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# divorce guide magazine

Guidance for every step of rebuilding,  
emotionally, financially, and practically.

*published by Fresh Starts Registry*

Feature:

**Joanna Green**

*on the part of healing  
nobody prepares you for*

**Rachel Newhouse**

*on the friend she needed  
permission from, and the trust  
she had to find in herself*

Divorce Happens Podcast Spotlight:

**Soft Launch: A Coming-of-  
Adulthood Novel by Sarah  
Vacchiano**

**Paulette Rigo**

*on the checklist that  
turns chaos into a plan*

Feature:

**Kandice Thorn**

*on figuring out what you value,  
now that it's just you*

Podcast Feature:

*Single-Parenting with  
Connection (NOT Perfection)*  
from **Gila Z Reckess, PhD**

**Lisa Lisser**

*on choosing a vision  
instead of just reacting*

**Amanda Mason**

*on the mediation risk  
no one warns you about*

# The Only Active Divorce Focused Magazine in the United States.

And we're pretty proud of it.

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## **Divorce Guide Magazine**

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# *Welcome to Divorce Guide Magazine*

## **Our Mission**

At Divorce Guide Magazine, our mission is simple: to bring clarity, compassion, and community to one of life's most disorienting transitions. We believe that divorce deserves thoughtful guidance, stigma-free conversations, and accessible support. Our goal is to empower readers with knowledge, language, and perspective — so you can move through this season with confidence, dignity, and a sense of possibility. Fresh Starts exists because nobody should have to rebuild their life alone.





# *Divorce Isn't a Solo Sport*

When your life is being rebuilt, redesigned, or completely reimagined...you deserve more than advice.



**You deserve a team.**

## **The Fresh Starts Expert Guide**

Your curated roster of divorce-savvy pros:



Therapists. Coaches. CDFAs. Lawyers. Mediators. Realtors.

Career strategists. Parenting specialists. Healing practitioners. The people who help you stabilize, strategize, and start again. We hand-select every expert for compassion, clarity, and credibility. No guesswork. No overwhelm. No “you’ll figure it out.” Just a vetted crew who actually understands what this season feels like.



## **Why it matters**

Because divorce is *logistical*. Because divorce is *emotional*. Because divorce is a *thousand decisions* you shouldn't have to make alone.

*Because the right team turns chaos into a roadmap.*



## **Your next chapter starts with just one click**

Build your hype team. Find your people. Start your fresh start.

**Browse the Expert Guide**



## **Fresh Starts Registry**

This is support. Reimagined.

## October Events from Fresh Starts



Maria Natapov, Coparenting Coach and Donna Cates, CDFA are joining Fresh Starts Registry to host Holiday Budgeting with Heart on Wednesday, October 7 at 12:45 PM EST. Learn more and sign up [HERE](#).



David Fein, Mediator is joining Fresh Starts to host: Designing a "Child-Centric" Infrastructure: Blueprints for a Collaborative Next Chapter on Monday, October 12 at 12:00 PM EST. Learn more and sign up [HERE!](#)



Diana Loomis, Mediator is joining Fresh Starts to host: The Productive Divorce: Breaking Up Without Breaking Down on Wednesday, October 21 at 12:45 PM EST. Learn more and sign up [HERE!](#)



Tracy Galloway, Family Law & Divorce Attorney is joining Fresh Starts to host: 6 Truths About Divorce & Kids That Might Make You Mad At Me on Wednesday, October 28 at 8:00 PM EST. Learn more and sign up [HERE!](#)

A woman with dark, curly hair is standing outdoors on a paved surface. She is wearing a long-sleeved, deep green velvet dress with a V-neckline and a high slit on the left side. She has her hands on her hips and is looking off to the side. In the background, there is a wall with graffiti, including a drawing of a person wearing a top hat. The scene is lit with soft, natural light.

A LETTER FROM OUR EDITOR:

## *This October Let's Let the Masks Slip*

There's something almost too on-the-nose about writing this in October — a month built entirely around masks, when so many of you are quietly working out how to take yours off. You know the one I mean. The Person Going Through Divorce Mask. The one that performs the right amount of devastation at the school pickup line, downplays the relief of a quiet house, over-explains where dad is this weekend, and hides the fact that honestly, dinner alone with the kids and a rerun has been kind of great. Society still hasn't fully made peace with divorce, and so it hands us a script for how to grieve it publicly — convincingly, appropriately, on cue.

