N.Y.B.L. Podcast Ep 194 (Narcissist Money Mind Games & Tricks with Jason Crowley)

[00:00:00] **Rebecca Zung:** I want to go ahead and introduce Jason. Jason is a rock star, a total, total rock star. He got his bachelor's in economics and accounting from UC Santa Barbara, where he graduated summa cum laude. He's not, you know, The high achiever at all. Um, he has the distinction of being one of the select few financial professionals to hold the chartered financial analyst, which is super hard to get.

[00:00:34] I don't know if any of you know, but it has like a thousand different parts to it. He has a certified financial planner planner designation, the certified divorce financial analyst credentials, and he has. Of course, all the other designation, you know, uh, things, you know, series 766. And [00:01:00] by the way, if you type in divorcing with a narcissist, he outranks pretty much everything, including.

[00:01:07] You know, like psychology today, his, his, his SEO is unbelievable. So he is the founding part partner of divorce capital planning. He really, really focuses all of his time on helping people with money and divorce and dealing with narcissists and money. He really, really knows his stuff, and this is his passion.

[00:01:37] He loves helping people break free from toxic relationships, narcissistic relationships, and make sure That they have enough money to live on and make sure that there's divorce settlements are something that are, you know, [00:02:00] comprehensive and something that you're going to be able to live with. Especially, I'm telling you, I always say that the divorce paradox is that during the worst, most horrible, heinous time in your lives, you have to make the most critical decisions of your life.

[00:02:24] You have to think about your money and your children and your businesses and all of this stuff. At a time that your your life is melting down and so you need somebody like a Jason and that is why I absolutely adore him. We have been in a partnership together for the last few years, and it is really my honor to be working with him and bring him on with you again.

[00:02:58] So let [00:03:00] me. just let him go. Uh, we're going to have a, just kind of a free fluid discussion like we did before he, um, really knows his stuff. So thank you for being here again.

[00:03:13] **Jason Crowley:** Absolutely. Happy to be here.

[00:03:16] **Rebecca Zung:** So, you know, the funniest thing is that one of the times that you and I just decided to kind of wing it and we, we thought, okay, you know what, let's just hit record.

[00:03:27] And I threw it up on YouTube and it ended up getting like Hundreds of thousands of views or something

[00:03:33] **Jason Crowley:** like that. You remember that? Yeah, absolutely. I don't think we were planning on recording anything or it was recorded, but we weren't planning on publishing it. I know

[00:03:44] **Rebecca Zung:** you had like your TV on in the back and I know, I didn't even have any planned questions or anything, but we thought, Oh, you know what?

[00:03:56] Let's just have a conversation and [00:04:00] we'll just see where it goes. And I threw it up on YouTube and it ended up getting like thousands and thousands of views. It was, it was the greatest thing ever because you know, you know, your stuff. And, um, and people need that information. So I just thought we would do the same thing today and talk about narcissists and talk about money and let people, you know, get their questions answered.

[00:04:28] And, you know, really, you know, because we, we talked about it a little bit last time, and it was really one of the most interesting discussions. And You know, one of the most important discussions, I think, and, you know, I think that I think, you know, everybody knows that narcissists hide money [00:05:00] or that they, um, are, you know, I think, uh, use money to control people, but.

[00:05:13] What are some of the surprising things that you find with narcissists and money?

[00:05:20] **Jason Crowley:** You know, I think they're actually pretty predictable, although that they're, they're unpredictably predictable. What I mean by that is you do see if, you know, if you work with enough people that are, Divorcing a narcissist or have kind of going through steps where they're trying to break free from a narcissist.

[00:05:42] You tend to see really fairly similar tactics, um, and, and, you know, things of that nature. So I'm not sure that I'm not sure I've got a great answer for that in terms of some really surprising things. Cause I tend to find that they do have this tried and true [00:06:00] playbook that they use, which in a way is, is a good thing.

[00:06:04] It means you might be surprised if you're in a relationship with a narcissist, but there are so many of these things that they use over and over again. And that's one of the things that I think so great about, you know, the program of, of yours is as you learn and understand some of those things, you'll start to see this mosaic appear and really get a clear understanding for what it is that they do using money to control using money, um, as a tool to be able to really Fuel their own desire for energy and things of that and everything else is kind of a byproduct of that.

[00:06:40] **Rebecca Zung:** Yeah. I mean, I think one of the things I find to be kind of interesting with narcissists and money is that. They, they're, they're kind of a dichotomy in the sense that [00:07:00] they will be

[00:07:07] very, very hoarding and punitive with money with the people that are closest to them. But a lot of times they will. Throw it around and, and spend it in public.

[00:07:23] **Jason Crowley:** Absolutely. Really to try, I mean, just to try and get the adulation to show off to fuel their ego. I 100, I agree with you a hundred percent. Yeah.

