

The Ten Greatest Mistakes People Make When Getting Divorced



By Nichole Clare, After the Alimony

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1. The man is the plan.

It's tempting to want to jump into a new relationship as you are coming out of a painful or debilitating divorce. Many people want to Rush towards re-marriage to solve financial problems. They also want to prevent feelings of loneliness and low self esteem. These reasons, among others can leave you in a less than ideal relationship. It's no wonder the divorce rates are even higher for second marriages. **Giving yourself time to heal and reflect on repeating life patterns will increase the likelihood that your next significant relationship will be a healthy and thriving one.** Giving yourself time will help you focus on what you really want instead of making the same mistakes all over again. Working towards financial and emotional independence empowers women to make choices that work **for** them.

Who am I without a Man?

What life patterns am I in danger of repeating?

*What choices am I making that work **for** me?*

2. Pretending that what you fear will go away.

Fear is the common thread that weaves itself around transition. It has the ability to paralyze and can prevent the actions necessary to ensure your emotional safety and financial well being. When gripped by fear, opportunities that come your way are discounted or missed altogether. Denial accompanies fear. It puts you at risk of eventually becoming stuck in a cycle of wishful thinking. Ignoring issues that need your attention become bigger issues and potential regrets. **Put together a comprehensive plan.** This will help you deal with the issues that paralyze you so you can take action. You can diminish or

eliminate fear altogether by implementing strategies offered by experts. Surround yourself with a support team that inspires a “can do” attitude. Putting together a team of resources is time and money wisely spent. Knowledge is power when put into action

What are five things I am afraid of?

What am I denying?

What knowledge do I need right now?

3. Not knowing your numbers.

Financial issues are **the** number one concern I hear from my clients and friends who are in the throes of transition. Finances seem elusive, intimidating and down right terrifying. Will I be OK? Will I be able to take care of my children? Will I earn enough income? Emotional and financial concerns drive women to make rash decisions. It's empowering, albeit sometimes frightening, to know how much money it costs to run your household each month. Formulating a budget gives you a concrete idea of what funds you need to have coming in each month to make ends meet. You may need to trim expenses in order to live within your budget. Divorce settlements often look sizable at first glance but they quickly shrink as your living expenses increase now that you are on your own. **Contact a recommended financial planner in your area.** He or she will consider divorce settlement strategies that make sense for you. They are able to minimize tax consequences, project what a proposed financial settlement means in real dollars and help you implement long term financial management strategies.

What don't I know about my finances?

How much does it cost me to live each month?

Where can I trim my expenses?

4. Holding onto a house you can't afford.

Getting divorced is serious business and should be treated like one. While it may be tempting to keep your home it can end up being financial burden. Your home is likely your most valuable asset but has limited cash value, especially in today's housing market.

Evaluate your monthly home expenses, (mortgage, utilities and long term upkeep). You may be emotionally attached to your home but if your settlement and income cannot support it you might need to look at other options. You may need to let your ex-spouse buy you out, sell it, or take cash from the marital assets and consider a more manageable home.

What am I really holding on to?

How much is my current home really costing me?

Do I need to consider a less expensive home?

5. Counting on Alimony.

While some women receive alimony, usually for a period of five years, it is quickly becoming a concept of the past. If you are not currently working when you get divorced, you will need to think about how you will support yourself and your family in future years. **Enlist the help of a career transition coach.** A coach will collaborate with you in identifying a career that inspires you to get out of bed every morning and rebuild your life. A coach will also co-create a plan to launch your new career with the goal in mind of taking you to your fullest potential.

Am I counting on being taken care of?

What is my fullest potential?

How will I support my family?

6. Not Developing a Support System.

Being alone hinders your progress. Clients who enlist help early on tend to flow through the process of transition more quickly and easily than those who do not. There are several allies to look for when developing an effective support team.

Family and Friends can be a tremendous help in times of transition. When asking for support, be smart about it. Ask for support that fits the strengths of the person you are asking.

