

# *Decision to Divorce*

## *Seven Steps to Take Before Moving On*

*Divorce is difficult, but staying in an unhappy marriage is even harder.*

You deserve a second lease on life and an opportunity for personal growth. If you've done everything you could and feel ready to start a new journey, it's important to take the time to map out your path.

When you begin the divorce process, you may find yourself wondering how to actually get started. Should you talk to your partner? Speak with a lawyer? While these conversations may seem like the first step, there are many considerations to keep in mind before making the divorce official.

**With this step-by-step guide, our goal is to help you start off on the right foot and along the way, help you discover how your life can continue to appreciate after divorce.**





# *1 Build Your Divorce Team*

Most people think that hiring a lawyer is the most critical step to divorce. But, before reaching out to an attorney, you need to understand the financial implications of your separation. A Certified Divorce Financial Analyst (CDFA) is a specialist who can help you sort out the family finances when you decide to end your marriage.

With a complete financial picture in place, it's time to get an attorney. Your CDFA may be able to recommend divorce lawyers for you to interview and find the best fit. Your CDFA can also help you budget for this legal expense.

Once you've secured your divorce team, these professionals will determine what a fair divorce settlement could look like. Together, they will develop a comprehensive strategy for your case.

Even if you'd like to divorce out of court, it's important to seek counsel from a CDFA and an attorney before having the conversation with your partner. This helps you feel prepared, no matter how your partner reacts.

# 2

## *Figure Out Your Finances*

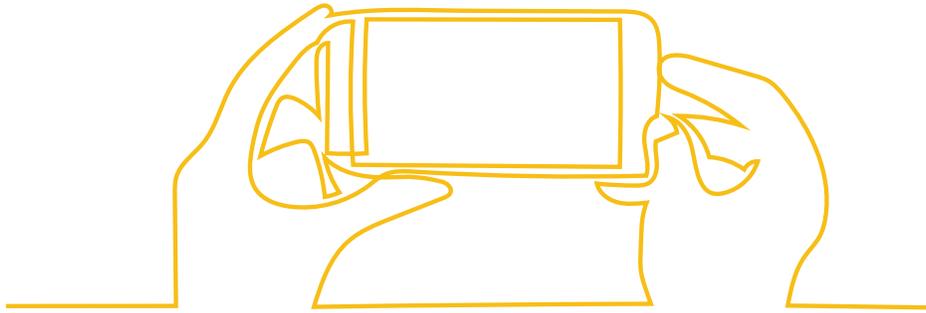
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### 3

## *Take pictures of jewelry and other valuables*

Smart, caring, and decent people react in surprising ways. Especially when dealing with the shock of a spouse announcing intent to divorce. You may think “that would never happen,” but it’s quite common for valuables to “go missing” once your partner becomes aware that you want a divorce.

To avoid this situation, you can take pictures of all your valuables. Make a list of their location and worth so you and your partners are held accountable for these items.

# 4

## *Find Emotional Support*

How you prepare for the divorce process sets the tone for the next chapter of your life. To handle the situation with grace for yourself and your soon to be ex-spouse, consider hiring a life coach. With their expert advice, you can find the best way to approach the subject with your partner.

If you're comfortable sharing your decision with loved ones, let your closest friends and family know what's happening. Choose those that you know will be supportive of you and keep your secret safe until you feel ready to tell your spouse.



# 5

## *Decide What Kind of Divorce You Want*

After establishing a team of professionals and friends that have your back, take some time to research different divorce approaches. Just like you chose the type of wedding ceremony you wanted to have, you can also choose the kind of divorce that suits your marriage best.

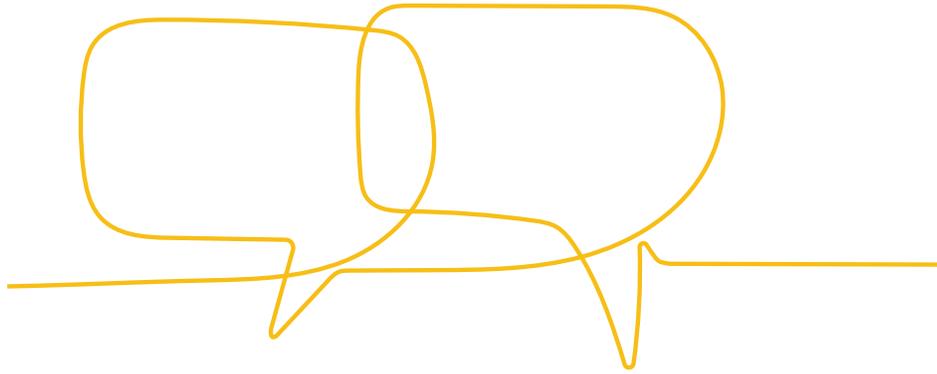
**Some questions to ask yourself include:**

- Do we both need lawyers?
- Is my partner also ready to move on?
- How can we make this legal process easier for our family?
- What are the costs of these different options and which one can I afford?

Nowadays, many divorces don't need an attorney to see it all the way through. You can hire a mediator, or even do a DIY style divorce. You can even mix and match the three methods to find the right fit for you.

Keep in mind that, no matter what, this will be a challenging time for both you and your partner. Taking the time to research the solution that feels comfortable from the beginning is a step in the right direction. And if down the road you realize you need to switch strategies, that's also valid.





# 6

## *Tell your spouse*

Having the conversation can be incredibly difficult, which is why it is so important to have everything else in place before you have the discussion. Try to approach it as calmly as possible, and imagine yourself in their shoes.

Letting go of a marriage is challenging. You will have moments of doubt and uncertainty. When you feel unsure of your decision, try to remember the reasons why you wanted to divorce in the first place. Reach out to your loved ones for reassurance. And if you have any questions, don't hesitate to ask your divorce team. Feeling informed and knowledgeable of the process provides confidence to move forward.



## *Prioritize Your Kids.*

While you have your own emotional roller coaster to deal with, you don't get to take a sabbatical from parenting. Talk to your life coach about how you can prepare for the impact this disruption will have on your kids. Plan ahead to spend extra time with them and be extra diligent about helping them with homework or check in with how they're doing.

Throughout the process, try to keep things as stable as you can for your family –even as you begin to feel overwhelmed. Rely on your professional advisors, take care of your mental health, and remind your children how much you love them. With your support system and a clear plan, you will feel confident that your life can continue to appreciate and there's happiness waiting for you on the other side.



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