Here's the distinction worth sitting with: there's a real difference between sharing selectively and hiding out of shame. One comes from boundaries — protecting what's tender because it's yours, not because you're ashamed of it. The other comes from a need to convince someone else your pain is real enough, or your relief is quiet enough, to be acceptable. They can look identical from the outside. They feel nothing alike from the inside.

I think about a moment described in Olivia's and my upcoming book, *Divorce Happens* — a woman picking up sandwiches at her local deli, running into an acquaintance who does the sad-eyes-and-shoulder-touch routine and asks how she's really doing. She starts to perform the expected answer — devastated kids, blindsided, the whole script — before catching herself. Her kids were fine. She was fine. Better than fine, some days. She lands on something true instead: not easy, but they've got each other, and there's a sandwich waiting. Nobody standing over a chip aisle needed the whole story. She just needed to stop handing out the version that wasn't hers.

That's the mask coming off. Not a dramatic unveiling — just declining, in a small moment, to perform someone else's idea of your grief.

If this month's issue does anything, I hope it gives you a little more room to be exactly the imperfect, unfinished, occasionally-relieved version of yourself that's actually true — instead of the one everyone else is prepared to feel sorry for.

Here's to October, and to letting a few masks slip.

Best,

Co-Founder of Fresh Starts Registry  
Editor, Divorce Guide Magazine

*Jenny*

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- Featured articles in Divorce Guide Magazine (credibility + SEO + shareable press)
- Podcast opportunities across the Fresh Starts shows (expert interviews + evergreen discovery)
- Media + PR opportunities (get tapped for quotes, roundups, and expert commentary)

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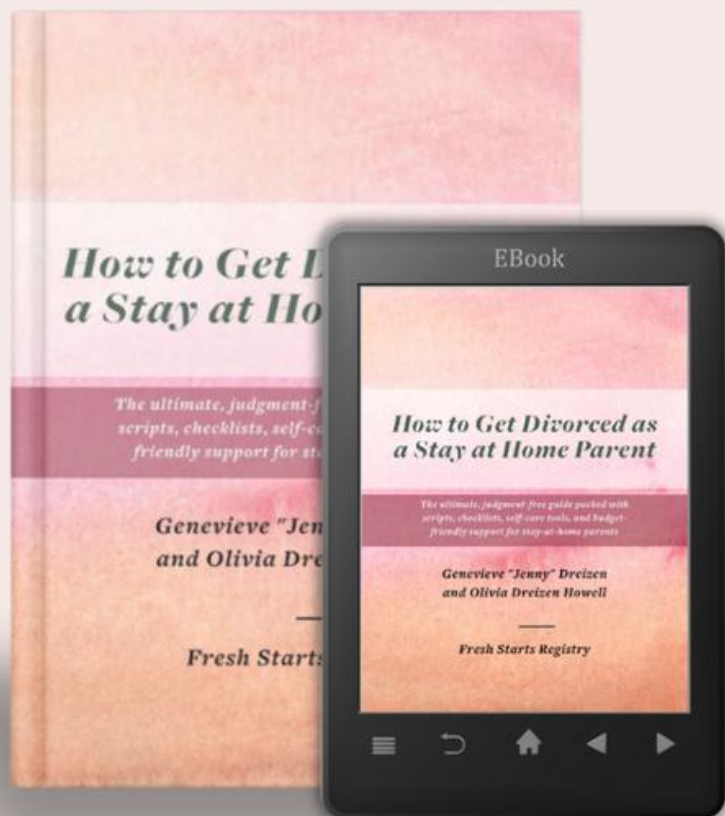
Fresh Starts — Support You Can Feel.

## ***How to Get Divorced as a Stay at Home Parent***

If you're a stay-at-home parent ready to leave your marriage but don't know how to afford it, this guide is for you. Written with compassion and practicality, this judgment-free book walks you through the legal, emotional, and logistical steps of getting a divorce without income. Inside, you'll find checklists, scripts, budget-friendly strategies, and powerful self-care tools to help you reclaim your future—on your terms. You don't need a paycheck to take back your power. You just need a plan—and this is it.

