

WOMEN'S DIVORCE GUIDE



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For many women, divorce is a difficult and confusing experience that can profoundly change and negatively impact many aspects of life.

In this **Women's Divorce Guide** you'll find helpful and supportive articles, book excerpts, advice, and insights that focus exclusively on women's divorce issues. It's a treasure trove of compassionate and credible information designed to support and empower you as you progress through your divorce – and into a brighter future.



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The articles in this Guide are provided for general information and may not apply to your unique situation. These articles do not take the place of a lawyer, accountant, financial planner, therapist, etc.; since laws and procedures vary by region, for professional advice, you must seek counsel from the appropriate professional in your area. The views presented in the articles are the authors' own and do not necessarily represent the views of this firm or of [Divorce Marketing Group](#). This Guide is published by and Copyright © Divorce Marketing Group. ALL RIGHTS RESERVED. Any use of materials from this Guide – including reproduction, modification, or distribution – without prior written consent of Divorce Marketing Group is prohibited.

A close-up, profile view of a woman with long, wavy blonde hair. She is looking slightly to the right with a thoughtful expression. She is holding a white mug with both hands. She is wearing a grey and white striped scarf and a white knit sweater. The background is a soft, out-of-focus indoor setting with warm lighting.

The Importance of Doing Nothing During Divorce

Feeling stressed out during divorce proceedings? Need to restore your equilibrium? Consider blocking off a bit of time in your schedule to Do Nothing.

By Wendi Schuller, Therapist

Sometimes the best course of action is to Do Nothing. In divorce, we are often spinning our wheels, making a lot of noise but going nowhere. It is hard to keep mental fatigue at bay with so much going on and so many life-altering decisions to make during divorce proceedings.

Our brains are on overload and our bodies are exhausted. What is the antidote to this craziness? Step back and Do Nothing. Having a block of time to do whatever you like is a great way to recharge your batteries. This resets your mind and body, so you can tackle the tasks, such as negotiating the split of marital assets.

Stress increases the risk of cardiovascular events causing hormones such as cortisol to be released. This can cause headaches, gastrointestinal issues, and for some of us, brain fog. Making decisions can

be overwhelming. The Mayo Clinic states that: “Taking time to rest and relax with no particular goals can help reduce stress and bring a sense of calm and control.” Downtime allows the brain to process information that has been received.

Incorporating seemingly aimless downtime into your busy schedule may seem counterintuitive, but it often increases creativity and access to the wisdom of your subconscious mind. Many artists and writers commonly allow themselves unstructured periods to let their minds wander. While you are seemingly doing nothing, creative concepts are bubbling up to the surface. You can apply the same concept to your divorce: your subconscious mind can offer outside-the-box ideas to solve the complex issues that come with divorce, but only if you give it time and space to do so.

Even if you don’t spontaneously resolve your divorce issues, doing nothing can offer respite and enjoyment. Think about when you were a child and had lazy days doing nothing. Most likely you were relaxed and enjoyed life. Bring this feeling into your present situation.

You’ll Be More Productive After Doing Nothing

People sometimes mistake taking downtime as not being productive. It is the opposite: you are recharging body and mind, just like you recharge your electronic devices. Without that crucial break to recharge, you run the risk of leaving yourself totally depleted. So consider leaving gaps or blocking off time in your schedule to engage in a favorite activity or simply chill out. Give yourself permission to nap, read a book, stroll through a leafy park, or whatever you find pleasurable. This downtime can be like a mini-vacation – rejuvenating to mind and body.

You may be creating a jam-packed agenda for yourself as a way to avoid feeling uncomfortable or painful emotions. Trying to brush them aside, push them down, or avoid them altogether does not make these difficult emotions go away. Instead, they will often resurface with a greater intensity – and sometimes at the most inconvenient time. If you are unable to deal with these feelings and find the trigger for them, consider discussing them with a therapist.

If there is a sticky point in proceedings, discuss it with your lawyer or divorce coach. If you are staying very busy to keep from being afraid of what your post-divorce future will look like, express your fears to the right professional: your lawyer for legal questions; your financial advisor if you’re worrying about money.

My divorce would have been much smoother if I had known it was okay to Do Nothing.

When feeling jittery and unable to simply Do Nothing, consider taking up an activity designed to calm mind and body – such as yoga or meditation. My son and I took Tai Chi classes during and after my divorce. We were both much

calmer after sessions, which enabled us to enjoy downtime.

Do Nothing: Become a Human Being Rather Than a Human Doing

A young adult whom I take care of one morning a week first introduced me to the concept of “Do Nothing.” He has cerebral palsy and can only string a limited number of words together at a time. When I ask him what he would like to do, sometimes he replies “Basketball” – but on a regular basis, his reply is “Do Nothing.” We might sit on his lovely patio and listen to bird calls or the wind sighing through tree branches, or we might take a walk and look at flower-filled gardens.

Of course, these activities are not precisely “Nothing,” but the important distinction is that they are not meant to accomplish anything in particular. We are “being” instead of “doing.” I was amazed at how refreshed I became after following his directive to Do Nothing.

As I began to practice doing nothing, I started to be less frazzled. Doing nothing allows me to be calm in my new job, and I am less stressed overall these days.

My divorce would have been much smoother if I had known it was okay to Do Nothing. I did take three trips during my divorce proceedings, and the parts I spent doing nothing were what had me energized and ready to get down to divorce business upon my return. It is delightful taking a break to read a great mystery novel now – without feeling any guilt that I am slacking off.

When feeling stressed out during divorce proceedings and needing to restore your equilibrium, consider blocking off a bit of your schedule to Do Nothing. Enjoy taking time for yourself knowing that the break will allow you to cope much better with the stressful issues of divorce. ■



*Wendi Schuller is an author, nurse, hypnotherapist, and is certified in Neuro-Linguistic Programming (NLP). Her most recent book is *The Global Guide to Divorce*, and she has over 200 published articles. She is a guest on radio programs in the US and UK. Her website is www.globalguidetodivorce.com.*



6 Survival Strategies for Transitioning Through Divorce

Before you can move on with your life, you have to move through it. These strategies will help you to heal so that you can move on in a healthy way and embrace the next stage in your life.

By Rachel Eddins, Therapist

Going through a divorce is one of life's biggest stressors. Shifting to single parenting adds to the stress. This is a time of transition, loss, change, and lots of new beginnings. You may be facing a change in work or career as you adjust to a new financial situation. Regardless of your feelings about the divorce, you'll also be experiencing loss.

Not only the loss of the relationship, but the loss of a lifestyle that included two partners, and the loss of the dreams you had for your family's future. You are coping with a number of life stressors and it can feel overwhelming to maintain your own and your family's needs. You need to take steps to heal.

Remember that before you can move on with your life, you have to move through it. Here are 6 strategies to help you navigate the divorce transition. These strategies will help you to heal so that you can move on in a healthy way and embrace the next stage in your life.

1 Reach out for support

Support from others is the most powerful healing therapy. It can help you feel less isolated, alone, or overwhelmed. It can alleviate feelings of guilt or shame, and provide resources and comfort. Having a sounding board can help you process your emotions as well as practical issues. Many communities, therapists, meet-ups, and churches offer divorce recovery workshops or grief recovery support groups.

You may also find online support divorce groups helpful (try Facebook groups or search divorce recovery groups). You can post questions or comments and receive feedback from others in a situation similar to your own. Parents without Partners offers support opportunities for single parents.

You may also need support for the day-to-day tasks. Some women can get into the trap of thinking they “don’t want to be a burden.” Remember, by reaching out to your friends and family for support, you are giving them the opportunity to be helpful, which makes them feel good. Think about the last time someone appreciated the support you provided and how it made you feel.

2 Get support for your child(ren)

Divorce can be a confusing time for children of all ages. Encourage your child to talk about what they are experiencing. Remember that your child(ren) may respond very differently than you. Inform their teachers and let them know you are interested in how they are doing and open to feedback. Read books about divorce and single-parent families together.

Reach out to a child or family therapist for help guiding your child(ren) through this transition. Even if things seem ok, a child may be open to expressing feelings in a therapeutic setting. Sometimes children want to protect their parents or avoid upsetting them, so they hold things in.

3 Lower your expectations

Life as a single-parent will be much easier if you manage expectations of yourself and your ex. Watch out

for perfectionism and accept that you may not be able to do as much as you did before. This doesn’t mean that you are failing as a parent or mother. You and your family will adapt and be ok. Focus on the stuff that matters: connection. Set priorities and focus on the most important tasks first. Simplify what you can. Let go of guilt!

4 Keep appropriate boundaries

Watch out for over-relying on your child(ren) as a source of support. Let your children be children and find other adults to share your thoughts and feelings about the divorce with. Provide opportunities for your child(ren) to express their feelings and concerns and validate them without dumping your emotions. At the same time, you want to continue setting limits on behavior, while acknowledging their thoughts and feelings.

