

# JUMPSTARTING YOUR DIVORCE



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# INTRODUCTION

**O**n your wedding day, when you say “I do” and slip that band on your finger, divorcing is the last thing on your mind. In the moment, you are focused on your new spouse, full of hope and imagining the future you’ll build together.

This scenario plays out thousands of times a year for couples. No one wants to think about the possibility of divorce. But the risk is real, even for couples who start strong and those who you could not imagine ever divorcing. The fact is, it happens and it happens a lot.

You are reading this because you find yourself in this situation or are concerned you might be on the path to divorce. You may be feeling overwhelmed, uncertain, confused and maybe even shocked if you didn’t know it was coming.

You are not alone. You may know a friend of a friend who navigated the system that is quick to lend well-intentioned advice, but their case is not your case. Every marriage and every family has a unique set of issues that can have a profound effect on the decisions to be made in a divorce. The bottom line is you need sound legal representation, you need knowledge and you need *support*.

This is precisely why I wrote this book. I started my career as a lawyer and later followed my passion for helping people as a therapist and a certified coach. In my practice, I see people struggling with divorce and trying to make decisions without the benefit of the knowledge they need. When a divorce is initiated, it triggers a deluge of discussions, decisions, court filings, mediation or legal proceedings. The experience leaves most people feeling overwhelmed, stuck or even defeated.

Now is NOT the time to give up and give in. You need to make decisions based on facts not fears and to do that, you need to be prepared. This book is designed as a starter to help you think about your priorities, organize your resources and begin reflecting on decisions that are healthy for you. It is not meant to replace legal help or provide every answer, but intended to get you thinking and start preparing.

So, get comfortable, grab a pencil and a notebook and get ready to take your first step to claiming your place in the process.

## CHAPTER 1

# THE BEGINNING OF THE END

**D**espite what it may feel like, a marriage doesn't suddenly end one day. A marriage comes apart over time.

Emotional intimacy begins to wane. Communication breaks down. Infidelities, addictions and betrayals may enter the marriage. Feelings of loneliness, anger and resentment start to build and drive a wedge between a couple.

The signs of the breakdown can be quite subtle. Relationships wax and wane over time. They go through rough patches. We don't always notice we're in real trouble until things start to really break down.

Sometimes, the relationship becomes highly conflicted and the situation escalates. Things are said that can't

be taken back. There may be skirmishes and battles that the relationship cannot recover from.

When these things happen, the chances of repairing the relationship are small. Couples will sometimes seek couples counseling to try and save the marriage. Some couples can repair their relationship. However, for some couples, there comes a point where there is not enough of a relationship left to save. When that happens, the decision to divorce becomes a reality.

How Do You Know When It's Time to Consider Divorce?

Of course, every person and couple are different and the specific circumstances under which a decision to divorce is made will vary. There are some signs that are generally considered indicators that the marriage may be over.

- When you think of your future, you don't see your partner in it.
- You're harboring a significant amount of resentment and anger.
- You have no interest in being physically close to your partner.
- You would not stay even if your spouse's behavior changed significantly.
- You've been emotionally or physically unfaithful on multiple occasions.

- Your arguments are no longer little tiffs. They are getting more frequent and more explosive.
- You've tried to work things out. And tried. And tried. Marriage counseling has provided clarity that you need to part ways.
- You just don't care anymore. You are indifferent to staying married.

There are also situations that are red flags that generally signal the end of a marriage. These are usually the deal breakers that you either refuse to tolerate or work through. Situations such as multiple or ongoing infidelities, violence or threats of violence, active addictions that are not addressed, emotional manipulation or complete emotional disengagement are generally considered situations that signal the end of a marriage.

When you find yourself here, your head will tell you what your heart already knows. The marriage is over.



## CHAPTER 3

# DEALING WITH FEELINGS

**A**s the end of your marriage unfolds, the diversity of feelings begin.

Letting go of your relationship means letting go of a significant chapter of your life. You had plans for a life with your partner.

The loss is very much like coping with any other loss. You will grieve for what was or grieve for what you hoped it would be. Whether you chose to end the marriage or the opposite, it is still a loss.

That grief looks very much like the grieving process we see when someone we love dies. We feel anger, betrayal, sadness and so many other emotions. Sometimes we minimize and deny what we know is true. You may even feel shame that you couldn't make it work or feel like

a failure. You may feel all that and more. And yes, you might even feel relief at the same time.