[00:07:34] **Rebecca Zung:** Uh, and you know, and they do kind of have an addictive personality a lot of times. So, you know, a lot of times you will see them be kind of risk takers when it comes to money. Do you do you find

[00:07:53] **Jason Crowley:** that? Yeah, I mean, I think I usually find that you kind [00:08:00] of have to start when you're thinking through that of trying to identify what type of narcissist that you're dealing with.

[00:08:06] And, you know, sometimes that varies based on or some of the clues that you can get are from their profession and, you know, there's some of those types of things tend to lead to similar types. Uh, personality types within the narcissist category. Um, but yeah, it, it, it does end up in a scenario where I, I find a lot of narcissists tend to be senior executives, tend to be entrepreneurial, tend to be financial risk takers.

[00:08:37] All things of that nature.

[00:08:39] **Rebecca Zung:** Yeah. I mean, why do you think that they end up hoarding money?

[00:08:48] **Jason Crowley:** Um, I mean, I think some of them tend to have kind of a bit of a scarcity complex and I think they all have

[00:08:55] **Rebecca Zung:** a scarcity

[00:08:56] **Jason Crowley:** complex. Yeah, scarcity is scarcity complex. So [00:09:00] they end up hoarding things kind of by default. And I think, you know, going back to that control issue, it's just one of those things where if you have it, you have control and money is one of those things.

[00:09:12] And so as soon as just like how they do that in, in relationships and with all of the energy that they kind of suck up all of that. They'll do the same thing with money, and the only time they're really willing to dole it out is if they're getting something clear in return so that they're willing to make a trade.

[00:09:30] The difference is other people tend to spend money for different types of things, whereas they're spending money for the ego, adulation, you know, all those things that everyone knows exactly what to expect with.

[00:09:46] **Rebecca Zung:** Yeah, for sure. And I think that You know, they, they know that the more that they have, the better they're gonna [00:10:00] look, right?

[00:10:03] **Jason Crowley:** Right. You tend, it tends to be showy in nature, right? So, you know, you'll see a lot in my line of work. I see a lot of wealthy clients. Who don't appear wealthy to the outside world, they drive an older car, they, you know, an older beat up car, things of that nature that doesn't tend, it tends to be inverted in the world of the narcissist.

[00:10:29] Oh yeah. It is really very showy, you know, they're driving the G wagon, they've all the things that really make you look rich. Are the things that they tend to spend money on.

[00:10:42] **Rebecca Zung:** Oh, yeah. I mean, I remember one time doing a divorce for somebody and they were, I mean, so, well, this has happened so many times, but I mean, I remember one, one, one person in particular where, you know, they [00:11:00] were.

[00:11:01] paying for private schools out of equity from their home. And I mean, it was like, wow, oh my gosh, so really honest on a string,

[00:11:16] **Jason Crowley:** you know, I mean, it happens. It happens all the time. And I think particularly if someone's going through a divorce and they're feeling like the money's going to be taken from them.

[00:11:27] And they were already in that scenario where they kind of were backed into a corner because they're, they felt like that even prior to going through this, where now they're going to potentially be paying support and dividing assets and things of that nature. It can make them, it can make them fairly dangerous because they are kind of like a caged wild animal that's backed into a corner.

[00:11:49] **Rebecca Zung:** Yeah, exactly. Exactly. I mean, you know, and I think that They know that by [00:12:00] having more money that they can get the best lawyer to get a divorce, right? And they want to make sure that they have the best lawyers so that they can have the most power over the other person too.

[00:12:15] **Jason Crowley:** Yeah, I mean, you'll you'll tend to see certain attorneys.

[00:12:20] We'll start to build a reputation. All attorneys kind of start to build a reputation. You have certain attorneys that end up being really well known for the more amicable, mediated, collaborative divorces. You have others that are known as, as the sharks. And then within that kind of litigation type, you know, the shark category, you'll start to see ones that tend to work with similar personality types time and time again.

[00:12:47] You know, sometimes there's the attorney that works with. Um, the, the, the wife who's been kind of the stay at home mom for a long period of time. And then you have the, the ones who just narcissists tend to gravitate towards [00:13:00] because they do everything in their power to maintain that control. And that becomes kind of the, the attorney MO as well.

[00:13:08] **Rebecca Zung:** Oh, I have always said that people and divorce attorneys are just like dogs and owners that somehow they always find an attorney that looks like them. You know, like, it's just so funny how they just do that. And um, I, I don't know. I Uh, And when I was practicing, you know, I used to have to get to a point when I mean, I was a baby lawyer.