Set boundaries with others as well. Perhaps you need to get comfortable with saying no and reducing your obligations to others. You can’t give away all your energy. Focus on issues you have control over. If something is beyond your control, let it go. It will do nothing but drain your already depleted battery!

5 Remember that you will get through this

Going through a transition is stressful and overwhelming. It’s easy to lose sight of the big picture and wonder when you’ll arrive at your “new normal.” Remember that recovery and transition take time. You will get through this intact, no matter how long it takes. You can’t rush the grief and adjustment process.

6 Release your emotions

When you’re feeling stressed or angry, it can be hard to get in touch with sadness, even though it’s there right under the surface. Rent a sad movie on your own and let yourself cry. Take some time to write out your thoughts, feelings, and goals in a journal. Use your journal to list out and let go of anxious thoughts, particularly those that get in the way of sleep. ■



Rachel Eddins is a therapist with Eddins Counseling Group in Houston, TX specializing in women's issues. She also helps women move beyond emotional eating to feeling empowered in their lives. www.eddinscounseling.com



10 Tips for Moving on After Your Spouse Cheats

Remember that his infidelity is about him, not you. You're perfectly capable of a fabulous trusting relationship after this is over. For now, take it one step at a time.

By Kat Forsythe, Therapist and Coach

There were many reasons for our divorce. Infidelity wasn't one of them until, suddenly, it was. The moment I found out is forever emblazoned in my mind. I didn't catch them sleeping together. I didn't find hidden love letters. Much less dramatic. I was in a car wash, and I got a call from her.

She was a friend of mine from Rotary, that truly selfless service organization with the motto: Service Above Self. I expected her to tell me about our club's contribution to the worldwide eradication of polio. Instead, she told me about her lover, my soon-to-be ex-husband. I heard it in clumps since my ears were having trouble absorbing it. She wanted me to know "before I heard it from anyone else...meeting clandestinely for three years...she was finished...she is sorry...it won't happen again." (Shocker: it did happen again). Numbly, I

thanked her (thanked her! I couldn't think of anything else to say). I drove all the way home screaming, "YOU F— SON OF A B—!"

I took the path most of us take: I confronted him. He lied and said it only happened once.

I was incredulous that I hadn't seen it anywhere along the way. How did I miss it? I felt blindsided. I was furious. Embarrassed, humiliated, hurt, stupid, too. Wasn't I good enough? What was wrong with me that he went to her? Why didn't my friends tell me when they must have known?

I wanted to kill both of them (seriously), but then I thought of prison, and what my kids would think, and decided maybe not. I wanted vengeance. I wanted him to get some twisted disease where he'd die a painful death. I wanted her to drive her car off the Golden Gate bridge by accident.

I talked to my friends about it day and night. How could he do this? What did they know? What kind of

everything you tell it. If you hang around your life in pity parties, you'll always be the victim and you'll never move on. (OK, a little self-pity at the beginning is normal. Allow yourself to be hurt and angry for a few months. Really get in there and cry hard, often. Watch sappy movies that make you bawl. Then pick yourself up, dust off, get back with your therapist, and promise yourself to move forward.)

Here are more thoughts and quotes that you can transfer directly to memos on your phone, or to sticky notes all over your car and house. Pick the ones that help you right now.

3. It's an old adage but worth repeating: **Staying angry is like taking poison and hoping the other person will die.**
4. **"Out of the ashes, the roses of success grow."** – Kat Forsythe. Out of this scorched situation, a new, more successful you will bloom. I promise.
5. **"The only person you become is the person you decide to be."** – Ralph Waldo Emerson
6. **"If you don't have faith in yourself, you'll spend the**

The amount of my mental real estate that his illicit relationship took up in my head was staggering. It was all I thought about day and night.

woman could see me each week and look at me when she's sleeping with my husband? All unanswerable questions, of course, but they needed to be asked – over and over. My friends got tired of listening to it.

The amount of my mental real estate that his illicit relationship took up in my head was staggering. It was all I thought about day and night. I called my therapist. Her words changed my course. She said, "I guarantee you he's not spending the energy that you are putting out on this. He's not thinking about you at all. Or the family. He doesn't care. Stop giving away your personal power to him."

She was right, of course...and that's my first tip for moving on after a spouse cheats:

1. **Outsource your anger and frustration.** Get yourself a good coach or therapist who specializes in divorce. He/she will listen to you tell the story of your spouse's cheating over and over again, as you process it. Along the way, their guidance will help you move forward. At the very least, they take the burden off your friends. The best part is, they help you get perspective and understand that you can live a happy new life at the end of this – and that his actions are never your fault. He's a big boy. He made his own decisions. You didn't cause this. He decided to do it. Don't own it. Let him own it.
2. **Bombard yourself with messages, night and day, that make you feel better.** Important: your brain believes

rest of your life in self-doubt." – Kat Forsythe. You must believe that you'll get through this. Millions of others have, and you will, too.

The following quotes come directly from the source that helped me the most. My refrigerator door!

7. **"Sometimes you have to put on your big girl boots and show you can use the pointy end."** (greeting card)
8. **"It's OK to be brave and scared at the same time."** (greeting card)
9. **"To change one's life, start immediately and do it flamboyantly. No exceptions."** – William James
10. This is what I tell my clients to post everywhere. It's simple and it keeps you from ruminating in the rearview mirror: **"FORWARD!"**

Most importantly, always remember that his infidelity is about him, not you. You're perfectly capable of a fabulous trusting relationship after this is over. For now, one step at a time. Forward! ■



After her own brutal divorce after 33 years of marriage, Kat Forsythe (MSW) directed her energies to helping others navigate the turbulent waters of divorce. She works with clients to rediscover, redesign, and reclaim the life they want – based on their strengths and her practical, no-nonsense plan. www.katforsythe.com

DIVORCE STRESS

Divorce stress is not uncommon when faced with the end of a marriage. How you manage and cope with it is the key to being set free from the negative emotions.

By Marina Edelman, Marriage and Family Therapist



During the 2016 Olympics in Rio, one of the female gymnasts was asked how she handles pressure and stress. She said that she doesn't view pressure to perform as a negative; instead, she labels the feeling as "excitement" instead of "stress" or "pressure." This is not a big stretch since stress can be good as well as bad. Without some stress, we would not have the adrenaline to win races, solve problems, take exams, and make changes in the world.

Stress can be defined as mental, physical, or emotional disturbance that alters homeostasis of the body and can be experienced both physically and psychologically. It is a form of pressure experienced by a person due to external impact from a job, school, death of a loved one, marriage, and divorce. Change has been identified as the dominant cause of stress in most cases.

Stress is also accompanied by a feeling of threat where the affected person assumes an endangered state of mind. Stress is an undesirable and unpleasant state usually manifested through actions, the way of thinking, and feelings.

Chronic stress cannot be ignored and must be dealt with to avoid decreased immune function, which leads to worsening of ill-health and causes debilitating symptoms.

The easiest way to start dealing with divorce-related stress is through adopting the following actions and practices:

- Avoid rushing.
- Exercise.
- Take deep breaths.
- Talk about it: putting an adjective to a feeling releases the negative energy stored in the body.

You can also engage your mind to help manage your stress:

- Use positive mental imagery.
- Focus on the task at hand rather than imagining the outcome.
- Avoid negative thoughts.
- Reflect on thoughts and actions that led to a particularly good performance.

Stress: Signs and Symptoms

Stress is an individual experience and symptoms vary. The signs and symptoms listed below may also be signs of disease, so you shouldn't ignore them just because you believe they are stress-related. You must get more serious symptoms checked out by your doctor.

Physical signs and symptoms of stress include:

- Chest pain.
- Pounding heart.
- High blood pressure.
- Shortness of breath.
- Fatigue.
- Diminished or increased sex drive.
- Muscle aches, such as back and neck pain.
- Headaches.
- Dizziness.
- Clenched jaws and grinding teeth.
- Tight, dry, or a feeling of a lump in your throat.
- Indigestion.
- Constipation or diarrhea.
- Increased perspiration.
- Stomach cramps.
- Weight gain or loss.
- Skin problems.

The psychological signs and symptoms of stress include:

- Sadness.
- Depression.
- Crying.
- Withdrawal or isolation.

- Insomnia.
- Mood swings.
- Worry.
- Restless anxiety.
- Irritability, anger, decreased anger control.
- Overeating or loss of appetite.
- Feelings of insecurity.
- Decreased productivity.
- Job dissatisfaction.
- Changes in close relationships.
- Increased smoking.
- Increased use of alcohol and drugs.

Everyone experiences divorce stress differently – including children and especially teenagers. Teen girls and boys tend to manifest stress differently from each other; signs of stress in teenaged girls include:

- Procrastination in doing her homework.
- Overreaction to a situation with a friend.
- Frozen while taking a test.
- Loses temper easily and is unusually moody.
- Excessively tired.
- Uses aches or pains as an excuse to stay home from school.
- Takes out aggression on a younger sibling.

