

## Contemplating Divorce - What to Do Now?

Divorce is difficult. There's simply no easy way to end a marriage. Regardless of how straightforward the process is, it still takes time and an emotional toll on the participants. There are legal and financial consequences to divorce. Before you enter into divorce proceedings, you need to be certain that you're prepared for what's ahead.

Start by making sure you know where you stand financially. Equitable distribution (both husband and wife share in the assets accumulated during the course of the marriage) - is part of the divorce and mediation process, and you're going to want to have a good grasp on your finances for that. Look for and make copies of tax returns, pay stubs, bank balances and credit card balances, but also copy W-2's, year-end investment/brokerage statements, year-end credit card statements, and year-end mortgage interest and escrow statements. The data contained in these statements will give a good financial picture that will help you to get organized during the mediation process.

It's also important to know how much your assets are currently worth. Zillow is a website that will let you get an approximate value on your home if you don't know it, and Kelly's Blue Book gives you an estimated worth for your automobiles. If you know a professional who can give you a closer estimate, so much the better, but it's best to try to keep your impending divorce under wraps until you're certain that it's the step you want to take.

If you are contemplating divorce but are uncertain, that's not uncommon. That feeling of limbo - not knowing whether to divorce or not - can last for years. Psychologists recommend making your decision to stay or go after asking yourself some basic questions - such as, are your reasons for staying faith-based, or fear-based? Are your reasons based on willingness to resolve issues and belief that things can change, or are they simply based on fear of the unknown, or fear of change? Are the problems in your relationship repairable? There are many good books you can read, such as "The Seven Principles For Making Marriage Work", by John Gottman, "Contemplating Divorce", by Susan Pease Gadoua, and "Too Good to Leave, Too Bad to Stay", by Mira Kirschenbaum. These can help give you an idea of whether or not your marriage can be salvaged, and get you out of limbo.

Once you're sure that you intend to get a divorce, divorce mediation is a step undertaken to save both time and money spent on lawyers and courtrooms. In divorce mediation, you can usually work out the arrangements for spousal support (alimony), child support, equitable distribution, and parenting plans. It's a key part of the divorce process, in making sure that you're fairly treated financially and legally without breaking the bank. Another key thing would be a divorce support coach. A divorce support coach may be a good idea if you're struggling emotionally with the divorce. The more support you have the more the stress can be reduced and managed healthily. Divorce support for your children might be a good idea, as well.

Hopefully this gives a little guidance for you as you contemplate divorce. A solid understanding of your financial picture, together with ridding yourself of emotional uncertainty, divorce mediation, and a divorce coach are all important steps in the process.