These feelings will come in waves. And, most importantly, there is no right or wrong way to feel. Know that it is normal and necessary to allow yourself to feel everything. Although these feelings are usually what is experienced, your set of feelings are unique and your story is your own,

It's tempting to avoid dealing with your feelings but you run a risk if you do. Pushing down those feelings doesn't make them go away. It simply tucks them away to come out sometime down the road, most likely smack in the middle of a new relationship. What you don't deal with, you will continue to carry with you. Unfinished business can affect your future relationships and, more immediately, it can color the hard decisions you will need to make going forward.

So, what can you do? Honor every honest emotion you have. Feel it. Acknowledge it. It is perfectly fine to feel how you feel and you have every right to your feelings.

When faced with a divorce, some people find all of the feelings that come up a bit overwhelming. A great way to sort through and process those feelings is through journaling.

Journaling is a soothing way to let your feelings out, sit with them and sort through them. All you need is a notebook, a pen and a few minutes of alone time. If you're not sure where to start, you can simply start with:

*Today, I feel \_\_\_\_\_ because \_\_\_\_\_*

Write what comes to mind and write for as long as you want to. There is no time frame. There are no “rules”. It’s simply a healthy way to express all that you’re feeling. You can also reach out to a therapist who specializes in divorce support and recovery. Either way, find a safe outlet to let out your emotions without refrain and judgement. Catch any self-limiting beliefs in the process and show yourself compassion.

## CHAPTER 3

# DEFINING YOUR WANTS AND NEEDS

Once you know a divorce is imminent, the next thing you need to do is get your ducks in a row. You are going to have important decisions to make and a lot of people to deal with.

Before we go further, let me be very clear about this: ***DO NOT allow someone else to decide what you want or need. You need to be able to articulate very clearly what it is that you want and need. There will be a lot of moving parts. You need to have your own best interest in mind at all times.***

You will most likely have an attorney to guide you through the process. But even your attorney needs to know your wants and needs to be able to represent you adequately.

Let's talk about some of the things you need to think about.

### *Being Deserving*

One of the struggles people often have when facing a divorce is, "What do I deserve?" Being deserving can mean different things to different people and it isn't always about money.

It is important to remember that you were an equal partner in the marriage. Whether you were the primary breadwinner or a stay-at-home parent, you contributed to the marriage. Maybe you were the cook of the family or you were good at handling the finances. Maybe you built the business that supported the family or supported your spouse who did. All of those are valuable contributions to the marriage.

On the other side, maybe you were unfaithful or developed an addiction that damaged the marriage. Maybe you simply found you were not happy after hanging in there in a long-term marriage and it was time to move forward. Those things don't make you any less "deserving" of being treated fairly in a divorce.

When you're thinking about wants and needs, don't let the idea of "deserving" drive your decisions.

### *Wants and Needs*

The first thing you should do is identify your needs.

- You will need legal representation. You need someone who can guide you and represent your legal in-

terests well. You want someone who is working for YOUR best interest especially if the divorce is a contentious or complicated one.

- You need a place to live. Will you or your partner leave the family home?
- You need to be able to pay your bills. How will you support yourself? Do you have marketable skills to rely on? Will you need alimony from your spouse?
- You need to be able to care for your children. Will you need child support? What about visitation needs?
- You need an equitable division of the assets.

Unlike needs which are necessities, wants are the things we'd like to have. Sometimes we feel like we need *everything*. That's most likely your hurt talking and will do nothing to help you negotiate a smooth outcome.

When you're thinking about your wants, keep your emotions in check and think about what your true wants are. Are there specific things you'd like to have in the divorce? Everything is negotiable.

Make a list! Be clear and realistic about what you want and need and let your attorney negotiate on your behalf.

## CHAPTER 4

# GET ORGANIZED

**I**n the last chapter, you started making a list of wants and needs. You're going to need that list so this is a good place to talk about getting organized.

As you start the process of handling your divorce, you're going to generate a lot of paper and access a lot of information. Trying to keep everything in your head and chasing bits of paper is a problem waiting to happen. And, why be overwhelmed by it all? The solution is organization.

### *Organize Your Divorce*

So, let's talk about getting organized. You might be an organizing ninja. If so, great! You may already be color coded up and ready to go. Most of us, though, can use some help.

There are essentially two ways to organize: digital or paper. Which you choose really depends on your preference and skills. There are a million apps and tools for organizing. Which one is best?