In teenaged boys, a certain amount of moodiness is normal. Here are some signs to help you differentiate between normal and stressed-out in teenaged boys:

- Arguing is normal; constant anger is not.
- Withdrawal from parents is normal; pulling away from family and friends is not.
- Anxiety is normal; feeling constantly overwhelmed is not.
- Being upset for days after a bad experience is normal; more than two weeks is not.

Get Help

Pay attention to your body and it will serve you well. If you aren't able to cope with divorce stress on your own, please consult a mental-health professional who can help you identify triggers and implement new coping strategies to minimize the effect of life's rollercoasters on your health and well-being. ■



Marina Edelman is a Licensed Marriage and Family Therapist who offers solution-focused and evidence-based psychotherapy and counseling, including assessment and treatment for a range of emotional, behavioral, and psychological difficulties. www.marinaedelman.com

Getting Organized During Divorce

By Diana Shepherd, Co-Founder of *Divorce Magazine*

During your divorce, you need to develop an organizational system that will work for you – and prevent you from drowning in a sea of paperwork. You'll save time, money, and reduce your stress levels if you can put your hands on a document the moment your lawyer or financial professional asks for it. An accordion folder is a good way to keep everything in one place – and it's portable so your files can travel with you to meetings. You'll want to relabel some of the tabs so they're specific to your situation.

For instance:

- Documents for my Lawyer
- Documents from my Lawyer
- Documents for my Financial Professional
- Documents from my Financial Professional
- Marital Property Inventory and/or Receipts
- Separate Property Inventory and/or Receipts
- Household Inventory
- Household Bills and/or Receipts
- Bank Accounts (joint and separate)
- Credit Cards (joint and separate)
- Debts (including Mortgage, Loans, and Credit)
- Monthly Expenses
- Income Statements
- Child or Spousal Support (paid or received)
- Insurance

Divorce To-Do Lists

Start making one or more Divorce To-Do Lists now. You can use computer software to track tasks and appointments, or you can use a diary or appointment book that you'll refer to every day. Make sure to put deadlines on everything: you don't want to keep your lawyer waiting for a document you promised last week because you forgot about it! Here are some suggestions to get you started on your Divorce To-Do list:

- Consult a divorce lawyer before taking any big steps – including moving out of the family home.

- Consult a financial expert specializing in divorce.
- Ask your lawyer whether you should close, keep, or divide your joint bank, savings, and brokerage accounts. If you must keep the account(s), ask your financial institution to require both spouses to approve withdrawals over a certain dollar amount and/or frequency from the account(s).
- Open your own checking and savings accounts.
- Order a credit report on yourself, which will show joint or sole debts in your name. Pay off all marital debts.
- Apply for your own credit card, then pay off and cancel or freeze all joint credit cards.
- Take care of any medical or dental issues while you are still covered by your spouse's insurance plan.
- Revoke any power of attorney previously given to your spouse.
- Evaluate your estate planning needs with an experienced estate planning attorney.
- Inventory your safe or safe deposit box. Make videos of and photograph all items.
- Inventory your valuables, including artwork, antiques, wine and other collections, jewelry, furniture, furnishings. Make videos of and photograph all items.
- Safeguard cherished items that are your separate property. If you're moving out, take those items with you.
- If you intend to move out, save enough money to cover the cost of moving and incidentals, and speak with your lawyer about timing.
- Get a cell phone in your own name. Request a private number if your spouse is likely to harass you.
- Create a new email account without a login/password your spouse could easily guess.
- If you don't regularly attend your children's plays, concerts, sports events, and parent-teacher conferences, start now! Make a point of meeting their teachers.
- If you name a child as a beneficiary, you may choose to select a guardian other than your soon-to-be-ex. ■

Expense Worksheet

Pre-Divorce
 Post-Divorce
(check one)

	Monthly Expenses	Annual Expenses		Monthly Expenses	Annual Expenses
Home Expenses			Transportation		
Rent/Mortgage	\$ _____	\$ _____	Auto Payment	\$ _____	\$ _____
Homeowners/Condo Fees	\$ _____	\$ _____	Fuel	\$ _____	\$ _____
Home Equity Loan	\$ _____	\$ _____	Repairs/Maintenance	\$ _____	\$ _____
Property Taxes	\$ _____	\$ _____	License (driver & vehicle)	\$ _____	\$ _____
Home Phone	\$ _____	\$ _____	Parking	\$ _____	\$ _____
Cellphone/Pager	\$ _____	\$ _____	Taxis & Public Transit	\$ _____	\$ _____
Internet	\$ _____	\$ _____	Total Transportation Expenses	\$ _____	\$ _____
Security System	\$ _____	\$ _____	Miscellaneous		
Cable/Satellite/Netflix	\$ _____	\$ _____	Postage	\$ _____	\$ _____
Electricity	\$ _____	\$ _____	Gifts/Holiday Expenses	\$ _____	\$ _____
Gas	\$ _____	\$ _____	Vitamins/OTC Meds	\$ _____	\$ _____
Water/Garbage	\$ _____	\$ _____	Toiletries	\$ _____	\$ _____
Landscape Maintenance/Lawn	\$ _____	\$ _____	Beauty Salon/Hair/Nails	\$ _____	\$ _____
Snow Removal	\$ _____	\$ _____	Pet Care (food, vet, etc.)	\$ _____	\$ _____
Exterminator	\$ _____	\$ _____	Books/Newspapers/Magazines	\$ _____	\$ _____
Home Repairs/Maintenance	\$ _____	\$ _____	Donations	\$ _____	\$ _____
Home Renos/Upgrades	\$ _____	\$ _____	Memberships/Clubs	\$ _____	\$ _____
Housecleaning	\$ _____	\$ _____	Miscellaneous	\$ _____	\$ _____
Miscellaneous Household	\$ _____	\$ _____	Total Miscellaneous Expenses	\$ _____	\$ _____
Total Home Expenses	\$ _____	\$ _____	Other Payments		
Food			Quarterly Taxes	\$ _____	\$ _____
Groceries	\$ _____	\$ _____	Child Support Payments	\$ _____	\$ _____
Dining Out	\$ _____	\$ _____	Spousal Support Payments	\$ _____	\$ _____
Total Food Expenses	\$ _____	\$ _____	Eldercare Expenses	\$ _____	\$ _____
Clothing/Footware Expenses			Professional Fees	\$ _____	\$ _____
Clothing/Footwear Purchases	\$ _____	\$ _____	(accounting, financial planning, legal, mediation, etc.)		
Laundry/Dry Cleaning	\$ _____	\$ _____	Credit Card Fees	\$ _____	\$ _____
Total Clothing/Footware Expenses	\$ _____	\$ _____	Service Fees (banks, etc.)	\$ _____	\$ _____
Entertainment/Recreation			Total Other Expenses	\$ _____	\$ _____
Entertainment (excl. dining out)	\$ _____	\$ _____	Total Expenses (Excl. Children) \$ _____ \$ _____		
CDs/DVDs	\$ _____	\$ _____	Child-Related Expenses		
Hobbies	\$ _____	\$ _____	Education/Tuition	\$ _____	\$ _____
Movies and Theater	\$ _____	\$ _____	School Lunches	\$ _____	\$ _____
Vacations/Travel	\$ _____	\$ _____	Counselor	\$ _____	\$ _____
Classes/Lessons	\$ _____	\$ _____	Sports/Camps/Lessons	\$ _____	\$ _____
Total Entertainment Expenses	\$ _____	\$ _____	Hobbies, Field Trips, etc.	\$ _____	\$ _____
Medical (after or not covered by insurance; excludes children)			Toys/Games	\$ _____	\$ _____
Physicians	\$ _____	\$ _____	Boy-Scout/Girl-Scout Dues	\$ _____	\$ _____
Dental/Orthodontist	\$ _____	\$ _____	Clothing	\$ _____	\$ _____
Optometry/Glasses/Contacts	\$ _____	\$ _____	Medical	\$ _____	\$ _____
Prescriptions	\$ _____	\$ _____	Dental/Orthodontics*	\$ _____	\$ _____
Total Medical Expenses	\$ _____	\$ _____	Optometry/Glasses/Contacts*	\$ _____	\$ _____
Insurance			Prescriptions*	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____	Allowances	\$ _____	\$ _____
Health	\$ _____	\$ _____	Miscellaneous/Haircuts	\$ _____	\$ _____
Disability	\$ _____	\$ _____	Total Child-Related Expenses	\$ _____	\$ _____
Long-Term Care	\$ _____	\$ _____	* Not Covered by Insurance		
Home	\$ _____	\$ _____	Total Expenses (Incl. Children) \$ _____ \$ _____		
Auto	\$ _____	\$ _____	<i>Make two copies of this Expense Worksheet: one for "Pre-Divorce" and one for "Post-Divorce" expenses.</i>		
Other (Umbrella, Boat, etc.)	\$ _____	\$ _____			
Total Insurance Expenses	\$ _____	\$ _____			

6 Baby Steps: Financial Planning in The Beginning of Your Divorce



Take some time to start planning the financial aspects of your divorce; it will help make a difficult transition that much easier.