[00:13:43] I used to like, not want to tell the clients what was going on, you know, because I didn't want to have to like, have that conversation. But, you know, as I grew into myself, I used to like, straight up tell the client, Oh, your husband hired that person. Well. We're going to have a [00:14:00] fight. Here we go. These are going to be up.

[00:14:02] Sorry to tell you hate to break it to you. You know, I, I wish it weren't going to be that way, but this is how it's going to go. Everything's going to be a fight. They're going to file 50, 000 motions. I mean, you know, It's

[00:14:18] **Jason Crowley:** one of the biggest, I mean, it really is one of the biggest decisions in, in the divorce process.

[00:14:23] You know, the type of divorce matters, who you're divorcing is the biggest of all things, but who your spouse, who you choose to hire as an attorney and who your spouse chooses to hire as an attorney. Really sets the tone. I mean, it can be even even when you have clients that that are trying and doing everything in their power to stay amicable.

[00:14:44] They're not really. It's hard to do. So if you have an attorney that makes you feel stupid for wanting for not wanting to extract whatever you're able to get.

[00:14:54] **Rebecca Zung:** Well, the problem is that that if you have a [00:15:00] narcissist on the other side, they're not going to stay with an attorney who wants to settle, who wants to have an amicable situation or wants to have, you know, you know, because they'll just, they'll just fire them.

[00:15:15] **Jason Crowley:** It's very self selecting.

[00:15:17] **Rebecca Zung:** Yeah, I mean, because I mean, I remember having a client one time who said to me, Oh, you're going to be very lonely in heaven, Rebecca, all by yourself, you know, like, uh, you're not going to goad me into doing things that are unethical. Like you're, you are not worth my license. You can go somewhere else.

[00:15:41] I don't care, you know, but. Other attorneys might not be so, you know, they may not care. Right? They'll go do whatever for their client because they don't want to get fired, you know, so they'll file, they'll keep filing the motions or they, you know, and a lot of times people would say to [00:16:00] me, how can their attorney believe him or her or whatever they may not or they may not care.

[00:16:07] You know, they're just the

[00:16:08] **Jason Crowley:** mouthpiece. So I mean, a lot of attorneys get paid a lot of money to fan the flames, right? Unfortunately, a lot of attorneys end up getting painted with that brush, which is not at all the case in my experience. But, but there certainly are bad apples in every profession and it's pretty easy to build that reputation.

[00:16:27] And once you establish it, self selecting and next thing, I mean, there's, there's a lot of attorneys in our area where other attorneys won't take cases against them and not because they're intimidated, but it's just, it's not worth it. Yeah,

[00:16:39] **Rebecca Zung:** I mean, so if the tail is wagging the dog, yeah, yeah. So I mean, so, you know, if you have a situation like that, then, you know, you know, that's what's going to happen.

[00:16:55] And Hey. Hey. But that's where [00:17:00] that's where you have to start bringing in leverage. And that's where you know, Sarah, Sarah just says you need great leverage slay exactly, exactly. And that's where you can actually start to build a case. And start thinking about how to expose them or start thinking about how to, I mean, narcissists do have weaknesses.

[00:17:23] And a lot of people don't think about that because they want you to live in fear. They want you to feel like, you know, you're going to be beaten down forever. But the problem is, you know, they, they do end up being their worst enemies. They absolutely always end up being their own worst enemies.

[00:17:43] **Jason Crowley:** Yeah. And I mean, you also, if you, if, if there does happen to be an attorney who's got this, if you're in a smaller community where there's fewer attorneys and there's only one or two of these types, sometimes it's worth going ahead and having [00:18:00] consultations with them just to go ahead and get them conflicted out.

[00:18:03] It's definitely true. You know, harder to be able to do that. If you're in one of these large areas where there's plenty of attorneys like that. But sometimes that can be a strategy as, as well, just early on, on the front end to consider.

[00:18:15] **Rebecca Zung:** Yeah. And so, I mean, going back to the financial constraints, I mean, talk about the, the paths of narcissists and money,

[00:18:44] but we, a lot of times people will be concerned that Narcissistic are going to get away with hiding money, [00:19:00] you know, taking money, moving money, that sort of thing. Can you address that

[00:19:09] **Jason Crowley:** in terms of whether or not that's a legitimate concern or some of the ways? Yeah. How

[00:19:13] **Rebecca Zung:** often do you see that? How often does that really happen?

[00:19:17] That sort of thing. I

[00:19:18] **Jason Crowley:** mean, I think it all depends on kind of order of magnitude. I don't see all that frequently where people are hiding really significant sums of money that tends to be more rare. What I find a lot happens a lot are people will kind of move smaller things here and there. Someone spots that that raises a massive red flag and then and even in other areas where there there isn't any sort of funny business or game playing going on.