*The very best tools for organizing your divorce are the one you'll use.*

So, choose your tools and let's talk about exactly what you need to be able to access.

### *Calendar*

You're going to have appointments, deadlines and meetings related to your divorce. Don't try to keep it all in your head. Keep everything on a calendar that you will see. There also might be some events that occur that you just need to remember the date of such as a significant discussion, meeting or issue with your partner. Jot it on your calendar.

If you're very visual, you might consider using a white board calendar, a paper planner, colored sticky notes, reminder stickers or color-coded online calendars. There is no right or wrong way. Use what works best for you.

### *Digital or Accordion Folders*

Folders are going to be your best friend. Which format you choose is based on preference but you will need a place to store important documents. You are going to begin accumulating a lot of documents rather quickly: emails, court documents, letters, etc. You want a place where you can access them as needed without digging through piles of paper on your dining room table.

Label your folders in a way that makes sense to you. When you get a piece of paper or a document of some kind, make it a point to file it right away.



### *Emails and Online Documents*

You're going to receive a lot of your information and correspondence via email or online document sharing. Whether you're keeping your files digitally or on paper, you need to designate a place to save these communications. If you're using a paper system, you need to be sure and print a copy to file. If you're storing them digitally, make sure to move the document to your folder. Don't rely on being able to scroll through hundreds of emails to find a message, especially if you're in a hurry or your account is hacked.

### *Receipts and Bills*

We don't often think about keeping everyday receipts and bills. When it comes to your divorce, you want to keep everything especially if you anticipate a contentious divorce. plicate copies of receipts or try to prove you paid a bill.

Some of things you'll want to keep include attorney's invoices and payments, relevant household bills, car payments, mortgage payments, expenses for the children's school or extracurriculars, and medical expenses. Having this information will prove invaluable when you are negotiating property settlements, spousal support, or child support agreements.

### *To-Do Lists*

You're going to be doing things you've never had to do before. You're going to be learning as you go. A to-do list can help you get organized and start to get a plan together.

er. To-do lists will help you know what is coming up and what you need to add to your calendar.

Think about all the things you're going to need to do: get a lawyer, change or open an individual bank account, maybe change your address or phone, change your healthcare status or any of a million other things. It depends on your divorce process, but tracking your to-do items can be extremely grounding during the process. Your "to-do" will change over time as you go through the process. For example, retaining an attorney would be on your initial list. Putting the house on the market might come much later. Having a to-do list take the pressure away from feeling like everything has to be done *right now*.

## WHAT TO DO FIRST

- Build a support network. Consider getting a therapist. Join a support group.
- Educate yourself about the divorce process from reputable sources.
- Open your own checking and credit card accounts. DO NOT close any joint accounts without consulting your spouse and attorney.
- Make a list of what you will need initially as the process unfolds (money, housing, car, etc.)
- Prepare and propose an initial budget to live on while the financial settlement is in process.
- Decide where you will live during the process. Make living arrangements if needed.
- Propose initial living and financial arrangements for you and your spouse while your divorce is in process.
- Propose initial living and/or visitation arrangements for the children. You may need your attorney's help with this if your spouse is unwilling to discuss this issue.
- Research health insurance options if this will be an issue for you and/or the children

- Consider how you and your spouse will tell the children.
- Get a post office box and have your mail redirected.
- Gather your documents and store them in a safe place. (see the Documents checklist)
- Change your passwords on email and other accounts. DO NOT change passwords on joint accounts without consulting your spouse and your attorney.
- Change your social media account passwords and privacy settings. Be cautious about what you post on social media while your divorce is proceeding.
- Consider revocation of powers of attorney between you and your spouse. Consult your attorney before doing so.
- Hire your own attorney. Resist the temptation to share an attorney. (see Tips for Choosing Your Divorce Attorney)
- Keep a record of relevant conversations, verbal agreements, issues that arise, questions to be addressed, etc.
- DO NOT sign anything without consulting your attorney.

## CHAPTER 5

# GET EDUCATED - UNDERSTAND YOUR OPTIONS

**M**ost often when we speak about divorces, we talk about having an attorney. Historically, divorcing couples have used attorneys to represent and guide them through the legal process. Today, a number of professionals and processes have emerged that can serve as either an alternative to or as an adjunct to representation by an attorney and traditional divorce.