By Christopher Larson, Family Lawyer

When you're in the midst of the emotional thunderstorm that usually accompanies a divorce, it can be hard to think about practical considerations. Getting divorced marks not only the end of a life partnership, but also the culmination of a business relationship – so, painful though it may be, it's worthwhile to do some financial planning before you set off down the road to divorce.

Taking a careful look at your finances and planning out the fiscal details of your new life apart can ensure that you start on stable footing and in solid financial health. Moreover, it will help make the divorce process itself run more smoothly both for you and your spouse. And while many people are overwhelmed by financial matters, you may find it a welcome distraction from some of the more emotionally draining aspects of the divorce.

Divorce: The End of Two Relationships

To financially plan for your divorce, start by making a mental separation between the two relationships that are coming to a close: the financial and the personal. Put practical considerations first, asking yourself what will happen when you end the “business” side of your marriage.

These six tips will help you prepare for the financial aspects of a divorce. Following these steps before you start the divorce process will help you both emotionally and financially later on.

1 Imagine your life after divorce

Start by thinking practically about what you want your life to look like after you separate. This is not easy to do. Most people tend to focus on the problems in their current situation and the frustration and anger they are experiencing now; they don't take the time to visualize the alternative in a pragmatic way. But that alternative is dependent on your financial situation. If you're considering divorce and haven't filed any paperwork yet, now is the time to start planning for life on your own.

2 Take stock of your current financial situation

In addition to imagining your new life, you also want to survey your overall finances. Many people don't really know what their financial situation is. Start by figuring this out. If you have a huge pile of unopened mail, get to work reviewing it!

This is when it's time to delve into the numbers a bit. Make a spreadsheet of all your combined assets and debts. List every bank account, credit card debt, student loan, car loan, and more. If you own your own home, estimate its value and subtract the amount you still owe on the mortgage. When everything is on the chart, you should be able to see exactly where your business partnership stands. If you add up all the assets and subtract all the debts, you will have the net worth of your partnership. This number is the starting point for financial planning and will be needed during the divorce process.

3 Estimate how much you will have post-divorce

When your divorce is finalized, all of your finances and possessions are usually divided up evenly, with provisions made if one partner will be primarily in charge of taking care of the children. To get a sense of how much money you will have after the divorce, you can take a look at your net worth and divide it in half. Your income post-divorce will depend on your own salary, plus any child support and alimony you may receive. Use these guidelines to think about what you will be able to afford in your new life.

4 Consider your housing options

If you have children, family, and/or work in the area where you live now, this might be an easy question. For others, it can be very complicated. Is your family far away but your spouse rooted to the area where you currently live? Do you have children who won't want to leave their friends behind? Do you live in an expensive area that you might not be able to afford on your own? Do you and your partner have one small social circle or do you have separate friendships? You'll want to weigh a variety of factors when thinking about where to live.

I encourage people to really think about this question in a clear-minded way. A perfectly good answer might be that you don't know right now. If you aren't sure, but you know you need to move out on your own

as soon as possible, consider getting an apartment with a month-to-month lease. Buy yourself some time to figure out what you really want.

Spend some time researching how much rents cost in your area. How much will you need each month to rent a space on your own? Is it likely that you will stay in the house or apartment you are currently in? If so, can you afford the mortgage or rent on your own?

5 Put some money aside

If it looks likely that you and your partner are headed towards divorce in the near future, I highly recommend setting aside a bit of money for this transition period. Divorce can be an expensive process and it can take time. Open a new checking account in your name only, if you don't have one already. You can deposit some of your own money into this account or have part of your paycheck automatically deposited into it.

Remember that in the eyes of the court everything is jointly owned, so this money technically belongs to both you and your spouse. You will be able to have some control over it, however, and if it's in your own account there is a good chance it will go to you at the end of the divorce. At any rate, if you leave the marital home during the divorce process, you will be able to use this money for your living expenses, and if you need to hire a divorce lawyer, you can use this money to pay for it.

6 Separate your finances

In addition to putting aside money for the divorce process, it's a good idea to start separating your finances as soon as possible. Even if everything technically belongs to both of you, starting now will make things easier down the road. Eventually, all of your possessions and finances will be divided up. If you rent an apartment, put it just in your name. Consider moving all of your direct deposits to your new separate bank account. If you don't have your own credit or debit card, think about getting one just in your name.

It will be easier to go through the steps required in order to get divorced once you have a good sense of your financial situation and you can start to imagine what your new life might look like. While thinking about finances can seem cold in the midst of something as emotional as a divorce, having the money side of things sorted out can actually save you and your partner a good deal of heartache. Plus, it actually improves the chances that the process will go smoothly for both of you.



Christopher Larson is a divorce and custody lawyer in Vermont. He created www.vermontfamilylaw.com to help people who can't afford a lawyer understand the legal system and learn practical tips for representing themselves. He also coaches clients on ways to represent themselves as they move through the system.



Divorcing After 50?

Make Finances Your Top Priority!

By Aviva Pinto, Divorce Financial Analyst

Divorce is a reality for a growing number of aging couples, a phenomenon commonly referred to as “gray divorce.” According to a 2013 study at Bowling Green State University, the divorce rate among adults ages 50 and older doubled between 1990 and 2010. Now, one in four Americans getting divorced is 50 or older.

The study also found that the divorce rate is 2.5 times higher for those in remarriages compared to those in first marriages. The Baby Boomers (those born between 1946 and 1964) were the first to divorce and remarry while they were young, and may experience even more divorce as they age.

“Gray” Divorce Can Involve Significant Assets

Divorces among couples in this age group may have significant assets at stake. At the same time, it is not unusual for one spouse to have a lack of in-depth knowledge about the family’s finances. In those circumstances, the non-moneyed spouse may not be aware of what a fair settlement should be.

Whether or not you handled financial decisions during marriage, it’s critical to do whatever it takes to put your emotions on hold when facing divorce. You’ll need to focus on your future and set financial goals, as these decisions will likely affect the rest of your life. Unfortunately, there is no “do-over” in divorce and you will need to focus on the money during this painful process.

Even those with little or no financial experience can become financially savvy by asking the right questions and seeking help from professionals such as lawyers or financial advisors who specialize in divorce. Consider working with a financial professional specializing in divorce issues; they can act as an advisor to you and your divorce lawyer, or as a financial neutral helping both you and your spouse find an equitable settlement.

Financial mistakes related to divorce settlements are often rooted in not realizing the consequences of a decision that seemed to make sense at the time. These mistakes can happen when decisions are made emotionally, not taking into account the ramifications from a financial standpoint.

As an example, you might be tempted by an offer to keep your family home. You need to keep in mind that the real value of that home after the mortgage balance could be far less than its assessed value. A home with a market value of \$3 million but with a mortgage of \$2 million is really only worth \$1 million to you. In addition, if you keep the home, you will need to consider whether you can afford to maintain it over time, factoring in the mortgage payments, taxes, and other carrying costs.

If you have decided to find a new place to live, you need to consider whether your income and/or settlement will be enough to maintain your desired lifestyle in that new location.

3 Financial Mistakes to Avoid Before and During Divorce

In addition to the example above, the following are three financial mistakes to avoid if you are contemplating or going through a divorce.

- 1. Underestimating your living expenses.** Most people know how much they are paid, but often-times don't know exactly where their money goes each month. For those who are not employed and/or are not involved in financial decisions for the household, this problem is often amplified. Knowing how much you need to maintain your lifestyle will be crucial to negotiating the terms of your divorce settlement. Be sure to consider such expenses as health insurance, which you might have had through your spouse's work and may need to purchase independently post-divorce. When detailing expenses into the future, it is important to also take inflation into account. What something costs today (for example, college education) could be much more expensive in the future.
- 2. Retaining illiquid assets.** In most divorces, one spouse keeps the primary residence and the other might get a corresponding amount in cash, retirement accounts, or other assets. A similar process can be used when a spouse or couple owns a business or significant investment portfolio. Although the split might be equal on paper at the time of the divorce, one spouse can be left with an asset (a house or business) that could be difficult to sell. In addition, if a divorce settlement drags on for months or years, your financial situation can suffer until you are able to get access to those assets.
- 3. Failure to consider taxes.** Be careful to consider the implications of taxes on your divorce settlement. Keep in mind that you will be taxed on any alimony that you receive. You should also be aware of the taxes and penalties assessed on distributions from retirement assets. If you receive a portion of a retirement account as part of a Qualified Domestic Relations Order (QDRO), you will be subject to a 20% withholding tax if you fail to roll that retirement money directly into an IRA or other retirement account. You must

also have a QDRO in place to avoid an additional 10% penalty on distributions taken before age 59 ½. A QDRO details how you and your spouse will split qualified retirement accounts, such as 401(k) or pension accounts. You will also need to consider capital gains taxes on any appreciated assets. This could include selling a home that has appreciated significantly or an investment portfolio with stocks that were purchased at a much lower dollar amount than what they are worth today. Although liquid and easy to sell, highly appreciated investment assets may have significant future tax liabilities due to capital gains and have a much lower actual after-tax worth to you.