[00:19:53] There's the perception that there is. And so there's there's things that are kind of perception or reputation [00:20:00] based. And then there's things that are real. And and in my mind, the most important thing that you can really do here is really think define what winning means for you and start to understand the finances so that you can become empowered to understand what really matters.

[00:20:17] It doesn't matter if they hide a penny. It does matter if they hide a ton of money. And so don't worry if they're kind of got one up on you by being able to steal a dollar here or there, because when you consider the cost involved of the whole process. You can really end up shooting yourself in the foot by trying to, you know, throw good money after that.

[00:20:39] It certainly happens. It's something I think you want to be on the lookout for. You want to do your due diligence. You know, I'm not at all saying not to do those things. You just want to make sure that you look at it through the proper lens and don't end up. Becoming so myopic and overly focused chasing every dollar, right?

[00:20:58] And it's hard not to do [00:21:00] that. If you, you know, when you've been through this type of a relationship and you know exactly what someone's capable of, it can take a lot of. internal pep talks with yourself to be able and or, or, you know, a wonderful community like, like you have to be able to kind of stay grounded on what the end game is.

[00:21:20] **Rebecca Zung:** Yeah. And I just think a lot of times it's so hard not to go after the what ifs and oh my God. And, you know, especially when they are you know, threatening you and saying things and putting you in fear and all of that. And I get that. I do. But, you know, I think if you can come back to what is so what is actually happening, what are the facts, what are we actually dealing with and, and stay grounded in.

[00:21:59] What are [00:22:00] what are you actually seeing with your eyes and not let let your mind take over? I think that helps.

[00:22:09] **Jason Crowley:** And I think that's one of the nice, the nice parts in some ways about the financial side of things. At the end of the day, it is, these are just numbers. And so everything is fairly, you know, not that there aren't different ways of looking at things, but everything is.

[00:22:27] objective, factual data driven. And so once you get access to the underlying source documents and things of that nature, you can evaluate it and start to really understand it and really start to try and look at things as unemotionally as possible.

[00:22:44] **Rebecca Zung:** Right. Try to, I know it's hard. It's definitely hard.

[00:22:49] There's no doubt about it, but. Just try to stay on what's so.

[00:22:56] **Jason Crowley:** Aspirationally, exactly. Yeah. What I think is a [00:23:00] good exercise is checking your emotions at the door as much as possible, looking at things in a completely unemotional way, which is impossible to do. This is really more of a thought experiment than anything else, but checking your emotions, trying to look at things completely objectively, and then layering in all of those thoughts and looking at it through that lens.

[00:23:21] But making sure you do those as separate exercises. What I find client people really struggle with is they try and do both simultaneously. And like, and this is just about any sort of financial issue. Should I keep the house? Should I, you know, something like that often gets evaluated through the lens of, I want to keep the house.

[00:23:42] Let me evaluate whether or not I sure think through whether or not I should, from a financial standpoint versus Looking at it completely objectively and then saying, is it worth it to do X or X, Y or Z? And I think the same thing applies in a lot of ways. It's just harder to do if you're divorcing an exorcist.[00:24:00]

[00:24:00] **Rebecca Zung:** Yeah, I think that's a very good point about the house. And, and, and. You know, along with that same conversation is also the, you know, I want it because he wants it or I want it to take it away from them, or it's the point of the thing, or it's the principle of the thing, or, you know, the scorched earth piece of it, you know.

[00:24:31] Trying not to get sucked into that whole mud of it is, is a, it can be very, very enticing, but, you know, very, um, soul sucking.

[00:24:51] **Jason Crowley:** What do you find are the best, the best tips that you have? When people, I mean, people just get sucked into that. It's, it's [00:25:00] human nature. It's really hard not to. What are some of the best tips that you have that to help people either prevent that from happening or when they feel themselves starting to get sucked into that to pull themselves back out of it?[00:26:00] [00:27:00] [00:28:00] [00:29:00] [00:30:00]

[00:30:23] **Rebecca Zung:** It's a very good point because, you know, especially in a divorce situation or any kind of legal situation, you know, going back to what is so and what is the law and what is the best you're going to get under the law, you know, I mean, you know, you're not going to get much more than that. You know, unless, you know, maybe you can get some kind of leverage where it's so good that you could potentially in some kind of, you know, alternative dispute resolution setting, like a mediation [00:31:00] or or an arbitration or something, you might be able to get the narcissist to agree to something.

[00:31:08] and get them to sign a contract. But you've got to have a very, very controlled situation where you're, you've got them penned in basically, where you can basically say, here's option A and you better sign right now, or here's going to be option B and the, the guillotine is coming down on your neck. And so, you, you know, Here are your options.

[00:31:35] You're penned in. You need to sign. Um, because if you're, if you don't have that situation, then you're not going to be able to get more than your share that's going to be offered to you under the law, you know, that that's your best case scenario. So, you know, I [00:32:00] think a lot of times, and this is what's very hard.