Consider **therapy**. Depression, hopelessness, anxiety and low self esteem commonly accompany dramatic life changes. Therapy will help you deal with these emotions and come to terms with what life has presented. It will also help you confront harmful life patterns you will not want to repeat as you move into your new life. Your children may also need a safe place to air the feelings and concerns they may not be comfortable sharing with you. If you need emotional support, get it.

Explore hiring a **life transition coach**. Making life long decisions during a time when you are overwhelmed and vulnerable can be challenging. A life coach will help you move through the transition process more quickly, efficiently and safely. A coach will also help you gain clarity and help you create a healthy plan of action while acting as an accountability partner in the execution of your plan.

Join a support group. Support groups are made up of people who are facing the same challenges you are. Maybe you are struggling with issues related to being a single parent? Perhaps you need support in dealing with the loss of your marriage? Are you ready to

begin dating again? Support groups provide an opportunity for greater understanding. You will hear about coping skills that have worked for others. You will also begin to realize that others share similar life experiences and insecurities. This helps to eliminate feelings of isolation. You can easily find support groups through internet searches, churches and community organizations. Most support groups are free.

Consult a financial planner. Debt is one of the aftermaths of dramatic life changes, especially divorce. A financial planner can help you budget and forecast your financial needs to maximize your assets. He or she can also help you structure a budget to accommodate your new life.

Invest in your own attorney. In almost all cases, your spouse's attorney cannot effectively negotiate a divorce settlement for both of you. Become actively involved in your case. Interview several attorneys before hiring one. Ask for personal recommendations from people who have had experiences with local attorneys. Ask about retainers, hourly fees and what to expect from legal process. Review monthly billing statements for possible discrepancies. The divorce process lasts for a limited amount of time. The settlement you walk away with will last much longer. Be your own advocate.

Remember that your support system acts as an ally. You may have to pay some allies. Keep in mind that this does not make them any less of an ally.

Who are my allies?

What support do I need right now?

Who am I willing to contact today?

7. Sharing too much with your kids.

While you might have good reason to be exasperated with your ex-spouse, your children shouldn't have to be. They are also coming to terms with all the changes that occur as a result of your divorce. They only need to know the facts that will specifically relate to them. They do not need to know who is right and who is wrong. Feeling as if they have to choose between parents can damage your children's emotional well being. **If you find yourself viewing your children as confidants, redirect your frustrations towards friends, family or other allies.** The less they know about the details, the better. Let your children hold on to as much of their childhood as they can.

Who are my kids' allies?

What changes do my children have to come to terms with?

Who can I call to vent my frustrations?

8. It's a marathon not a Sprint.

Major transitions take time. The process of working through your old life and starting a new one is going to take as long as it takes. **This is the time to take care of yourself.** The old saying is true; if you don't take care of yourself you can't take care of anyone else. Your children are relying on you. Find something to do that soothes you. Exercise, eating well and getting plenty of rest are important parts of transition training.

How am I taking care of myself?

What have I done for myself today?

Do I have the energy I need to help those relying on me?

9. Focusing on what's wrong with your life.

Dealing with the chaos that can come with a life transition can be all consuming. While you need to address your problems, focusing on what's wrong all the time will not help you solve them. No matter how large or small, spend time everyday thinking about what is right with your life. **Spending time on the positive will help you shift your perspective.** It will also make you stronger. Start a gratitude journal. Read a good book. Take a walk. Focusing on the positive will give you energy and allow you to step back and take a break. It is also a great confidence booster.

What I am focusing on?
What am I grateful for?
What gives me confidence?

10. Forgetting to Laugh.

The day is going to come when your life begins to fall into place.

Until then.....

Even if there is nothing to laugh about, laugh on credit.
~Author Unknown

Remember that this transition will not last forever. With hard work, diligence and determination, you can turn the obstacles before you into a life of opportunity and reach your fullest potential.

Who can I call that can make me laugh right now?
What happened today that was funny?
Where is the humor in my situation?