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# *Learning to Trust Myself the Way My Favorite Friend Did*

*The last time I hung out with my favorite friend Mary before the day she died, I blurted out that I was getting divorced. My son was two. I had been with my now ex for over 10 years at that point.*

Over the years Mary, my ex and I had all done a lot together. We went to Mexico on a volunteer trip to an orphanage, saw so many live shows together, they even threw me surprise parties together. Once they made me a cake for my birthday and set it on the porch outside on a warm fall day in Chicago to cool. One of those city squirrels with a not bushy enough tail ate top of the cake off of half the cake. Mary and my ex decided to cut off the squirrel-touched parts and just put frosting thicker on that spot. We all laughed about it for years after. They had always liked each other. We let him be a part of our friendship.

So when I mustered up the nerve to tell her in a cab outside the Auditorium Theatre in Chicago on our way to see (her favorite) David Sedaris' show, "I'm leaving him, I'm going to ask for a divorce." I know I stuttered and I know it felt super awkward for both of us. I needed to tell her then and there, I didn't know why, I just knew I needed to. We were about to step out of the cab so I put her in a pretty weird spot. She paused and asked me something like, "you're sure about this?" I said, "Yes." She replied "Ok." and she sighed and nodded her head.

A few weeks before that cab ride, she was insisting on waiting for the bus in the sub-zero Chicago winter. She was fiercely independent and seldom accepted help from anyone. While she had explicitly told me she never wanted to talk about her cancer, I decided in that moment to holler out the window at the top of my lungs, "YOU HAVE CANCER GET IN THE GOD DAMN CAR!" We were both howling laughing. I kept yelling until she got in. She may not accept help easily, but she would avoid embarrassment and public exposure of her cancer at all costs. We giggled the whole way home, still not talking about cancer but thawing out together on my heated seats and warming our hands on the vents. It ended as every encounter did - the tightest squeeziest smiley hug and "Bye Rachel Newhouse!!!" and "Bye Mary Howard!!!" We always used full first and last name every time we said hello and goodbye. It makes me sad that I'll never hear that again.



by Rachel Newhouse of Breaking Upward

[Learn more about  
Breaking Upward](#)

I can't be sure of who I was to her, but to me, she was everything I wanted to be. She was so smart, bright, confident, bold, adventurous, patient, funny, fun, and had the brightest future ahead. She was in the process of applying to do a master's program in international relations in DC. She was sure for her career she would need to live in DC for a while. For a girl from Lincoln, Nebraska, those were big dreams and I was so damn proud of her and inspired by her.

And for all of those reasons, I needed her blessing to actually leave my torturous relationship with my now ex husband. I asked for it that night and she gave it. The last time we hugged outside the Red Line train station that night was the last time I would see her outside of a hospital bed.

I never told her what happened, I never told her why I was leaving. I had kept everything about my relationship a secret. I had a hard time accepting that the person I loved so deeply did not love me anymore. Or maybe it was that I had finally learned that what he gave wasn't love. Whatever it was, there was no love from him toward me anymore. And a lot of ugly, harshness and callousness. When I was seven months pregnant with our son, I woke up with difficulty breathing and woke him up gasping for air. He rolled over. I shook him harder and said, "I'm having trouble breathing." He (a medical student) said, "I have my boards on Monday, I need to sleep" and he rolled back over. I crawled out of my bed on my hands and knees with my belly dragging beneath me. I called the emergency number at the hospital, they told me to come in immediately. My now ex reluctantly but finally got out of bed and huffed and puffed the whole way to the hospital. One of his teachers was my doctor in the ER and he verified I had a spasmodic airway. I was treated and released and my now ex confirmed that he didn't believe me until his teacher told him something was wrong. While I knew I held little value in his eyes, his callousness toward our son's life was heartbreaking.

I never told Mary that. I told a couple people and they seemed unfazed, so I stopped.

A short two months after seeing David Sedaris, it was Mary's birthday, which that year also became her death day. I walked into her hospice room at Evanston Hospital and pulled a chair up to my friend's bed. She had her eyes closed and had deep rhythmic breathing, the kind you have when you are close to leaving this world. I had seen that in my first patient as a nursing student, so I knew what I was looking at. I took a deep breath and started whispering to her all of the things I love about her and all the ways I'm so grateful for her. I sat down and held her hand. They told me she was unresponsive, but she squeezed my hand back and held on as I played music from *Rent* (her favorite musical). As *Seasons of Love* came to an end, her grip on my hand loosened and her last breath left her body.