[00:32:06] To rationalize with people from an emotional perspective from an emotional perspective, you know, the, the court of law is not a court to resolve what's just or fair from, you know, the narcissist came along, for example, and ripped your guts out, you know, you were having a decent life or you wanted a good day.

[00:32:36] You know, let's say it's a divorce situation. You expected to be married for the rest of your life and have your children with this person and whatever it was, you did not expect to be emotionally abused, have your guts ripped out from you, have, This person cheat on you or do whatever it is that they did to you [00:33:00] and and now you're losing your home or your money or all of these things are happening and you just feel like.

[00:33:07] This isn't fair that that the courts should compensate you in some way for all of this and and half the assets and seeing your kids half and you having to pay attorney's fees for this and all of this stuff ain't right. It's just not right. And, and they got away with, you know, maybe, you know, I don't know, to move, uh, putting the business into the ground or, you know, sleeping with hookers or whatever it was they got away with.

[00:33:42] And somehow you should be compensated for that. And so you have this idea that maybe you're going to go into the courtroom and the judge is going to see this and you're going to be able to tell your story and this judge is going to get moved by [00:34:00] this and it's not going to happen. It's not going to happen.

[00:34:05] And even if you have 65 witnesses to parade in. The truth of the matter is that you're not, there's not going to be enough time to parade in 65 witnesses. It doesn't happen like that because at the most you're going to get two days of trial at the most. And if you get two days of trial, that's costing you.

[00:34:32] 100 grand probably. I mean, you know, and so, you know, and you're not and two days of trial, you know, you're maybe bringing in three witnesses at the most. I mean, at the most. So the reality of it is that You're not going to be able to have it happen the way you think, and the reality of it is [00:35:00] the assets are going to get split in half, you're going to get whatever the law provides as far as child support or alimony or custody or whatever it is, and you're going to walk away feeling like you really got like the judge didn't hear you like thing wasn't fair and all of that.

[00:35:25] And so, but the truth of the matter is that it's, it's just the court's not set up for that. It's just not set up for that. The court is set up to divide assets.

[00:35:40] **Jason Crowley:** And you're in a lot. I mean, you're a number. They have so many cases. These judges have so many cases that they're dealing with that they're trying to get people through as quickly as they can.

[00:35:51] They don't have time to be able to, in some ways it's a quote unquote court of equity, but it's not the way most people would [00:36:00] define Equitable. That's not what you're solving for.

[00:36:04] **Rebecca Zung:** Exactly.

[00:36:05] **Jason Crowley:** Yeah. Yeah.

[00:36:08] **Rebecca Zung:** I do see that people, some people have put some questions in the chat. If you wanted to try to address some,

[00:36:16] **Jason Crowley:** let's see, where do we start?

[00:36:18] **Rebecca Zung:** Uh, well, underneath Sarah was the last thing where she would put when you kick ass. So if you want to try to address

[00:36:25] **Jason Crowley:** me, what if they're filing for bankruptcy now, right before we are filing modifications for support. So we can cry broke all of a sudden. Yeah. So, I mean,

[00:36:40] have a, uh, and raise to, um,

[00:36:44] **Rebecca Zung:** yeah, if you want to, do you want to try to answer

[00:36:47] **Jason Crowley:** that? Yeah. So, I mean, if, if someone's spot, I mean, I think with, with everything, the question really becomes, are they doing something that's legitimate? And grounded in [00:37:00] facts, or is it something that is more of a shell game? And so if I mean, I think if someone's filing for bankruptcy, what is support is really tends to be based on income.

[00:37:13] What income do they have? And so if they have significant income, then this may not be a huge factor in looking at things. Child support's not going to be something that's absolved in bankruptcy. Um, what's your experience with this? Yeah.

[00:37:33] **Rebecca Zung:** I mean, sometimes there's a clawback for, you know, number one and number two, I mean, I don't see the bankruptcy is necessarily going to impact it.

[00:37:45] I mean, just because. I think that, you know, I think, I think that, you know, they're going to take a look at what's underlying. [00:38:00] They're going to see what, what's actually happening. You know, I think that family courts can see what's going on. And I think that they'll take a look under the hood and see. If there's actually cause for modification or not, has there been a substantial change in circumstances?

[00:38:22] You know, is there actually income there or not? So I don't know that that'll have an impact or not. Right. I mean, if the guidelines are the guidelines,

[00:38:34] **Jason Crowley:** right. And there's a lot of discretion, at least, you know, and with, with spousal support, child support tends to be more formulaic in nature, but most of those things tend to be mostly income based.

