

THE 7 THINGS YOU NEED TO KNOW IF YOU ARE THINKING OF GETTING A DIVORCE





Getting a divorce can seem like a roller coaster ride that is spinning out of control. If you're thinking that a divorce is imminent there are 7 things that you absolutely need to know ahead of time to make sure that you remain in control as much as possible and make the best decisions moving forward.

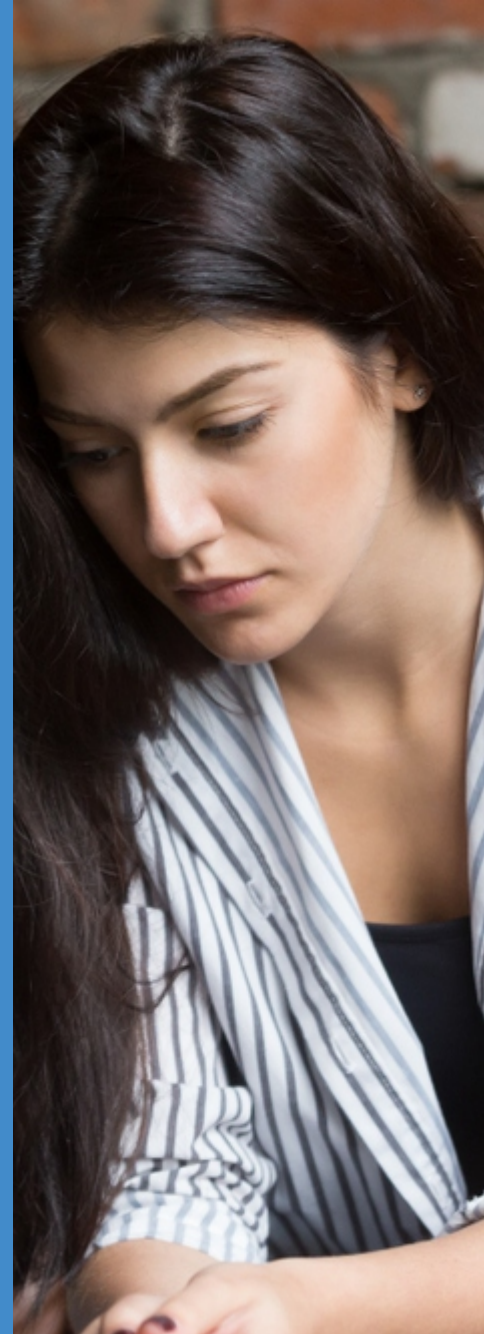
1 The first thing you need to do is to get educated about the divorce process. If you're like most people you are diving into unknown territory and don't know how to get started or what to expect. It's best not to rely on information that you receive from family members or friends since you're probably going to hear stories about their own divorces and they will end up giving you advice based on what they have experienced.

You need to find out the facts so that you can plan accordingly. Get advice from someone neutral that would have your best interests at heart. If you do have any questions about the divorce process and what it ensues you can feel free to contact us any time. We can give you the data you need to make informed decisions and we can also point you in the right direction regarding the best information resources.

2 Become familiar with all of your assets and debts. Educate yourself by reviewing all tax returns, mortgage statements, bank account statements and any other financial documents you may have. In many cases you may have to request back documents if you haven't been keeping either paper or digital copies of them.

When it comes to financial matters you'll need to understand what the financial situation currently is before you can go ahead and make any future plans. It's hard to examine your divorce options when you don't know exactly where you stand right now.

Make a complete list of your financial assets and debts and then one by one gather up the paperwork for them all. This will help you get an overall picture of your finances and you'll be prepared to bring the documents into your divorce mediator or family law attorney when the time comes to take action.



3 Determine who the professionals are that will help you with your divorce. Every individual will need the knowledge and resources of different experts. Your first thought should be whether you are going to use the services of a lawyer, a divorce mediator or both to help walk you through the divorce.

Find out what your choices are in terms of the required professionals and especially the difference between hiring a litigating attorney and hiring a mediation firm. There is a huge difference between these two approaches in terms of fees, stress, time and the amount of control you'll have over your case.

Using a divorce mediator can end up saving you thousands of dollars compared to using a litigating lawyer. The process is usually much faster and you'll have control over the decisions that are made regarding child custody, child support, spousal support, distribution of property and much more.

If there are investments or other complex financial issues to resolve you may need to call in an accountant that is well-versed in divorce issues and knows how to sort out all of the debts and assets that you have as a couple. A property appraiser may be required if you have a house and other specialists may be needed on a case-by-case basis. If you are working with a mediator he can let you know exactly what experts need to be called in to get things sorted properly.

4 Think about what it would be like to live separately, having to be 100% responsible for your finances and single. There are emotional, psychological, social, and financial factors all at play here. There will be a lot of changes if you get a divorce and you'll need to take a look at all aspects of your life before making a final decision.

It's important to look at all of the different aspects, however, and not allow just one to determine your ultimate choice. For example, if you feel that you would benefit emotionally, socially and psychologically from a divorce but wouldn't be able to handle the finances on your own, it may be a mistake to stay in the marriage based just for that one factor.

Consider all of the different aspects of your life and when you see a problem that stands out, think about possible solutions. These can also be brought up when you consult with a divorce mediator and there may be various solutions available that you just haven't thought of yet.



5 While it may be easy to consider getting a divorce, putting it into action is another thing altogether and you will need to also think about a manageable transition plan. Our firm works with couples every day to develop transition plans that work. When it comes to divorce it's not an all or nothing situation. Things are not going to be happening overnight since this is a process that takes time.

An example of this would be a couple that owns a house together. Who will remain in the house during the divorce process? If one person has to leave the marital home, will both people be willing to pay for the extra accommodations? Where will the children stay? What will happen with the pets? These are all things that you should consider that may be a part of your transitional period.

Go into this knowing that there will be a transitional period to get through and plan accordingly for it. If you need help with that, you can talk to a divorce mediator. He may also bring up other points of consideration that you haven't already thought of.

6 Consider the impact on your children in a divorce. A divorce is definitely going to have some type of impact on the children and this will start from the moment you tell them that you and your partner will no longer be living together. It's important to have a heart-to-heart conversation with your kids right from the beginning so that they understand what is happening.

Children are able to see more and perceive more than what we give them credit for. It's important to let them know what is happening along the way and explain things to them in a calm, gentle manner. Let them know that both parents still love them just as much as they always have and that you're going to make this transition as easy on them as possible. Give them extra love and affection during this time and when you're feeling upset, do your best to hide it from them.

It's important that you put up a brave front for your kids even if you are feeling like crumbling inside. What your children need the most right now is stability and a clear understanding that they haven't lost either parent.

When you work with a mediator, a well-written co-parenting plan can be worked out that will create a structure with good stability, communication and a path towards a new life for everyone involved. When you put everything in place the right way, it will be comforting to your children.





7 While many would argue that there is never really a right time for a divorce, there is probably a time that would work out best for you. At our firm, we work with our clients to help them with all timing issues including holidays, graduations, work commitments and other personal reasons for getting a divorce.

Take a look at any upcoming commitments and other activities and events on your schedule. If now isn't a good time to go ahead and start the proceedings, it would be a good idea to put things off. This way, you can start to make plans for the time period when you choose to get started.

Timing really can be everything when it comes to getting a divorce. It's always best to choose a time when going through the process would cause less stress on the family. Sometimes it isn't always possible but when it is, consider the timing.

To find out more, please call us at 408.499.5062 or email us at solutionsbcs@gmail.com if you'd like a free consultation.