The weirdest thing when someone dies is to go back immediately to normalcy. Your world is completely rocked but the rest of the world just keeps spinning and you have to navigate traffic and parking meters and weather while everything feels like it should stop at least for a moment. I had hoped that I would get moments of the world stopping at home, but I did not. I went home and took care of my son and took him to the park so he could play with his friends, with the image of my friend's last breath playing on repeat in the cinema of my mind. Small talk with parents. "How was your day, Rachel?" Staying true to my blunt style I said, "Pretty weird actually. I just sat with my best friend until she died."

I told my now ex husband about the memorial planned for her, his response was "Do I have to go or can I go to the Starbucks close to there and wait for you?" I don't need to explain how callous that is. You get it. I knew firmly in that moment that this is who he was. I had to grieve the loss of Mary and needed time. A year later, I filed for divorce. And I've never, ever looked back.

I miss so deeply having the kind of friend that knows and trusts me so much that they believe I have a really fucking good reason if I'm leaving. Even when I'm leaving someone that she loves. Even when I told her nothing. She believed me. She trusted me.

While I thought it was her blessing I needed, what I actually needed was that same kind of faith in myself. And for the last 12 years, I've been learning how to listen to that thing in my gut that already knows instead of relying on others to confirm it for me. I am the only one who lives every joy and

every pain of my life, so I'm the only one who can fully understand the rightness of my choices (although it might not be bad to be able to blame my poor choices on her from time to time). No one else can know where my life needs to go, not even Mary.



## Feeling a little lost navigating the next steps?

Book your free 15-minute Divorce  
Resource Consult at  
[divorceresourceconsult.com](http://divorceresourceconsult.com)

### *What Is a Divorce Resource Consult?*

- A free, confidential starting point — not therapy, not legal advice
- We listen to where you are right now
- We point you toward the right experts, tools, and next steps from our network
- No guesswork, no 1 a.m. Googling
- Often the first step our community takes before anything else

# ***Divorce Guide: How to Support Your Teenager Through Your Divorce***

Divorce can be a challenging transition for teenagers, who are navigating their own complex emotions and identities amidst the changes in their family structure. As parents, it's natural to worry about how divorce will impact your teenager's well-being and development. However, it's important to recognize that divorce, when approached with empathy and support, can foster resilience and growth in teenagers. Here are 10 ways to support your teenager through divorce, along with the positive effects it can have on their development in the long run.

## **10 ways to support your teenager through divorce**

### **1. Open and Honest Communication:**

Foster open dialogue with your teenager about the divorce, encouraging them to express their thoughts, feelings, and concerns without judgment. Create a safe and supportive space where they feel heard and understood.

### **2. Validate Their Emotions:**

Validate your teenager's emotions and let them know that it's okay to feel a range of emotions, including anger, sadness, confusion, and even relief. Avoid dismissing or minimizing their feelings, and instead, offer empathy and understanding.

### **3. Respect Their Privacy:**

Respect your teenager's need for privacy and autonomy during this challenging time. While it's important to provide support, avoid prying or intrusive questioning that may feel invasive to your teenager.

### **4. Maintain Stability and Routine:**

Help your teenager maintain a sense of stability and routine amidst the changes brought about by divorce. Encourage consistency in their daily lives, including school, extracurricular activities, and social engagements.

**5. Encourage Healthy Coping Mechanisms:** Encourage your teenager to engage in healthy coping mechanisms to manage stress and emotions. This may include exercise, creative outlets like art or music, journaling, or spending time with supportive friends and family members.

### **6. Provide Reassurance and Support:**

Reassure your teenager of your love and support, emphasizing that the divorce is not their fault and that both parents are committed to their well-being. Be patient and understanding as they navigate their emotions and adjust to the changes.

### **7. Model Positive Coping Strategies:**

Lead by example and model positive coping strategies for managing stress and adversity. Show your teenager that it's okay to seek help when needed and prioritize self-care.

