**ROLE PLAY, PROFESSIONALS** You are an attorney, the mental health coach or the financial advisor. Feel free to use your own names.

Here is your role play:

* This is your third collaborative meeting
  + During the first meeting, you reviewed the collaborative process, signed the agreement and filed the court paperwork. You also had a lovely and thorough discussion of the parties’ respective goals.
  + After that meeting but before the second meeting, both parties met with the mental health coach to discuss the possibility of reconciliation, but Husband wishes to proceed.
  + Also prior to the second meeting, Husband met with the financial advisor to review the house budget and the retirement packages.
  + At the second meeting, you all worked together on a budget to address living expenses now that two homes are being supported and as well, you addressed funding for the upcoming college tuition payment.
* Earlier this week the parties each met with their attorneys and they discussed Wife’s desire to remain in the marital home. They have each been advised by their respective counsel about costs, expenses and areas for consideration to bring into today’s discussion.
* Your goal is to address the refinance option and the various factors that are implicated.