R) certificant.

Misuse: Paul Smith is a CDFA professional. Paul Smith, CDFA

- 1.4 The CDFA[®] mark must not be used as a parenthetical abbreviation for Certified Divorce Financial Analyst[®].

Correct Use: Paul Smith is a CDFA[®] practitioner or Certified Divorce Financial Analyst[®] practitioner.

Misuse: Paul Smith is a Certified Divorce Financial Analyst[®] (CDFA[®]) professional.

- 1.5 The CDFA[®] mark must be followed by one of the following six approved nouns, except when the mark immediately follows a certificant's name: *professional, practitioner, certificant, certification, mark, or exam*.

Correct Use: Alice Smith, CDFA[®]
Alice Smith is a CDFA[®] certificant.

Misuse: Paul Smith is a CDFA[®].

1.6 The CDFA® mark may not be used as a plural or possessive word.

Correct Use: Paul and Alice Smith are CDFA® practitioners.

Misuse: Alice and Paul Smith are CDFAs®.
The CDFAs® seminar was sold out.

1.7 CDFA® certificants may not own or use an email address or internet domain name that includes the CDFA® mark.

Correct Use: AliceSmith@hotmail.com
www.AliceSmithfinancial.com

Misuse: ASmithCDFA@aol.com
ASmith@AllisonCDFA.com
www.AliceSmithCDFA.com



DID YOU KNOW?

According to United States trademark law, a trademark should be used as an adjective (as it is identifying the source of the certification), not as a noun or verb, in order to prevent the mark from becoming generic. This is why the Institute for Divorce Financial Analysts requires a noun to follow the CDFA® and Certified Divorce Financial Analyst® marks.

RULES FOR PROPER USAGE OF THE CERTIFIED DIVORCE FINANCIAL ANALYST® MARK WITH CERTIFICATION SERVICES

- 2.1 The Certified Divorce Financial Analyst® mark must be clearly associated with the individual(s) certified by IDFA.

Correct Use: Paul Smith is a CERTIFIED DIVORCE FINANCIAL ANALYST® certificant.
Paul Smith, CERTIFIED DIVORCE FINANCIAL ANALYST®

Misuse: DIVORCEPRO Financial employs three Certified Divorce Financial Analyst® professionals.

- 2.2 The Certified Divorce Financial Analyst® mark must always appear with initial capital letters (i.e., first letter in each word capitalized), in all capital letters, or some type of "small cap" font (this is a font that displays all letters of the word capitalized, but makes the first letters of each word slightly bigger).

Correct Use: Paul Smith is a Certified Divorce Financial Analyst® professional.
Paul Smith is a CERTIFIED DIVORCE FINANCIAL ANALYST® professional.
Paul Smith is a CERTIFIED DIVORCE FINANCIAL ANALYST® professional.

Misuse: Paul Smith is a certified Divorce Financial Analyst® professional.
Paul Smith is a certified divorce financial analyst® professional.

- 2.3 The Certified Divorce Financial Analyst® mark must always appear with a ® symbol. If the ® symbol cannot be created, a capital R in parentheses must be placed after the mark as a substitute [i.e., Certified Divorce Financial Analyst(R)].

Correct Use: Alice Smith obtained her Certified Divorce Financial Analyst® certification in 1995.

Alice Smith obtained her Certified Divorce Financial Analyst(R) certification in 1995.

Misuse: Alice Smith obtained her Certified Divorce Financial Analyst certification in 1995.
Paul Smith is a Certified Divorce Financial Analyst practitioner.

- 2.4 The Certified Divorce Financial Analyst® mark must not be used as a parenthetical expansion of the CDFA® mark.

Correct Use: Paul Smith is a Certified Divorce Financial Analyst® professional or CDFA® professional.

Misuse: Paul Smith is a CDFA® (Certified Divorce Financial Analyst®) professional.
Paul Smith is a Certified Divorce Financial Analyst® (CDFA®) professional.

- 2.5 The Certified Divorce Financial Analyst® mark must be followed by one of the following six approved nouns, except when the mark immediately follows a certificant's name: *professional, practitioner, certificant, certification, mark, or exam*.

Correct Use: Alice Smith is a Certified Divorce Financial Analyst® professional.
Paul Smith obtained his Certified Divorce Financial Analyst® certification.
Alice Smith, Certified Divorce Financial Analyst®

Misuse: Alice Smith is a Certified Divorce Financial Analyst®.

- 2.6 The form of the words in the Certified Divorce Financial Analyst® mark may not be altered or changed.

Misuse: Paul Smith practices Certified Divorce Financial Analysis®.

- 2.7 The Certified Divorce Financial Analyst® mark cannot be used as a plural or possessive word.

Correct Use: Paul and Alice Smith are Certified Divorce Financial Analyst® certificants.

Misuse: Paul and Alice Smith are Certified Divorce Financial Analysts®.
The Certified Divorce Financial Analyst's® seminar was sold out.

- 2.8 CDFA® certificants may not own or use an email address or internet domain name that includes the Certified Divorce Financial Analyst® mark.

Correct Use: AliceSmith@hotmail.com
www.AliceSmithfinancial.com

Misuse: ascertifieddivorcefinancialanalyst@aol.com
ASmith@Allisoncertifieddivorcefinancialanalyst.com
www.AliceSmithcertifieddivorcefinancialanalyst.com



Aspirin, escalator, and yo-yo all started off as strong trademarks, but became generic terms when their owners failed to take appropriate measures to prevent improper use of those marks.