[00:38:47] You know, there's a needs component to it in some cases. Um, but the, but it's. It doesn't tend to be really driven by needs is not defined by someone running up their credit cards and then not being [00:39:00] able to pay them. That's not that's the least. That's not my experience. All right. So and going down refused to sell a business that was operating at a loss.

[00:39:09] We had to sell five properties to cover the cost of the losses and it wasted a lot of money. Can I claim wastage? The net proceeds from the sale of those properties. So if you, I mean if you're, don't sell a business cuz it's operating at a loss and then you have to sell properties. Unless there's a, my experience, again, you're no legal advice or anything along those lines, but at least in my experience it tends to be, is there some sort of breach of fiduciary duty?

[00:39:41] If not, then usually there's not much that someone will do that a court will be able to do to rectify some of those situations. Um, so, you know, again, I think that there's a theme, which is a lot of times the day in court isn't necessarily going to solve the problems you're hoping that [00:40:00] it's going to solve.

[00:40:01] If you had to sell the properties, you know, you can try to. To Rebecca's point earlier, I think you want to look everywhere you can to figure out what is the, what is the range of probable outcomes? What's the most likely outcome? What's the range of probable outcomes? Where can I have leverage? But in a vacuum, not selling a business that's operating at a loss and then needing, needing to fund it usually is just kind of par for the course and not something that there's going to be some sort of reconciliation for.

[00:40:30] Similar experience or do you have a different take? Yeah,

[00:40:33] **Rebecca Zung:** I mean, again, you know, we can't give legal advice on on here, but you know, just in general, I can say that, you know, it kind of goes back to, you know, especially when you're talking about a business, you know, I have to look to say, was it marital?

[00:40:50] Property was a community property. Was it not? You know, because, you know, that that makes a huge difference, of course, but assuming that we're talking about [00:41:00] something that's a community asset or a marital asset, uh, was there joint decision, you know, was it a joint decision? Was it not a joint decision? Uh, was, was it something that the other person knew about?

[00:41:13] Didn't know about, uh, you know, I think a lot goes into that. Um, so. I think that potentially, but usually waste and

[00:41:31] dissipation is more along the lines of decisions that were made without the knowledge of the other person completely. And where the other person tended to benefit from it. And, uh, but when the, uh, uh, and the other party didn't, so generally it's more like drugs [00:42:00] or, um, you know, escorts, escorts, uh,

[00:42:09] **Jason Crowley:** things like that, gambling,

[00:42:11] **Rebecca Zung:** gambling.

[00:42:12] Yeah, exactly. So it's not, it's

[00:42:15] **Jason Crowley:** not spending money on things that someone else wasn't that on board with, you know. Clothes. It's, it doesn't tend to be those things unless it Right. Really gets, it's gotta be, be really, really egregious.

[00:42:27] **Rebecca Zung:** Something like this where you knew about it, you were involved, you know, it, it generally waste does not include where both parties were involved.

[00:42:38] Both parties knew generally, like when I have. seen somebody try to claim waste. For example, when somebody was managing a brokerage account, for example, and they lost money day trading and they didn't like that. [00:43:00] Well, that didn't end up being a good enough. Claim. Um,

[00:43:07] **Jason Crowley:** because I was involved in one, one particular case where it was significant enough to actually end up being treated as, as a breach.

[00:43:19] Um, and, but it was one of those things where like you did not need to be a financial expert to see that this was some of the most ridiculous. Trading and, um, I want to say there was 15, 000 transactions in a one year time period, and they took a three or 4 million starting account balance down to 50 over the course of two years.

[00:43:46] Yeah, couldn't possibly have done worse. Okay. It was clear. It was very

[00:43:51] **Rebecca Zung:** clear like that. Maybe. Yeah.

[00:43:54] **Jason Crowley:** But it was, I mean, it was about

[00:43:56] **Rebecca Zung:** as bad as that was probably ended up. They, they probably thought [00:44:00] of it as like gambling. Exactly. Exactly. Yeah. So but I think in general and not, you know, so I mean, but I can't say for sure, but in general, usually something like that.

[00:44:12] Not that's my guess. I don't know

[00:44:16] **Jason Crowley:** the next one. How or what documents do I need to get filed to ensure the other 900 dollars as fast support comes to me without him being able to stop an allotment? To me, uh, wage garnishment. So if, uh, depending on how they're paid, perhaps there's a way that it can be direct deposited into your account instead of going into his account and then needing to be transferred to you.

[00:44:43] All right, next one. Anything to add, Rebecca? Uh, that was Linda. Yeah. Yes. Yes. That's good. Yep. Uh, Sarah, are financial accountants worth it to calculate income for self-employed narc not claiming [00:45:00] substantial in income? Is there input taken seriously by judges? It's what is that 10 to 20, 000 for the accountant makes in the range of 15k more per month than what he's claiming.