### *Attorneys*

If you choose to retain an attorney, it is his or her responsibility to advise you, represent you in any legal proceedings and make sure that your rights are protected. As the legal expert, your attorney will speak for you in court.

Your attorney will work with you to identify wants and needs and communicate those to your partner's attorney.

If you have minor children and the divorce is litigious with a looming custody battle, the court may appoint what is known as guardian ad litem. This person is usually an attorney who is appointed by the court to protect the best interests of the child.

Their duties may include compiling relevant facts, interviewing witnesses, giving testimony, and making recommendations to the court on issues of custody and visitation. They make sure that all involved parties are in compliance with any court orders.

### *Mediators*

Mediation is a relatively popular option to traditional divorce proceedings. Mediation involves you and your partner meeting with a specially trained, neutral third party, to sort out your divorce issues. The mediator can't advise you on the law or make decisions for you. Their role is to facilitate the discussion and decision-making process for you and your partner.

Mediation requires that you are both willing to work collaboratively and are amenable to crafting a settlement together. If children are involved, a mediator can also work with you to develop your custody arrangement and parenting plan. Mediation has the advantage of being confidential with no public record. It is much less expensive than traditional divorce and if successful, may help you and your partner better resolve future issues such as co-parenting issues.

Not all couples are appropriate for mediation. A history of domestic violence can present risks and may not be the safest alternative. Also, if there are current support issues or an urgent need for a support decision, mediation may not be a viable option.

### *Collaborative Divorce*

Despite the decision to end your marriage, you and your partner may have a relatively congenial relationship. If so, you may be candidates for a collaborative divorce.

Collaborative divorce involves you and your partner negotiating a divorce settlement with professional help without going to court. You each hire a specially trained collaborative attorney who will advise and assist you in developing your settlement. The process may also involve engaging a financial adviser and collaborative divorce coach who is usually a trained therapist. You will meet separately with your own attorney and together with your soon to be ex-partner, their attorney and any others who are supporting the process on a regular basis. Once you have a settlement, you have it signed by a family court judge. Collaborative divorces offer a way to negotiate a settlement that avoids court hearings and unpleasant exchanges.

### *Cooperative Divorce*

Cooperative divorce may sound the same as collaborative divorce, but it is a different process. Collaborative divorce is settlement-based and much more akin to a traditional litigated divorce. In a cooperative divorce, the attorneys for each side actively try to cooperate to reach

a settlement for their clients. There may be a greater willingness to share documents and information or to attend meetings.

While there are still some legal proceedings, the objective is to be as cooperative as possible to avoid unnecessary filings and hearings. If the case cannot be settled satisfactorily, then traditional divorce litigation is the next step. Cooperation can result in a less contentious and less costly divorce process.

Which path you and your partner take will depend on your unique needs. Just know that every divorce doesn't have to be contentious and there doesn't have to be a "winner" and a "loser". You can find a process that is right for you.



## CHAPTER 6

# DOCUMENT DOCUMENT DOCUMENT

**T**here's an old saying that is appropriate here: if it isn't written, it didn't happen.

When it comes to any kind of legal proceeding, you want documentation of anything and everything. Why? Because if you don't have proof, it didn't happen. Divorce is an emotional process and maintaining documentation takes the emotion out of the process. It presents the facts in black and white. Your attorney will have the information needed to negotiate your marital settlement agreement and you can feel as prepared as possible during the divorce process.

This is where that organizing system will really get a workout. You want to keep any and all documents that support your expenses, needs, and other items. Your particular items will vary but here are the things you want to keep so that when it comes time for the settlement and support discussions, you have what you need. Here is a list to get you started.

### Household

- Mortgage payments – proof of payments, balance remaining
- Property taxes – proof of payments, annual amount
- Utilities – proof of payments, average monthly costs
- Food for family – proof of purchases, average cost
- Education – tuition, extracurricular expenses, proof of payments, average cost, etc.
- Cars – proof of payments, loan balance, maintenance costs, fuel, etc.
- Proof of other household related expenses

### Personal

- Gym memberships
- Hobby expenses for kids
- Travel expenses for kids, work

- Personal care activities

### Financial

- Pay stubs or other proof of income
- Bank accounts (you may separate accounts when you separate but your income and banking information may still be part of the settlement depending on your state.)
- Investment account information
- Information on other retirement funds, financial investments, etc.

