



9 Ways To Prepare Yourself And Your Family For A Divorce

“New beginnings are often disguised as painful endings.” - Lao Tzu

Getting a divorce is a brave decision and it is not always easy to do. Many people feel like they are giving up or they attempt to hold on to misguided hope that things will get better. The truth is, it is often better for you and your family to move on with your life rather than live a lie or live unhappily.

A divorce is an opportunity for a new beginning for everybody involved but it can be a difficult process to get there. A divorce involves major upheaval, and no matter the circumstances of your split, there are steps you should take to prepare your family and yourself for the actual divorce process as well as the transition to your new life afterwards.

Below we have listed nine useful ways you can prepare ahead of time for the challenges that a divorce could bring.

1) Consult With an Attorney

Once you've made the decision that you need to get a divorce, your first step should be to speak with an experienced and knowledgeable divorce attorney who can guide you every step of the way through the sometimes perilous and often confusing divorce process. You should look for an attorney who is attentive to your needs and willing to take time to fully understand every aspect of your unique situation. Not only will a strong divorce attorney be able to help ensure that your divorce is fairly and lawfully resolved, but he can also help you better understand and prepare for the changes that a divorce will bring.

2) Understand Different Types of Divorce and Prepare Mentally

Your divorce lawyer also can help you better understand what types of divorce are available to you and choose which one is right for your family's situation. There are many forms of divorce, ranging from a traditional divorce to mediation to collaborative. It is important that you take the time to understand what is involved in each type of divorce, and discuss with your lawyer (and possibly with your spouse) which one will work best.

For example, if your divorce is going to be very contentious, you may need a traditional approach, whereas those couples who want to work together to settle their affairs amicably and respectfully may choose to take a collaborative approach. Once you have decided what type of divorce you will get, take time to ready yourself mentally for what's to come. Think about every possible outcome and plan for how you will handle it.

Divorces are often very emotional and even traumatic so mental preparation ahead of time is essential for a healthy resolution.

3) Ready Your Kids

Divorce is harder on children than anyone else, and it is incredibly important that you talk to them often about what is happening and how they feel. Answer their questions and assure them that both parents will continue to love them and protect them. Also take pains to assure them that they are not the cause of the divorce, and discuss how it is about change rather than anger or blame. You should also work with your partner to make sure the kids are not involved in any conflicts that may arise. Do your best not to fight in front of your children or to insult one another in their presence. The key is to prepare them for change, but work hard to minimize the amount of actual change that will occur in their lives as a result of your divorce.

4) Ready Your Personal Finances

Once you have made the decision to get a divorce, you should immediately begin saving money. Following your divorce, you will likely have to adjust your lifestyle for only one income or a different amount of income than you were used to. It is important that you open new accounts in your name only in order to save money so that you do not lose it in the division of joint assets. You should also open credit cards in your own name to begin building or supplementing your personal credit, since your credit has been tied to another person throughout your marriage. Finances can be one of the most contentious aspects of a divorce and you will want to have enough cash to be prepared for any possible outcome of the divorce proceedings.

5) Open a Personal P.O. Box

This step is simple, but can be very important. Particularly if your divorce is going to be ugly or antagonistic, you should have your own P.O. box that only you can access where you can receive confidential information from your lawyer or information about your new personal bank accounts, etc.

6) Learn Household Expenses

If you are not used to managing the finances and expenses of your household, or perhaps you previously split those duties with your spouse, you will want to familiarize yourself with all of them so that you are prepared to manage them after the divorce. Understand how your mortgage works, how a budget works, how much you pay for your living expenses, when payments on various debts are due and how much you need to pay on them, etc. For many, divorce will bring a level of independence they are not used to having relied on a spouse for many years, and you need to be prepared to manage your finances and expenses alone.

7) Gather and Copy Important Documents

In the process of familiarizing yourself with your household expenses, gather any and all important documents such as deeds, bank statements, receipts, or other financial information that you could need for the divorce itself or after the divorce. Make personal copies of everything and keep them secure. In a contentious divorce, you may need to do this to have proof of certain assets and protect evidence from being taken or destroyed by an angry spouse. For just about any divorce, you will need these documents to help with the division of assets and for managing them afterwards.

8) Inventory Possessions, Assets, Debts

Go through your home and make an inventory of everything significant that you and your spouse own, including things like furniture, jewelry, clothing, vehicles, etc. Anything that could be worth a significant amount of money should be included. Also, include in your inventory any assets you share such as stocks or property, as well as any debts you both share. A complete, thorough, and organized inventory of all your assets can help the divorce process go much more smoothly and help protect you from being taken advantage of if your divorce becomes combative or if there is a dispute.

9) Wills and Insurance

Finally, update things like your will and the beneficiaries on any insurance policies you have. If your estate is tied to your spouse's, much of this could be completed during the divorce proceedings, but you will always want to ensure that all of your policies and plans are updated to reflect the divorce.

A divorce is never easy, but it is often exactly what a family needs to live a healthy and happy life. It can be a difficult process filled with frustration and confusion, but if you prepare yourself and prepare your family ahead of time for the challenges you will face, you can help streamline the divorce process and make your transition into your new life a positive one.

If you have questions about divorce or you are in need of representation for a divorce or legal separation, please contact the Law Office of Kenneth J. Levey, P.S.C. for a personal and committed approach to defending your rights and helping you achieve a beneficial new start to your life.