### **8. Offer Opportunities for Connection:**

Encourage meaningful connections with both parents and extended family members, as well as supportive peers and mentors. Foster a sense of belonging and community that provides emotional support and understanding.

### **9. Seek Professional Support if Needed:**

Be open to the idea of seeking professional support for your teenager if they are struggling to cope with the divorce. A therapist or counselor trained in working with teenagers can offer valuable tools and strategies for navigating this challenging time.

### **10. Focus on Co-Parenting and Collaboration:**

Prioritize healthy co-parenting relationships with your ex-spouse, emphasizing collaboration, respect, and effective communication for the well-being of your teenager. Create a united front that prioritizes your teenager's needs above conflicts or disagreements.

### **Positive Effects of Divorce on Teenagers:**

While divorce can initially evoke feelings of turmoil and uncertainty, it can also have positive effects on teenagers' development in the long run. When approached with empathy and support, divorce can:

- Foster resilience and adaptability in teenagers.
- Encourage emotional maturity and self-reflection.
- Strengthen communication and conflict resolution skills.
- Promote independence and self-reliance.
- Provide opportunities for personal growth and self-discovery.

While divorce may present challenges, it can also be an opportunity for growth, healing, and transformation for teenagers and families. By providing love, support, and understanding, you can help your teenager navigate the complexities of divorce and emerge stronger, more resilient, and better equipped to embrace the journey ahead. Remember, with patience, empathy, and compassion, you can support your teenager through this transition and create a brighter future together.



# ***You Survived the Divorce. Now Comes the Part No One Talks About.***

by Joanna Green, Life Coach

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## **When “Doing Fine” Doesn’t Feel Fine**

There’s a point after divorce when everyone seems to expect you to be okay. The paperwork is finished. The major decisions have been made. You’ve figured out a new routine. You’re working, paying the bills, showing up for the people who depend on you, and doing what needs to be done. And maybe you expected to feel okay by now, too.

From the outside, it may even look like you’ve moved on. But there’s a part of rebuilding after divorce that doesn’t get talked about nearly enough: getting your life functioning again isn’t the same as feeling like yourself again.

You can be perfectly capable of managing your life and still quietly wonder, Who am I now? What do I actually want? Can I trust myself to make the right decisions about what comes next? For many women, this is where a different kind of rebuilding begins.

## **From “We” Back to “Me”**

Marriage teaches us to think in terms of “we.” Even when you are independent and capable, years of sharing a life with another person can shape the way you make decisions, plan for the future, spend your time, and think about your own needs. Then, after divorce, many of those decisions belong to you alone.

At first, that freedom may not feel very freeing. You may second-guess choices that once seemed simple. You might ask friends or family what they think before trusting your own answer. You may know exactly what everyone else needs from you but have difficulty answering a much more personal question: What do I want?

That uncertainty doesn’t mean you’re incapable of creating a new life. It may mean that your relationship with your own voice needs attention, too.

## **The Quiet Loss of Self-Trust**

We often talk about the more visible losses that can accompany divorce: the relationship, the home, financial changes, friendships, traditions, or the future you thought

you were going to have. We don’t talk nearly as much about one of the quieter things that can be shaken in the process: self-trust.

Divorce can leave you questioning things you once felt certain about. How did I not see this coming? Did I make the wrong choices? What if I get it wrong again? Can I trust my own judgment? Those questions can follow you long after the practical pieces of the divorce have been handled.

That’s why rebuilding after divorce isn’t only about creating a new schedule, finding a new home, dating again, or deciding what your next chapter should look like. Sometimes the deeper work is learning to hear yourself again—and trusting what you hear.

## **You Don’t Have to Go Back to Who You Were**

There’s also an assumption we sometimes make about healing: eventually, we’ll get “back to ourselves.” But what if going back isn’t the goal? Divorce changes you. So do grief, disappointment, growth, age, experience, and everything else you’ve lived through along the way. The woman on the other side of divorce doesn’t have to recreate the woman she was before it. She gets to discover who she is now.

That may mean noticing which parts of your old life still fit and which don’t. It may mean rediscovering interests you’ve neglected, recognizing needs you’ve minimized, establishing new boundaries, or allowing yourself to want something different than you wanted five or ten years ago. You don’t have to have all of those answers immediately. Reconnection often starts much smaller—with becoming curious about yourself again.

