



7 COMMON DIVORCE PITFALLS TO AVOID

Divorce is extremely stressful and confusing, even if you are amicable with your spouse. There are so many moving parts that it's hard to figure out where to start or where to focus. (And if you think your divorce will be contentious, multiply that by 100.)

However, in divorce, forewarned is forearmed, and there are many things you can do to help yourself before your divorce even begins. Avoiding these seven divorce pitfalls can save you a world of stress and heartache, increase your bargaining power, and make your transition to a peaceful single life more quickly and smoothly.

1. Failing to gather cash ahead of time. Legal fees and costs, funding a new place to live, financing your new lifestyle, therapy and financial professionals, court costs and expert fees... Even if you are being amicable with your spouse, expenses will mount – and as anyone who's ever had a roommate knows, two separate households are much more expensive to maintain than one. Be sure you have access to cash and credit so you can fund your transition, and especially if you believe your divorce will be contentious. You don't want to suffer from increased stress and decreased bargaining power.

2. Taking advice from your spouse. The one person you likely to have been listening to for years – and who likely does not have your best interests at heart – is the one person from whom you should not be taking advice! This can be very difficult, since this is probably the person you have trusted for years – but any “advice” you get from your spouse can result in an unfair settlement and can be very, very costly in the end. Instead, surround yourself with positive people who are looking out for you: Friends, family, and trusted professionals – and listen to them.

3. Failing to plan for your separate life (including career development). Make plans for where you think you will live – and who you think should have primary responsibility for caring for the children, if applicable – before you begin your divorce process. Make a budget. If you are a stay-at-home parent and your situation does not provide for enough financial security to carry two households without you going back to work, knowledge is power: Research options for getting into the workforce before you begin your divorce.

4. Failure to create separate finances, review assets, and gather documents and proofs. Open a separate bank account and a separate credit card if you don't already have

them. Get access to all your online banking so that you can monitor joint accounts (if you do not have access, contact your financial institutions and get access). Go back twelve months and review your joint assets for any transactions or spending behavior that you do not recognize (and document, document, document!). Make clear copies of all Federal and State income tax returns (with schedules and W-2s) going back at least three years. Make clear copies of statements and proofs of all assets and liabilities in your name, your spouse's name, and joint name. Photograph contents of the safe deposit box, if necessary, with a newspaper to prove the date. Get approximate values of your residence through Zillow.com or Trulia.com (or a comparative market analysis through a real estate broker) and vehicles KBB.com (Kelly Blue Book). Change your email password and cell phone password for added security. If you share an Apple account, be aware that your communications may be visible to your spouse; disenroll from the account.

5. Failure to arrange for therapy. Divorce is incredibly stressful for adults, confusing for children, and highly emotional for all. Get your mental health resources in place before you begin your divorce proceedings so that you and your children have that support available before the divorce starts.

6. Failure to prepare for a custody battle. If you are the parent who primarily cares for the children, or if you are not that parent and you wish to have an active role in your

children's lives after the divorce, become that parent before the divorce begins. Ideally you and your spouse will come to an agreement amicably, but in the uncertain world of divorce you must be prepared to stand your parental ground. Become involved with your children's school, treating physicians, therapists, and extracurricular activities and day-to-day activities at home such as preparing meals, getting children to and from school, baths, bedtime, and the like. And document, document, document! Keep calendars and journals recording your involvement in the children's lives.}

7. Failure to choose an attorney who reflects your values. Choosing an attorney is one of the most important decisions you will make in your divorce. A settlement-minded attorney skilled in amicable negotiation can make your divorce much smoother and less expensive (and less stressful) than an attorney or firm that relies primarily on a litigation or "hard line" approach. However, you should not choose a settlement-oriented attorney if you are involved in an abusive situation or your spouse has a personality disorder such as narcissism. Interview several attorneys, if necessary, to get the right fit for you and your family.

There are a lot of action items here and this all seems like a lot to take in. But in the long run, taking your time and planning ahead for your divorce pays huge dividends. Avoiding these pitfalls will help you make a stressful process much easier on you and your family.