Information Is Power

Ideally, you should gather information about your finances before you or your spouse files for divorce. It can ultimately save you time and money because obtaining information or discovering hidden assets can sometimes become difficult later, resulting in potential added legal fees and stress.

You'll want current records of your assets detailing what you and your spouse each own, together and separately. Although information on children, property, and assets is only required once a divorce case is filed, you should start collecting it in advance – especially if your spouse is likely to take his or her documents when you separate.

- 1. List your assets.** Providing an inventory of your assets and other financial information is critical – not only so that you know what you have, but also to help your lawyer in negotiating items such as alimony, child support, and division of property in your settlement. Items for the inventory include real assets such as your primary home; a secondary or vacation home; timeshares; rental property; furniture; electronics; vehicles such as cars, boats, motorcycles, and recreational vehicles; art; jewelry; and anything else of tangible value. You should also inventory investments and liquid assets such as bank accounts and cash; retirement, pension, and investment accounts; and employee benefits or stock options. Your lawyer also will need a list of and details on all insurance policies – including those for life, health, home, and vehicles – and umbrella policies. Other assets that sometimes are overlooked include frequent flyer miles, vacation pay, pensions or deferred compensation from a previous job, contents of safety deposit boxes, and collectibles or valuable items related to hobbies such as coins, books, or antiques. It is best practice to also have appraisals for valuables such as art, jewelry, and collectibles. You should also list for your lawyer any non-marital assets, or assets acquired or inherited before your marriage, that will not be included in a divorce settlement.
- 2. Gather legal and tax documents.** Make sure you have all legal estate-planning documents, including wills, financial powers of attorney, healthcare powers of attorney, living wills, and trusts. You will also need income tax returns for the previous five years along with all payroll statements and pay stubs. If you and your spouse own a business, you will

Even those with little or no financial experience can become financially savvy by asking the right questions and seeking help from professionals who specialize in divorce.

need to gather tax returns for the business, accounting statements showing profit/loss and balances, any partnership agreements, and business credit card statements and records.

- 3. Identify your liabilities and expenses.** Your lawyer will need information on your liabilities and living expenses in order to document your current standard of living and help you determine what it will be after your divorce. Your liabilities include what you owe in mortgages, lines of credit, credit cards, and any tax liabilities you might have, all of which will be taken into account when negotiating your settlement.

You will also need to detail all of your expenses and cash needs, including monthly mortgage or lease payments for your current or future home; utilities; insurance premiums for life, health, auto, home, or any other policies; current or future tuition; car payments; gas; car maintenance; food; clothes; home maintenance; memberships; vacations; dining out; entertainment; and lawyer fees. Ultimately, these expenses should include anything you currently pay and anything you expect to have to pay in the future. Credit card and bank account statements are good resources to use to determine your historical recurring and occasional expenses.

Keep in mind that the income and assets that supported a single household will now be split to support the lifestyle for two households. When marriages end, living costs easily can double, as you will now need two homes plus the utilities, taxes, and maintenance attributable to each. By detailing your assets, liabilities, and expenses, and analyzing your spending habits, you and your professional advisors can craft the best possible settlement and help you set up a post-divorce financial plan to help ensure a secure future.

Determining Where to File

In most situations, you will file for a divorce in the state in which you and/or your spouse live. If you and your spouse own property in different states or you live apart, you might be able to select the state in which to file. In those situations, you and your lawyer should evaluate each state's divorce laws to determine the best choice. Among the items to consider are the length of time it will take to grant a divorce, the age of majority used in determining how long a parent is required to pay child support (for some states it is 18 and others it is 21), and filing and procedural rules, which can vary significantly.

Some states have requirements that limit options even if a couple has multiple homes or live in separate states. For example, some states require that child custody be determined by a court in the state in which the children live; other states require

that decisions about property must be decided by a court in the state where the property is located. Divorce laws also vary concerning other matters such as how prenuptial agreements are handled and whether alimony is allowed.

If you do have a choice on where to file for divorce, it's important to consult your lawyer – and possibly a financial advisor – to ensure you make the best decision for your unique situation.

Identifying Your Priorities

Once you have gathered all of the information that your lawyer will need, you can start to consider the bigger picture questions. Initially, many people simply focus on the settlement itself and how much it should or could be. Instead, a lifestyle analysis is needed to identify the priorities that need to be covered.

Questions to consider as a part of this lifestyle analysis include:

- What type of post-divorce lifestyle do you want and is it realistic based on your assets and likely settlement?
- How much income will you need for the lifestyle you desire?
- Where will you live?
- If you haven't worked outside the home for many years, will you go back to work? If so, will you need to retrain first? How long will that take, and how much are you likely to earn when you re-enter the workforce? If you've never worked outside the home, it may be unrealistic to assume you'll be able to get a job – especially if retirement is just a few short years away.
- When will you want to retire or need to start tapping your savings?
- Will you want or need to leave money to your children or grandchildren? Will you want to donate to charitable or other organizations?

Your analysis should consider your current assets, both liquid and those that can't be sold until later, along with current and future expenses. Examples of future expenses could be your next home, college tuition, weddings for your children, vehicles, and healthcare. You'll also want to estimate your eventual Social Security benefits, potential inheritances, taxes, and inflation. All of this information can help you determine how much you'll need to save, how much risk you can afford to take with your investments, and how much you can spend on a monthly and annual basis.

A lifestyle analysis will consider both wants and needs, and how they fit into the life and lifestyle you desire. For example, you might choose to work and save over a longer period, or invest more aggressively, so that you might be able to afford to travel or spend on other “wants” in the long term; or you might choose to save less now, or select safer, lower-risk investments, and live a more frugal lifestyle later. These are decisions that have the potential to affect you, and possibly your children, for the rest of your life, and they require careful thought and deliberation.

By working with a financial advisor throughout divorce, you'll have a better understanding of your current and future

financial status. An advisor can help you pursue your plan, make adjustments as needed, maintain financial independence, and retire comfortably.

The Right Divorce Settlement

With complete information, your lawyer should work to get an equitable settlement that meets your needs. Depending on the state, an equitable settlement does not necessarily mean equal amounts for both spouses. Your lawyer may have to negotiate aggressively to ensure your settlement fairly reflects the best opportunity for you to maintain your lifestyle.

This includes securing a settlement that can generate the income you will need. It also means being careful not to accept a settlement that might lead to additional expenses that could be a drag on your finances and your future. For example, if your settlement includes highly appreciated stocks that will cause a large tax bill upon sale, or includes a home where the carrying costs are not reasonable for your post-divorce income, this could be detrimental to your future financial well-being. If possible, try to get payments upfront.

For some, post-divorce may be the first time they have managed their own money. An advisor can help execute a post-divorce financial plan and make adjustments as new circumstances and changes in assumptions require. In some cases, you may need to cut back on discretionary spending for entertainment or vacations, or move to a smaller home. Working with a financial advisor who will help you define and set financial goals will give you the confidence you need to manage money and build a comfortable future for yourself in your new life. ■



Aviva Pinto is a Certified Divorce Financial Analyst® (CDFA®) and a Director of Bronfman Rothschild, a registered investment advisor. Based in New York, she has been in the investment business for more than 25 years. www.belr.com

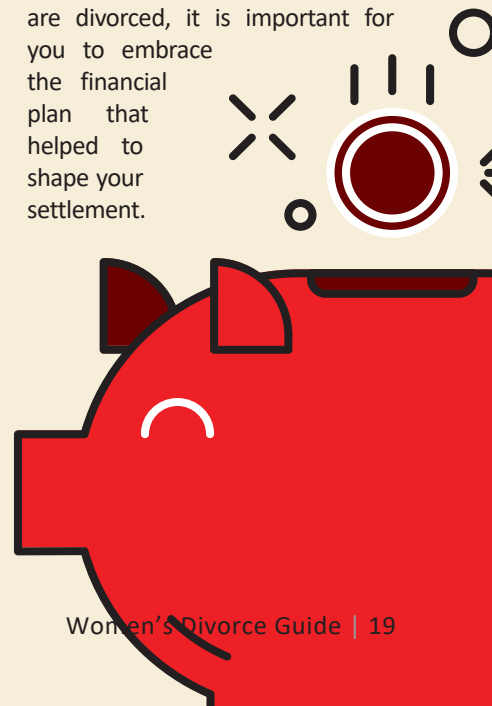
Securing Your Financial Life After Divorce

Here are five steps to help you secure your financial future. If you're experiencing gray divorce, pay particular attention to securing retirement assets.