## **Reconnect. Rebuild. Reclaim.**

In my work with women navigating life after divorce, I think about this process in three stages: reconnect, rebuild, and reclaim. First, reconnect with yourself by paying attention to your needs, preferences, values, emotions, and the voice underneath everyone else’s opinions and expectations. Then, rebuild self-trust by making small decisions without automatically questioning yourself,



keeping promises to yourself, and noticing the evidence that you are capable of navigating your own life. Finally, reclaim your future by beginning to create a life that reflects the woman you are becoming rather than the life you think you're supposed to have after divorce.

These aren't boxes to check, and rebuilding self-trust doesn't necessarily happen through one dramatic decision. Sometimes it starts with something as ordinary as choosing what you want to do on a Saturday afternoon without wondering whether someone else would approve. It can look like saying no without writing an internal essay defending your decision. It can be trying something new, changing your mind, or making a choice without immediately asking three other people whether they think it was the right one.

### **Give Yourself Room to Discover What's Next**

There can be tremendous pressure after divorce to prove that you're doing well. But you don't have to rush into a new relationship, reinvent yourself overnight, or have an impressive answer when someone asks what you're doing next. There is value in the in-between. This is where you get to listen, experiment, change your mind, discover what feels like you and what doesn't, make decisions, and learn from them.

Gradually, something begins to shift. Instead of constantly asking, Am I making the right choice? you begin asking, Does this choice feel right for me?

It's a subtle difference, but a powerful one.

### **Creating What Comes Next**

Rebuilding your life after divorce isn't only about getting your life back together. It's also about rebuilding the relationship you have with yourself. And perhaps one of the greatest opportunities on the other side of divorce is realizing that you don't have to know exactly who you're going to become.

You can trust yourself enough to find out.

Joanna Green, Life Coach

*Able to work with clients all 50 states and Internationally*

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## *Divorce 101 A–Z:* *Divorce 101: O Is for* *Orders (and October)*



October is a month of structure. Routines settle, schedules solidify, and life begins to operate with more predictability after the flux of summer and early fall. In divorce, that same need for structure is often met through orders.

An order is a legally binding instruction issued by a court. During divorce, orders establish rules and expectations while everything else is still being sorted out. They are not suggestions or placeholders—they are enforceable guidelines that bring stability to an otherwise uncertain time. Most people first encounter temporary orders shortly after separation. These can address where children live, how parenting time works, who pays which bills, temporary child support or alimony, and sometimes who remains in the family home. Temporary orders are designed to create immediate clarity while longer-term decisions are negotiated.

There are also financial orders, parenting orders, and, eventually, final orders that are entered when the divorce is complete. Together, these orders create the framework that allows daily life to function while emotions and negotiations continue behind the scenes.

October is an apt time to talk about orders because they often arrive just as people are trying to regain footing. After separation, uncertainty can feel overwhelming. Orders reduce chaos. They protect routines. They give everyone—especially children—a clearer sense of what to expect.

Emotionally, orders can bring mixed reactions. Some people feel relief. Others feel constrained or unsettled by the formality of court involvement. Both responses are normal. Orders are not judgments about character or worth—they are tools to maintain fairness, safety, and consistency during transition.

If you're navigating divorce this fall, understanding orders can help you feel less reactive and more prepared. Knowing what's temporary, what's enforceable, and what may change allows you to plan instead of panic. Orders don't define your future—but they help hold things steady while you build it.



**Listen to Divorce 101!**

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# The Ultimate Modern Divorce Checklist

You've made the hardest decision of your life—or maybe it's been made for you. Either way, you're not broken. You're brave. But now comes the real work: not just surviving your divorce, but outsmarting it, outgrowing it, and using it to build a life you're proud of.

Welcome to your roadmap through the chaos. This isn't just another list. This is a battle plan wrapped in strategy, truth, and radical self-respect. If you're done Googling at 2 a.m., crying over coffee, or second-guessing yourself every five minutes—this is for you.