### Healthcare

- Medical insurance (expense, who carries it on spouse, children)
- Medical expenses not covered by insurance (proof of payment, amounts)
- Dental expenses
- Non-medical expenses such as glasses, contacts, etc.
- Veterinary care expenses for family pets (proof of payment, average costs, etc.)

### Legal Documents

- Court filings
- Final court documents

- Communications with attorneys and other court officials
- Custody papers

There are probably many, many more items you want to document. How detailed your settlement will be depends on your situation. Be sure to confirm with your attorney about what you need to provide.

# DOCUMENTS CHECKLIST

This is a list of the types of documents you may need to produce at some point in the process. Of course, every situation will be different and not every document will be requested.

## **Gather and store your documents in a secure location.**

### Personal Documents:

- ✓ Identification (driver's license or state identification)
- ✓ Your contact information
- ✓ Your spouse's identifying information (full name, date of birth, SSN, etc.)
- ✓ Your spouse's contact information
- ✓ Birth certificate
- ✓ Birth certificates for any children
- ✓ Adoption papers if a child was adopted
- ✓ Marriage license(s)
- ✓ Pre- or post-nuptial agreement
- ✓ Separation agreement

- ✓ Divorce decrees (if there are previous divorces)

#### Financial Documents:

- ✓ Tax returns for the last 3 years
- ✓ Proofs of income/earnings year-to-date or at least the last 3 months (pay stubs, direct deposits, etc.)
- ✓ Investments documentation
- ✓ List of any employee benefits such as 401K's, retirement plans, annuities
- ✓ Life and disability insurance policies
- ✓ Cash on hand (not in a secured account)
- ✓ Car loans/ownership
- ✓ Monthly income and expenses estimates
- ✓ Assets and liabilities list
- ✓ Current information for any checking, savings, money market accounts
- ✓ Current information for any financial accounts for the children
- ✓ Current information for all credit cards
- ✓ Current information for any outstanding loans (e.g., tuition, student loans, lines of credit)
- ✓ Documents related to any business ownership

- ✓ Childcare, tuition and other expenses related to children
- ✓ Health insurance documentation
- ✓ Inheritances
- ✓ Lottery winnings
- ✓ Documentation of any other income/asset or expense/liability

Real Estate Documents:

- ✓ Mortgage documentation
- ✓ Home equity lines of credit documentation
- ✓ Deed if home is paid for
- ✓ Deeds or loan documents for any other land, homes, rental properties
- ✓ Documentation on any vacation properties
- ✓ Property tax assessment
- ✓ Appraisal of home and other properties should a sale be expected

Other Documents:

- ✓ Relevant communication between parties (e.g., texts, emails, verbal agreements, etc.)
- ✓ Visual evidence (e.g., videos, pictures, written documents)

- ✓ Police reports
- ✓ Hospital records
- ✓ Therapy history, if the couple participated in couples therapy or other activities in attempt to save the relationship



## CHAPTER 7

# KNOW YOUR FINANCIAL SITUATION

**W**ith a divorce pending, it is important to know what your financial status is and where everything is. Depending on how much you and your partner have accumulated and your financial standing, you may benefit from a financial advisor to help you understand your financial situation.

Let's look at the basic information you need to know.

### *Financial Advisers*

Becoming single again usually means a big change in financial status. Unless you're a financial professional, chances are you could benefit from the help of a financial advisor.

A Certified Divorce Financial Analyst can help anyone who finds themselves in the midst of a divorce and

needing to understand the financial ramifications. They can help with preparing the financial documents your attorney may need for court and for preparing a property settlement.

You've probably accumulated a good amount of joint assets over the years. Understanding what those are, where they are, and how they will change can be complicated. When there are a lot of assets to be divided, it is easy to overlook some. You don't want to leave anything on the table when your settlement is complete.

### *Your Assets*

Assets are anything of value or a resource of value that can be converted into cash. Your personal assets can include:

- Cash
- Certificates of deposit and treasury bills
- Checking and savings accounts, or money market accounts
- Land and any structure that is permanently attached to it (ex., your home)
- Personal property such as cars, boats, jewelry, collectibles, household furnishings
- Investments such as annuities, bonds, life insurance policies, mutual funds, pensions, retirement plans

Chances are you have some combination of these assets. As you're preparing for your divorce settlement, it is important to know what your assets are and, more importantly, where to find them. It's one thing to know your spouse has a 401K. Would you know how to find out the current value of that account?