[00:45:13] So I think question one is whether or not we're talking just child support or child and spouses. The two questions I would ask there, are we talking child support and spousal support or just child support? It's going to be much more likely to be worthwhile if it's for both child and spousal support than just child, because that's going to be a bigger number.

[00:45:32] Um, number two, what, you know, if you think the easiest way to do these things to make to figure it out is to get a sense for what happens if you're right with your claims. So if we add in an extra 15, 000 a month, what is the expectation for what spousal support and child support are likely to look like?

[00:45:56] And how much more is that than based on what he's claiming?
[00:46:00] Now you can, you can start to kind of, this is what I mean by taking and trying to take an objective data based approach. If forget the hard part of actually paying and actually proving it and just make some operating assumptions. What does it look like based on what he claims?

[00:46:17] What does it look like based on what you claim? How much does that move the needle? What's the probability of being able to substantiate what it is that you're claiming? And some of these things are not specific probabilities, but more likely than not, less likely than not, things of that nature. My sense would be if you actually really believe that he's making 15, 000 a month more than he's claiming, 10 to 20, 000 is not a whole lot of money and that's likely to be recouped if it is, if you're right.

[00:46:53] So, you know, what is that based on? Um, what are, what's your expectation based on? But, but that [00:47:00] would, I would say financial accountants, um, forensic accountants, their, their input is taken very seriously if they're able to document and substantiate things through. through source documents. If they're not, then it's a little bit of a different discussion and it's more about credibility and things of that nature.

[00:47:18] **Rebecca Zung:** Yeah, I mean, the only thing that I, that's an excellent answer. And I think the only thing that I would add is to find out how much more your support would be. Exactly. You know, I mean, if you know all of those numbers, you'll know how much more the support would be. So you'll be able to know what your return on your investment is going to be.

[00:47:34] **Jason Crowley:** Yeah. I mean, you know, using California numbers, which is what I'm kind of most familiar with. If you're taking kind of a guideline formula approach and you have one child, you're probably looking at around 35% give or take. Um, so, you know, that would easily get you there in a year. And so what is, how long does it take to recoup the cost knowing that [00:48:00] the accountant's one cost and then you have the cost of litigating it, but you're probably looking at a one year, one year timeframe before you've recouped all of your costs.

[00:48:11] If you're right. Yeah. And the, you know, the one other thing I would throw out there is if it's, you know, if it's a cash based business, those tend to be the most challenging things to be able to substantiate. Uh, someone's truly paid in, in cash. Someone's just not fully disclosing their income and you get enough documents.

[00:48:32] Usually, you know, a good, a good forensic account is going to be able to substantiate a lot of that stuff. And sometimes you need to be able to spend a little money to get some of the leverage, even if you don't take it all the way through to court. All right. Next post divorce, five years, just relocated.

[00:48:54] He just relocated from another state five minutes from me and the kids. And now things have fallen apart. Feels like [00:49:00] divorce number two. And now, uh, Crying too broke for child support spent tens of thousands on moving alone. Oh, I think

[00:49:07] **Rebecca Zung:** that's the same one from before with the bankruptcy.

[00:49:10] **Jason Crowley:** Got it. Okay. Um, need to hire a forensic accountant.

[00:49:14] What should we be asking them when they're interviewed? I mean, I think the biggest thing there is, is if it's a forensic accountant and you're, if you're talking about litigation, which, which I presume you are. It's mostly around the relationship that your attorney and the forensic accountant has more so than it is about your relationship with the forensic accountant.

[00:49:39] So, I think you really wanted to kind of let your make sure you feel really comfortable with your attorney, let your attorney take the lead and recommending a forensic accountant. If they're not able to provide a recommendation on that, then they probably are not the right attorney for you for that particular scenario.

[00:49:56] Um, but if it, when it comes down to questions to ask, I [00:50:00] mean, credentials, but more than anything, it's really, you know, asking them for their CV to see how many times they've testified. Have they been in front of this judge? Have they been qualified as an expert? Um, what are their costs? What's their turnaround time, at least in the area that, that I'm in.

[00:50:16] And, you know, most of the other areas that I know, forensic accountants, you know, the whole divorce world tends to be really small. And so the, the highly reputable. Professionals are really, really busy and that's not a bad thing. You want to work with someone, someone that's reputable, but you want to make sure that they're not overextended.

[00:50:38] So what is the time frame? Are they going to have a junior associate working on it or are they going to be doing more of it themselves?

[00:50:46] **Rebecca Zung:** Yeah, the only thing that I would add is it depends on what you're going to need the forensic accountant for. So, you know, are you hiring them for a lifestyle analysis?