- 1. Do not overlook financial and estate documents.** It's critical to make sure you have updated beneficiaries on insurance policies, wills, IRAs, retirement accounts, and similar documents after a divorce settlement. Failure to make changes can result in an ex-spouse inheriting assets that you intended to go to children, a new spouse, or another designated heir. It is especially important to have a Qualified Domestic Relations Order (QDRO) in place. A QDRO will detail how you and your spouse will split qualified retirement accounts such as 401(k) or pension accounts. QDROs should be filed before the divorce is officially finalized because it will need to be approved by the retirement plan sponsor.
- 2. Protect your divorce settlement with insurance.** Provisions in a divorce settlement such as child support, alimony, and college tuition are dependent on the ex-spouse's ability to continue paying. You can stipulate that your ex-spouse is required to carry disability and life insurance as part of your settlement, to guarantee payment will continue in the event your spouse dies or becomes disabled. Another option is to be designated as the beneficiary on your ex-spouse's retirement plan.
- 3. Do not forget about inflation.** Inflation can have dramatic long-term effects on a settlement. For example, educational expenses have been increasing at a rate of 6% – so if you have a child who will be attending college, what costs \$40,000 today will cost \$47,640 in just four years. The U.S. inflation rate has fluctuated between 0% and 5.6% over the last ten years,

so ask your financial advisor what rate(s) you should use for your projected expenses, and be sure to work inflation into your settlement negotiations.

- 4. Remember that you could be entitled to Social Security.** If a couple was married for 10 years or longer prior to divorce, a non-working or lower-earning spouse is entitled to a portion of his or her spouse's social security benefits. These benefits do not impact the worker spouse's Social Security payments.
- 5. Plan for the long term.** Planning for your divorce settlement should include a post-divorce financial plan that considers your long-term financial needs through retirement and beyond – especially when retirement is only a decade or so away. Transitioning from one household to two will add expenses, while the total income supporting divorcing spouses may remain unchanged. You will need a realistic estimate of your financial resources to determine whether they match your long-term needs and expectations. After you and your spouse are divorced, it is important for you to embrace the financial plan that helped to shape your settlement.



Getting to Know (and Love) the New You After Divorce

By Diana Shepherd, Co-Founder of *Divorce Magazine*

Divorce offers you the opportunity to reinvent yourself – perhaps as the person you were on your way to becoming when “I” became “We.”

During and after divorce, your self-esteem can take a real beating – especially if the split was your ex’s idea. If you don’t think you’re a pretty great person with lots to offer the world (at least most of the time: no one can maintain this level of self-confidence and perkiness 24/7), you need to work on restoring your self-esteem to a healthy level.

At the same time, you should work on discovering the New You after divorce. This can be a scary process: you have lost your identity as a married woman, and that can trigger something of an identity crisis. Along with your marriage, you’ve lost your familiar routines and habits. There is comfort in familiarity, and divorce is forcing you into unfamiliar territory. Your ex may be asking you to make decisions – Big Decisions – while you’re feeling mentally and emotionally fatigued from coping with all this newness.

Be patient with yourself. It’s going to take a minute to recalibrate after years of marriage. There is some hard work ahead as you grieve the death of your hopes and dreams about married life, but that death is making room for the rebirth of your single identity.

Who Are You After Divorce?

One of the opportunities offered by divorce is the chance to reinvent yourself: as the person you were before marriage, or perhaps as the person you were on your way to becoming when “I” became “we.”

During your marriage, you probably made some accommodations and compromises for the sake of the relationship. Let’s say you used to love



to dance/ski/race motorcycles, but your mate strongly disapproved, so you stopped doing those things. And maybe your spouse thought that golf was the only game worth playing, so you've been playing golf for the last 10 years.

You now need to look at how you choose to spend your time and make new decisions based on your own desires. If your husband was exceptionally controlling, you may no longer even know what you like. So it's time to get to know yourself again: to rediscover those amazing attributes and strengths that have been lying dormant during your marriage.

21 Questions to Get to Know the New You

Pretend that you're a fascinating person you've just met and would like to get to know better. Ask yourself some questions; start small, then work up to the big stuff. For instance:

1. Do I like to read books or magazines? Both? Neither?
2. Do I prefer Country, Death Metal, or Pop music?
3. Who is my favorite musician or author?
4. Would I rather go to live theater or Netflix and chill?
5. Adventure movies or RomComs?
6. Would I rather go bowling, dancing, or horseback riding?
7. Do I enjoy working out, or do I do the bare minimum in order to remain healthy(ish)?
8. How do I feel about extreme sports (e.g., BASE jumping, parkour, or wingsuit flying)?
9. Would I ever buy a \$3 bottle of wine? How about a \$100 bottle of wine?
10. Do I really like to cook, or would I eat out every night if I could afford it?
11. What is my dream vacation: a 5-star hotel in New York City, a beach hut in Bali, or four days at Comic-Con?
12. What's the best thing about me?
13. What's the worst thing about me?
14. What makes my heart sing?
15. What makes me really angry?
16. Is there anything/anyone I'd die for?
17. What situations do I find intolerable?
18. Do I have deep religious convictions?
19. #womensmarch or #maga?
20. Do I want (more) children? How about stepchildren?
21. Do I hope to get married again? If so, what would be an absolute dealbreaker for me in a romantic partner?

Don't reject ideas because you haven't tried them: just because you've never been hang gliding doesn't mean you aren't interested. And don't look to your past relationship for clues: "Well, my ex always said Eminem was our favorite musician, so I guess I like Eminem." It's perfectly OK to like Eminem – just make sure it's your choice, not your ex's.

If you do this exercise right – with affection and a genuine desire to uncover some of those dreams you suppressed during your marriage – you're sure to learn that you're a pretty darned interesting person. You may find there's a new spring in your step and smile on your face. You won't give people tacit permission to treat you like a doormat because you know you're not a doormat: you're a person who likes

bungee jumping, SCUBA diving on the Great Barrier Reef, and you play a damn fine hand of Poker!

The New You Is Self-Reliant

An interesting side effect of getting to know this Wonder Woman who's been hiding inside is that you're no longer desperate to find a new romantic partner. You're no longer a blank canvas waiting for someone to come along and paint a beautiful picture. You aren't needy.

And when you aren't needy, the world's your oyster.

A word of warning: not everyone in your life will like the new, self-confident, self-reliant you. Some of them may prefer you remain a spineless doormat. Insist that these people start treating you with the respect an amazing woman like you is entitled to or drop them like a hot coal. You need all the positive reinforcement you can get, so prune those users and misery-makers from your life. Your true friends already think you're marvelous, and they'll be thrilled to see the New You blossom. Anyone who isn't happy for you may no longer be someone you need in your life.

Dating After Divorce

Before you even consider dating again, be very sure that you're past the "walking wounded" stage or divorce recovery. For example:

- the thought of your ex no longer generates intense feelings of anger, hatred, or grief;
- you no longer feel the need to talk about him ad nauseam to whom ever will listen;
- revenge fantasies just don't excite you anymore;
- days/weeks/months go by when you don't think of him at all.

If you have truly laid your last relationship to rest, congratulations! Assuming you're interested in dipping your toes back into the dating pool, read on.

You may have heard that you have to love yourself before others will love you. Although this is a very good idea, it isn't, strictly speaking, true. Even if you despise yourself, you can still find a few poor souls willing to love you – or at least, start a very unhealthy co-dependent relationship with you. If the sucker you've attracted is a genuinely nice person, you'll end up despising them. "After all," you think, "I am an unattractive, useless excuse for a human being. If he loves me, he must be an idiot." The only person you'll fall for is someone willing to treat you as the abject failure you consider yourself to be. And you can imagine how this emotional S&M relationship will unfold. ■



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A woman with long dark hair, wearing a vibrant blue dress, stands in a small wooden boat on a beach. She is looking out towards the ocean. The background is a warm sunset with a golden sky and a few birds flying in the distance. The overall mood is serene and contemplative.

It's Time To "Rock The Boat" And Create a Fresh New Life

Before your marriage, you had a great sense of who you were and what you wanted out of life. Or, maybe you didn't. Either way, it's time to start over and rock your world, shake it up, and turn it into something that fills you up spiritually and emotionally.

By Arden Mullen, Licensed Marriage and Family Therapist

Now that, the “cargo full of love and devotion” is sitting on the ocean floor, isn’t it time for you to once again “rock the boat?” You set your sails and navigated the storm of divorce; you deserve to not only take a fresh look at life but to also create a fresh new life for yourself.

Before your marriage, you had a great sense of who you were and what you wanted out of life. Or, maybe you didn’t. Either way, it’s time to start over and rock your world, shake it up, and turn it into something that fills you up spiritually and emotionally.

Below are 6 ways to create a fresh new life after divorce:

1 Dream big!
What are some goals you’ve had in the past but were unable to obtain? Revisit those goals or set new ones. Challenge yourself and go for the “gusto.” Make a point of seeing just how much you are capable of achieving in life.