### *Income*

Income is important to know especially when negotiating spousal or child support agreements. You may be asked to show proof of your income. You may be asked to produce tax returns. Do you know how to find those documents?

### *Expenses*

Expenses are all the things that you and your partner pay for: rent or mortgage payments, car payments, property taxes, food, clothing, tuition, medical care, utilities...everything.

As you're preparing for your divorce and settlement, you need a detailed list of expenses. The two of you are taking a shared life apart and with that comes a division of assets and expenses. You want to be as accurate as possible. You may only have one chance to get it right.

### *Debt*

Outstanding, shared debt is where a lot of otherwise cordial couples get into trouble. No one wants to be left with the marital debt. With good information, it is more likely that you and your partner can come to an agreement that is equitable. Depending on the type of debt,

you may do well to seek the help of a financial advisor who specializes in financial matters of divorce.

So, why do you need to know this information? Simply put, you need to know because your financial status at the conclusion of your divorce will depend on it.

- You may require spousal support. You may be ordered to pay spousal support.
- You may need child support. You may be ordered to pay child support.
- You may be entitled to a portion of certain funds or investments.
- You will need to know which accounts are accessible.
- You will need to know what your portion of the marital debt is.
- You don't want to leave anything on the table or get an unpleasant financial surprise later.

Take time now to know your financial status so that you are prepared for the financial discussions. You need to know the facts before you agree to a settlement because you won't get a do-over.

# YOUR FINANCIAL CHECKLIST

- Pull your credit report
- Open credit card(s) and bank account(s) in your own name
- Secure bank account information for all individual and joint accounts – checking, savings, money market. **DO NOT** close any joint accounts without discussing with your spouse and attorney.
- Have account and balance information for any joint credit cards or other credit accounts. **DO NOT** close any joint accounts without discussing with your spouse and attorney.
- Secure information for any bank accounts for your children
- Have copies of any outstanding bills and account numbers
- Have copies of any loan agreements (e.g., car loans, installment loans, student loans, etc.)
- Have copies of mortgage(s) and any home equity lines of credit
- Contact a realtor for an estimate of your home's value should a sale be required

- Gather information on any and all employee benefits or investments (both yours and your spouse's) including stocks, bonds, 401K's, annuities, etc.
- Know where your safety deposit box is and what is in it. Secure it or get a new one.
- Make a list of all recurrent bills and living expenses such as utilities, cell phones, car payments, gym memberships, home maintenance, pet care, groceries, gas, car maintenance, etc.
- Gather information on recurrent expenses related to the children: tuition, extracurricular activities, ongoing medical expenses, childcare, school uniforms, orthodontia, etc.
- Gather copies of tax returns, proofs of income
- Obtain information about your current health insurance coverage and premiums and any specific needs that are present for you, your spouse or your children
- Make a list of all assets and liabilities. Have documentation of the value of each item if possible. (e.g., receipts, appraisals, estimates)
- Any other documents related to your financial status.

## CHAPTER 8

# PARENTING

**W**hen children are involved in a divorce, special care should be taken to ensure their well-being. They love you both and it is not a contest.

No one wants to upset their children but the fact is, when a divorce happens, the children are affected too. The degree to which they might be affected is significantly influenced by how you and your partner handle the situation. The more civil and flexible you can be with each other, the easier the process can be for everyone.

Even the friendliest divorces may create some distress for the kids. It is a change and adjustment for them. Expect that they might be sad, confused or even angry at one or both of you.

Ideally, you and your partner should try to keep things as consistent as possible. Maintain consistency such as behavior expectations, school and activity schedules, bedtimes and other regular activities as much as possible in both homes. The more stability and normalcy you can maintain, the less stress you will place on your children.

When the divorce is initiated, you will need to put an interim parenting plan into place. This plan is a set of basic, temporary guidelines defining an interim parenting schedule and a plan for how you and your partner will handle basic parenting issues until you have a final parenting agreement in place.

### *Final Parenting Plan*

As you finalize your divorce, you will also finalize the parenting plan. The final parenting plan will be filed with the court as your final custody arrangement. The plan will include detailed visitation such as how you will share holidays and summers. The final plan is unique to each case but common areas in a parenting plan addressed are:

- Communication with the child
- Appropriate conduct of parents
- Holiday schedule
- Access to medical or school information
- Responsibility for medical decisions or other decisions
- Type of custody

Parenting plans can be complicated and sometimes involve third parties such as parenting coordinators or child custody evaluators. The best outcomes are when parents decide on a supportive plan to co-parent in the best interest of their children.