[00:50:58] Are you hiring them for income [00:51:00] analysis? Are you hiring them for a business valuation? You know, so I mean, it really kind of depends, you know, so that the, and the forensic accountant will direct. You, they'll, they'll give you a list of the kinds of things that they need. So I mean, they'll, I mean, if it's a business valuation, they're going to need all kinds of things from the business.

[00:51:27] They're going to need, you know, the quick books, the tax returns that, you know, all kinds of things from the business, you know, so, and if it's a lifestyle analysis, they'll probably need, you know, like the last. At least year, maybe two of every way that you spend money for the last couple of years, you know, how every single dollar that you spend over the last couple of years, they're going to be in analyzing that.

[00:51:54] So, um, I, I, that's the only thing that I would add [00:52:00] to what Jason

[00:52:00] **Jason Crowley:** said. And are you, the other thing just to keep in mind is, are you hiring an individual expert or are you hiring a neutral expert? Um, and there's pros and cons to both. Uh, but you know, that's one of the other key, key differentiators to think about up front.

[00:52:18] There's certainly scenarios that people will wind up with a neutral expert and also have their own individual experts to be able to identify, you know, what was there a key assumption. And it's usually not to say, did this person do a good job as much as did they make an assumption or two that had they made a different one.

[00:52:38] Would change everything about the analysis. Um, and so that's another thing to just keep in mind in that regard. Yeah,

[00:52:46] **Rebecca Zung:** exactly. Exactly. Okay. Next 1. oh, I think we're out of time. Actually, we are out of time. I just realized what time it is. This ended up going really fast. [00:53:00] Like got our questions going, um, I knew this was going to end up being really super popular once we got our questions going and we, um, so I don't know if you want to do maybe one more just to, um, Since we're, I know we have a couple, a lot of people

[00:53:21] **Jason Crowley:** here, but, um, violence, not really my area as much.

[00:53:28] Yeah. Um, can sue for emotional damage from the past 15 years. Not in my experience. Right. All right. This last one cheating on me for the past 14 years. Drives an expensive car and his properties appears she can afford based on her occupation. Is it worth it for me to try and find out whether my husband has funded these assets?

[00:53:52] Or he has hidden bank accounts with her. Um,[00:54:00]

[00:54:00] I mean, I think I wouldn't, I would look at this less, this is, this goes back to, I think this kind of encompasses everything that we've been talking about. So this is clearly going to be a highly emotional scenario. You're going to want to kind of prove that some of these things are potentially true, totally understandable.

[00:54:19] And understand and empathize for that.

[00:54:22] **Rebecca Zung:** Let me just read the question so that everybody can hear it. My husband has been cheating on me for 14 years with the same married mistress. She drives an expensive car and has properties that appears she cannot afford based on her occupation as a secretary. Is it worth for me to try to find out whether my husband, a wealthy lawyer, has funded these assets or he has a hidden bank account with her?

[00:54:45] **Jason Crowley:** All right, go ahead. So yeah, so I mean, the question I would ask is, does your financial situation put that on the shelf for a second? Does your financial situation make sense given the income and [00:55:00] lifestyle that you guys have led? If you, if your financial situation, as you complete the financial disclosures or affidavits.

[00:55:08] And you start to see here's what our kind of marital balance sheet looks like. Here's what our net worth looks like. Does that add up or does it look like there's been a leak in the boat? And there's a lot less than you would expect there to be. The more it looks like, yeah, this is kind of how I expect it to, the less inclined I would be to dig deeper.

[00:55:33] If it actually, on the other hand, looks like we're making a ton of money, we haven't really spent all that much, I would expect us to have, you know, a bunch of money, but we don't have much to show for it. That's a red flag. And so then you can start, that would lead me to start digging a little bit deeper and kind of picking a year or two and starting to analyze that.

[00:55:55] more closely and seeing, you know, are there big transfers that left? Are [00:56:00] there, you know, pulling some pay statements or however they get paid and the distributions and seeing where did they go? So I would really just try and spot check these things. Sanity check it first. Spot check it second. The more of those red flags start to build up, the more inclined you are to kind of start asking more and more questions, gathering information and trying to assess what kind of response they have.

[00:56:23] And are they responding in a way that really seems suspicious or gets defensive or are they. Are they not doing any of those things and then make a decision from there?

[00:56:34] **Rebecca Zung:** Yeah. I mean, you might be able to subpoena something, but they won't, if she tries to block it, they won't allow it to go through unless you have some kind of shred of something.

[00:56:47] If you have some sort of proof of something, but if you get that proof, then they'll, they'll allow it to go through. That's for sure. So, all right,[00:57:00]

[00:57:16] we really, really appreciate Jason and his time and you can see that he is a really, really amazing fund of information. And once we got going, we were able to get lots of incredible questions answered. So thank you, Jason, for your time. Thanks for having me. Yeah, thank you.