2 Create new experiences!
When you define yourself by your relationship status you limit the possibility of having new adventures. Instead of focusing on past or future relationships, focus on all the things you want to do in life and then go out and do them. If it is a new relationship you are interested in, you will find one via new experiences.

3 Have an attitude of gratitude!
Divorce is no piece of cake. It isn’t a walk in the park, but it is a great learning experience. Rejoice in all you’ve learned about yourself and relationships and take those lessons out into the world with you while dreaming big and creating new experiences.

4 Make your home your own!
You are now decorating for one. Surround yourself with furnishings and trimmings that express who you are as a person. When I was married I had to get a stamp of approval from my ex for every change I made to our living environment. Nothing in our home felt like it was mine alone. This is your opportunity to wipe the slate clean and make your home your own.

Once the dust has settled from all the divorce drama it is possible to create a life you are happy with.

5 Add some flair to your personal style!
Trash those Mom jeans and sweatpants in favor of body-flattering fashions that make the statement you wish to make about yourself. Nothing solidifies the confidence you feel on the inside like looking confident on the outside.

Don’t let anyone fault you for wanting to look good while creating your new life. Go brave with a new hairstyle, change up the way you wear makeup, buy clothes you feel buoyant in, and get out and tackle your new life — or at least touch it on the shoulder and let it know you are there.

6 Get engaged!
No, not that kind of engaged. You don’t want to put the cart before the horse. Get engaged in life! Mix, mingle, and get out and about. Regardless of your age, there are ample opportunities for the newly single to enjoy company and engage in activities with other like-minded singles. Get online, search for singles groups in your area. You will find something you wish to participate in. Relish in your newly single status, savor your family and the new friends you make, and all the world has to offer.

Once the dust has settled from all the divorce drama it is possible to create a life you are happy with. If you can view the possibilities ahead with excitement and throw all the power you have into making some waves, you’ll find that life after divorce is nothing short of fun. ■



Arden Mullen’s passions include helping couples who feel disconnected or distressed learn to reconnect emotionally and communicate more effectively. She is also passionate about helping individuals explore and work through difficult life transitions and personal struggles to create lasting change and peace. She writes frequently for www.DivorcedMoms.com.



5 Milestones to Help You Live Your Best Life After Divorce

What does it actually mean to move on from your marriage? You might be thinking it's impossible to really move on, but you can! Here's how.

By Marjorielyn Gray, Relationship and Life Coach

Whether you wanted the divorce or not, one thing is for sure – it has happened. You know you have to move on. Over and over again you hear the same thing: “you can move on;” “you have to move on;” “get over it;” “let it go.” How can you be happy after divorce if you can’t move on after divorce?

The thing is, what exactly does it mean to move on after divorce? For each person, there are unique situations to face and overcome. However, in general, there are some common themes; we are going to highlight them below to help you live your best life after divorce.

Milestone 1: Accept Where You Are

Acceptance does not mean resignation or giving up! Acceptance means:

1. acknowledging the reality of what has happened and the change that has taken place in your whole being and your family;
2. being proactive in choosing to engage with life, right now, right where you are.

It also means finding something positive to focus on. As you accept where you are, you release yourself from the tension of the “why?,” “I don’t want to be here!,” “it’s not fair!,”

Once you pass these milestones, it becomes clearer who you are: a new person, ready to live your best life after divorce.

“I want to hit back at the ex!”. Don’t get me wrong, those feelings are natural – but you do not have to stay where you are. You can move on, but firstly, you need to accept where you are today. Believe you me, life can get so much better.

Milestone 2: Know How to Look After You!

In the midst of dealing with overwhelming emotions, possibly having to uproot your home, and also supporting children, you still need to look after you. This is the time to be very specific and intentional. I can understand if you don’t feel like it. You may start comfort eating, not eating at all, spending money you don’t have, lowering your hygiene levels, and more. Nothing seems worth it anymore. However, this is your life and no one else can live it for you, no matter how much they are on your side.

You deserve to feel good, but waiting for it from someone else at this time is not the best way. Yes, you need support, but having an understanding of how to intentionally generate those good feelings in a positive way is crucial in order to move on after divorce.

Milestone 3: Grieve to Heal, Not Only to Revisit the Hurt

Divorce truly is the death of so much – dreams for your future; the hope of being with someone at this time of your life; the family set-up you had; the financial flow you had; the teamwork – as a couple, possibly in ministry or business. When a marriage dies, you have as much right and need to grieve just as much as the physical death of a person.

The important factor here is that you need to be intentional about grieving – its purpose and benefit is for you. It’s only natural that people replay their divorce in their heads. I did – the time when my ex-husband said he wanted to leave. I remember where and how I was sitting; where he was standing; what I felt; the thoughts that rushed in like a storm whilst listening to his words. It is how we choose to remember and what we will do with those words, feelings, and memories. You can use these things to focus yourself on being healed. Those feelings do not have to go to waste!

Milestone 4: Release Yourself from Your Ex-Spouse

Even if your marriage was not a happy one, you were linked and joined in different ways – spirit, soul, and body.

You or your spouse have affected each other on all levels and you will see this more and more in divorce. The way

you cooked, parked the car, the schedules you had – these all show up in a magnified way.

The reason it is crucial to release yourself from your ex is that until you do so, it is almost as if you are tied to a spot with an elastic band. You can go so far then you are brought back with a jolt because your ex still has a hold over your soul (will, mind, emotions). Your outlook on the world is still from the point of view of being the spouse of your ex. You then exist in a state of limbo, in a confused place because you are no longer married and yet you struggle to live freely as a single person. Once you release yourself from your ex you will see the world in a different way. You will see your spouse in a different way. You will see yourself in a different way. This leads us to the next milestone.

Milestone 5: Re-establish Your Identity and Belief System

As a spouse, your life and focus are to a large degree centered on that role. For many women, there is often the factor of now bearing someone’s name who possibly walked out on you. For many men, there is often the factor that they really threw themselves into the role of husband, father, provider for the family. That family is now segmented and there is the question of, “what do I do now?”

So, each person needs to re-establish who they are. The truth is that whether you ever got married in the first place, had children or not, had a job or not, there is a “you” that exists regardless of these things. Do you know who you are? The “you” that exists and remains in spite of life situations or status? You need to find the real you again because you need to be nurtured and encouraged to shine in spite of what has happened.

Once you pass these milestones, it becomes clearer who you are: a new person, ready to live your best life after divorce. It benefits you in making choices about your life and future. It also gives you a good grounding if you are looking to get into another relationship, as you will have released yourself from an array of negative emotional hindrances. ■



Relationship and Life Coach Marjorielyn Gray has experienced separation, divorce, single parenthood, and a successful remarriage. Her goal is simple: to share the key strategies that helped her overcome the trauma of divorce so that you too can live your best life after divorce.

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Tired of Feeling Angry at Your Co-Parent? These 6 Tips Can Help.

By Alisa Jaffe Holleron,
Co-Parenting Coach and Therapist

When you're angry, you lose your ability to use reason and logic. Consider these six strategies to shift your thinking and move from emotionally reactive to calm and proactive when you're negotiating with your co-parent.

For many people, being angry with your co-parent is a recurring and challenging problem. When you're angry, you lose your ability to use reason and logic. You're in an emotionally reactive state, which makes you super-dumb and do super-dumb things. You must not negotiate with your co-parent while you're angry because you're negotiating about the most important thing to you – your children – and you need to be as grounded and smart as possible during these negotiations.



Consider these six strategies to shift your thinking and move from angry and super-dumb to calm and rational.

1 Learn to Sit with Anger

Recognize anger for what it is: an intensely uncomfortable experience. There is a trigger, and “whoosh” the anger comes in. You never ask for it and you don’t want it, but it comes anyway. You may take anger very seriously, and think you have to do something about it. Just because it’s there, doesn’t mean that you have to do anything. Learning to just sit with the uncomfortable feeling will give you the time to think through whether action is needed and what the best action would be. Anger causes trouble; not because it is there, but because of what you do when it comes. Giving it space will either help you back off and not take action, or take action that is effective.

2 Anger Is an Emotionally Reactive State

Emotionally reactive states like anger, frustration, resentment, and anxiety actually cause you to lose the part of your brain that exercises rationality and good judgment. Brain imaging shows that when people are in emotionally reactive states, the intelligent part of their brain essentially turns off. You do not want to take action when you are missing the most intelligent part of the brain. That is sure to get you into trouble! There are many ways to re-engage the part of your brain that shuts down when you get in emotionally reactive states. For instance, you could pause, breathe deeply, and practice mindfulness (see below).

3 Mindfulness Is a Simple but Powerful Skill for Working with Anger

Mindfulness is simply awareness. When anger comes, you can either be aware of it, or not. If you are not aware of it, anger will take control and you will be at its mercy. If you are mindful or aware, you can say, “hello anger I see you’re here.” The part of you that can see that anger is there is not the anger. It is another part of you that is separate and distinct from anger. So now, instead of just having anger taking over the show, you have anger, and another part of you that isn’t anger. This gives you the choice to either act out of anger, or act from a more calm, rational part of you. Research has shown that people who practice mindfulness are much better at regulating their emotions. It also shows that the children of parents who practice mindfulness feel better about themselves. There are many resources for learning how to practice mindfulness.