### *Communication with Children*



When things start to change, expect that your children will have a million questions. Knowing how to answer them isn't always clear. It can be tempting to "tell the kids everything." While it may make you feel better, it's likely to only confuse and may have an unhealthy impact on your children. A good rule of thumb is to be as transparent as possible and to keep any information you share age-appropriate.

Here are some basic guidelines when it comes to speaking with your children about the divorce.

*Tell Them Together* – If it is possible, speak to the kids together. It's important that they know you are still a family even if mom and dad cannot be together. Doing it together also gives them a chance to ask questions of both of you and to share feelings with you.

*Explain the Pieces They Need to Know* – A lot of things may be changing. If there are custody disputes, they may be meeting custody evaluators, child advocates, parenting coordinators and others. As the process unfolds, prepare them for what may happen and answer any questions that you can answer. If you are uncertain, turn to a therapist or parent coordinator to help you navigate.

*Resist the Urge to Criticize the Other Parent* – It might be tempting to tell the children how you feel about their mom or dad. Please don't. They love you both and should not have to choose loyalty. Keep in mind that the breakdown of your marital relationship is separate and apart from your co-parenting relationship and the relationships your kids have with each of you.

*Keep Adult Information Private* – There are things between you and your partner that are not appropriate for your children to know. They don't need the details about infidelities, inappropriate behaviors or arguments. It is generally not necessary to discuss issues of child support, divorce settlements and such.

*Check In Often* – Divorces have a lot of moving parts and things sometimes happen fast. Take time to check in with the kids to see how they're doing, answer questions and just maintain the connection as a family. If you and your partner can do it together, even better. Co-parenting can help your kids navigate through this time of transition and feel heard.

Regardless of your feelings about your partner, you have children together who love you both. As you finalize the parenting plan, try to set aside your marital differences and focus on what is in the best interest of your child. When you can do that, the chances for a healthy co-parenting arrangement are excellent

## CHAPTER 9

# RESOURCES

**E**ven with the best laid plans, sometimes we need a little extra help or guidance. Here are some additional resources that you might find helpful.

### *Community Resources*

You may find yourself in need of a little extra support. An agency in your community may offer support groups or free legal resources. Local parenting centers may offer workshops on things like co-parenting or talking to you kids about divorce. There may be community activities that you might enjoy. Check your local community directories or Google resources near you. You can also ask your attorney, therapist or parenting center for information about what's available locally.

### *Parent Coordinator*

If you and your partner are struggling to come to agreement or follow a parenting plan, the court may appoint or you may decide to meet with a professional to help you. Parent coordinators are specially-trained pro-

professionals, often licensed therapists, who can help you work through parenting issues and find solutions that will work for your situation. They often work in coordination with your attorneys.

Even though it may feel like it, parent coordinators are not a punitive measure. They can be very beneficial to couples who want to do the right thing for their kids but just don't know what that is. There is no shame in not knowing all the answers and accepting help. Sometimes a neutral third party can see the situation from a fresh perspective and offer solutions you might not be able to see.

### *Divorce Coach*

Getting a divorce can be overwhelming. Sometimes you need more than a list or a book. Sometimes you need someone to guide you, help you make decisions, cheer you on or even call you out on your behavior if you need it. A divorce coach can do all that and more. A divorce coach will walk the path with you and support you so that you can successfully managed all the things in front of you.

### *Therapist*

Divorces can be one of the most emotional experiences you can experience. Those emotions can be particularly intense and can sometimes affect you in ways you may not expect. If you find yourself struggling with your feelings about the divorce a therapist can help you process your feelings and find healthy coping mechanisms.

# CONCLUSION

There are many parts to a divorce and every divorce situation is unique. Being prepared and a plan can make the process go more smoothly. I hope that you found information in this book that is helpful and answers some of your questions.

As you begin your process, remember that you are deserving and that you do have the power to determine your course. Don't be afraid to speak up and ask for what you want and need. Don't leave your choices to someone else. This is your divorce.

If you take nothing else away from this book, please take this:

*You are going to be OK. You will get through this time. And you will feel fulfilled again.*

I wish you happiness and peace in your life and never-ending faith in your power to handle anything that comes your way.

Warmly,

Babita Spinelli