4 Remember That Your Co-Parent Is Distressed

Often people think that their co-parents are intentionally difficult, and enjoy driving them crazy. As much as you might want to believe this, it is rarely if ever true. People behave badly because they are distressed. People who are happy, calm, and at peace with themselves don’t behave badly. Your ex is behaving the way they behave because they have some form of distress that they don’t know how to deal with. If you feel like your ex is behaving the way they are because they are intentionally trying to hurt you, you are going to be much more triggered than if you realize that they are just a mess inside. Think of them as struggling and suffering (which they are) and you won’t be as reactive. By the way, understanding that they are distressed does not mean you have to give in to them or do anything different. Cultivating an awareness of their distress simply helps you respond less reactively.

5 Anger Often Comes from Feeling Powerless

Co-parents often feel like they are powerless and their co-parent holds all the power. But this is not true! It is very common that both co-parents feel powerless and like their co-parent holds all the power. This is a very hard thing for many people to wrap their brain around. If you remember that your co-parent feels just as powerless as you do, you are likely to feel less angry. Remind yourself that just as you feel threatened, your co-parent also feels threatened.

6 When You Feel Yourself Get Angry, Focus on Your Children

Don’t let your anger take you away from your children. When you stay in emotionally reactive states, you are disconnected from your children. The more you can stay connected to your children, the more it will benefit them. The more you stay connected, the more it will benefit you. The more you stay connected the more it will benefit your relationship with your children as well. Ironically, co-parents are often angry because they are worried about their children. Remember that working on being connected is what they need most of all! ■



Alisa Jaffe Holleron, LCSW, has been teaching divorced co-parenting classes for 15 years. She is the author of An Unexpected Journey: The Road to Power and Wisdom in Divorce Co-Parenting (Live Oak Publishing, 2012). www.alisajaffeholleron.com

Post-Divorce Dating: Things to Consider Before You Get Started

Some of the post-divorce dating advice your friends and family offer is worth considering, while some of it might need to be thrown out!

By Deanna Conklin-Danao, Psy.D.



The approaches that people take to post-divorce dating vary widely. Some people are shell-shocked after a divorce and can't imagine dating, while others want nothing more than to jump right back into the dating world.

If you're just entering post-divorce life, be prepared to receive a wide range of dating advice from your friends and family. This advice can be even more confusing if the last time you dated was before the advent of online dating, texting, and social media, as websites, blogs, and an expanding range of apps will promise you a formula for finding the partner of your dreams.

If you are divorced, you already know how hard and complicated relationships can be, that there is no perfect partner, and that all relationships take work. You also know that you want things to be different in your next long-term relationship (even if you haven't completely defined what different means).

While your post-divorce dating journey will be your own, here are some things to consider:

Evaluate All Aspects of Your Life

Take some time to consider what you want your life to look like moving forward. Romantic relationships are one just aspect of your life. Don't ignore personal, family, professional goals and the dreams you have for yourself. It can be appealing to get a new partner to try and fill the holes in your life, but this strategy tends to backfire over time. Taking the time to know and develop different aspects of yourself will help you stay more centered and solid for when you do decide to date again.

Once you feel ready to date, consider the following:

- **Beware of games**

We all remember the dating games from high school and college: how long to wait before calling, how to play hard to get, etc. These are only more complicated with social media. Let go of these games because when you are engaged in them, it means one or both of you is ambivalent about dating. If you are ambivalent, then you need to understand why. If the person you are dating is ambivalent, then you need to consider if that is something you are interested in pursuing.

If you are divorced, you already know how hard and complicated relationships can be, that there is no perfect partner, and that all relationships take work.

Understand Why Your Marriage Ended

It's easy to blame your ex entirely, but it's more effective if you do some soul-searching. How did you choose him/her? What other relationships have had similar patterns? How did you contribute to the breakdown of the relationship? Did you stop communicating? Did you avoid conflict? Did you put up with behaviors far too long without giving feedback? In the vast majority of marriages, both parties contribute to the unhealthy dynamic. Understanding your role will allow you to make different choices moving forward.

Mourn the Loss of Your Marriage

This may sound strange, especially if you were the one seeking the divorce. Even if a divorce was what you wanted, it is still a loss. The loss of your spouse, the loss of your shared history, the loss of the future you imagined together. Being able to acknowledge your grief and mourn these losses is important.

- **Beware of patterns**

Pay attention to your relationship patterns, especially if they start feeling familiar. This goes back to really understanding why the marriage ended. If you find yourself repeating patterns that have been problematic in the past, then it could be really helpful to seek therapy to understand why those patterns are so hard to break.

Everyone deserves happy and healthy relationships in their lives. All this soul-searching might be difficult at times, but the hard work will set you up for success in the long run. It is worth the energy to create the type of relationship you want. ■



Dr. Deanna Conklin-Danao has been in private practice since 2006, seeing children, adolescents, and adults individually and in family and couples therapy. Prior to private practice, she worked for a major medical hospital in a school-based health center serving an adolescent population. www.drconklindanao.com



5 Steps for Dating After Divorce with Children

Allow your children time and space to sort out their feelings, and never make them feel like they must take sides. Here are the steps to take before you actively begin looking for someone to date.

By J. Hope Suis, Relationship Expert

There will come a moment after the dust settles and the heart heals that your thoughts will turn again towards love and dating after divorce. You will want companionship and maybe even wish to consider trying marriage again. Before you travel too far down that road, there are a few things you need to keep in mind if you have children. Even though the ex is now in your rear-view mirror, your children still love, and most likely have an ongoing relationship with, their other parent. It is important to never put them in a position of feeling like they must take sides or divide their allegiance. Here are the steps to take.

1 Be Sure You Are Ready for Dating After Divorce

The loneliness may set in before you are truly ready to date again. Do not rush into another relationship just to fill a void. Examine your motives and make sure the decision is not made from fear or even revenge. Take the necessary time to heal and remember your children, regardless of their ages, need time to process and heal as well. Introducing a new partner too soon, will bring on confusion in younger children and resentment in the older ones.

2 Lay the Groundwork for Dating

Before you actively begin looking for someone to date, introduce the idea to your children. Pick a casual, non-stressful time and start the dialogue. Obviously, if the children are very young, this might not be appropriate, but if they are a little older (and especially teenagers), tell them that you believe it is time for you to start dating again. Ask their opinions and gauge their reactions. You do not have to halt your decision if they resist, just understand the journey may be a little rocky and be prepared. When you do find someone, keep the lines of communication open. If the goal is to blend families, it is extremely important to consider their feelings and needs.

3 Include the Children in Your Activities

Obviously, you will not want them along on every date, but you should make times and schedule events where they are welcomed and invited. If they are older, do not force them to participate, but make sure they believe the invitation is genuine. One word of caution: do not take this step until you feel comfortable with your dating choice. The first date jitters should be gone and some relationship groundwork started before including the children. They should see you happy and comfortable with this person, but be mindful of displaying too much open affection in front of them at this stage.

4 Pace Yourself While Dating After Divorce

After going through the sadness and pain of a divorce, it will be exhilarating and exciting to meet someone who is really interested in you. Be careful not to rush the relationship. Do not spend all your free time with them and put your children and their needs on the back burner. This

opens your children up to resentment and confirms their fears that their life may once again be turned upside down. The family unit must remain your priority and the children should never be viewed as an obstacle to your new romance or feel like an outsider in their presence.

5 Expect Some Ups and Downs

Remember that you were not the only one affected by the divorce. The children not only lost one parent in the home, but also their feeling of stability in the world. Even adult children will suffer grief at the loss of their parent's marriage. One moment they will want you to be happy and move on, and the next they will be sad or even angry at the changes forced upon them.

Also keep in mind their loyalty to the other parent. They will often become confused and conflicted if they truly like your new partner, but see pain if their other parent is upset about your decision. Do not expect too much from them and allow them time and space to sort out their feelings. Be sure to also objectively measure your new partner's attitude and connection with your children. There may be some adjustment time involved with your partner as well, but make sure he always treats your children with respect (and vice-versa) as you all try to figure out your places in the new family structure.

Moving forward with your life and dating after divorce is very challenging. Desiring a new companion is natural and will eventually happen. This time around there is more to consider; when there are children involved there must be more time and thought put in to the entire dating process. If your goal is to remarry, then the step-family dynamic will be a reality – and it will begin during the dating process. The steps you take, along with the patience and time you invest at the beginning, will go a long way to a peaceful and successful blended family. ■



J. Hope Suis is an inspirational writer and relationship expert with over 30 years of experience in single-parenting, dating, relationships, and a phrase she coined as “Solitary Refinement”, which is simply a season of being single to grow and develop as an individual.

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