## 🔥 Your Pre-Divorce Power Moves

- Pull your free credit report and start monitoring monthly. Financial blindness is over.
- Open a personal checking and savings account at a bank your spouse doesn't use.
- Get a credit card in your name only—this is your independence in plastic.
- Inventory every asset you own—yes, even those airline miles and that ugly wedding china.
- List every single debt. Don't flinch.
- Track any new debts your spouse racks up. Screenshot everything.
- Get your last 3 years of tax returns. If you don't have them, get IRS transcripts.
- Gather logins to financial accounts—before the passwords mysteriously “change.”
- Beef up your emergency fund. Liquid cash = freedom.
- If you're a SAHM, squirrel away 3 months of expenses—quietly.
- Document your contributions to the marriage, both financial and emotional. They matter.

## 🔒 Digital & Logistical Safeguards

- Set up a private email for all divorce communications.
- Lock down your tech: change all passwords, disable shared cloud access.
- Stay off social media. No cryptic quotes, no revenge selfies.
- Get a P.O. Box or a trusted friend's address for sensitive legal mail.

## 💡 Clarify Your Role and Your Future

- Decide who you want to be during this war. Dignity isn't weakness—it's power.
- Put your kids first—but not in the middle.
- Build your divorce dream team: lawyer, coach, therapist, money pro, truth-teller friend.



by Paulette Rigo,  
Divorce Coach and Credential  
Private Mediator

Learn more about  
Better Divorce Academy

## ⚖️ Lawyer Up, The Smart Way

- Hire a family law attorney. Not just any—one who gets high-conflict.
- Book consults with three lawyers. Compare notes.
- Organize your questions and bring documents to every meeting.
- Ask about alimony, spousal support, parenting plans, leaving the house, and interim relief.
- Evaluate lawyers for fit, not just fees.
- Learn your legal path: mediation, collaborative, litigation, or DIY.
- If you use a lawyer, remember: they work for you, not your ex.
- Tell your lawyer if you want to change your name post-divorce.
- Don't do this alone. A divorce coach (hi, I'm Paulette ) will save you time, sanity, and legal fees.

## 💰 Financial Firepower

- Schedule time with a Certified Divorce Financial Analyst (CDFA).
- Ask your financial expert the hard questions about housing, income, insurance, and retirement.
- Meet with a real estate pro to understand your housing options.
- Figure out your health insurance—before it disappears.
- Get a full medical check-up. Take care of you.
- Itemize valuables and sentimental heirlooms. Photograph, store, and disclose.

## 🚚 Transition Game Plan

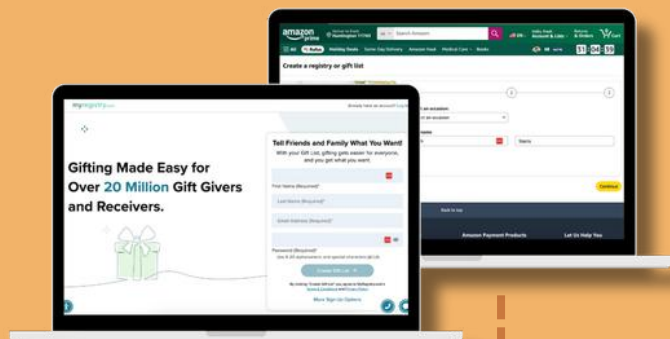
- Plan the move—yours or theirs. Quietly.
- Create a master list of post-divorce admin tasks: name changes, titles, accounts.



# *Build Your Divorce Registry with Fresh Starts Registry*

*Start here*

*Start a registry with Amazon (you can hide your address!) or MyRegistry*



*Add the items you need to rebuild and start fresh.*



*Use our scripts to share your registry with friends and family.*

*Grab the scripts*

*Share your registry with the Lead Registry Fairy and she might just support you with something from off your registry. If you want she'll also share with some of the other registry fairies, we have over 150 now!*

*Get supported by your community during your time of rebuild!*



*Definitely NOT the Registry Fairy*

HEY OLIVIA:

## *How do I explain my divorce to my kids without affecting how they feel about their dad?*

*"Hey Olivia, how do I explain divorce to my 7 and 10 year old? My husband has been emotionally neglectful, borderline abusive, belittles the children, and uses guilt trips and scare tactics. I want to be truthful without portraying him to the kids as a bad person. Any advice would help."*

So, that instinct—to be honest without villainizing—is one of the healthiest a parent can bring into this, and also genuinely hard to execute! Remember, kids already have their own direct experience of how he treats them. There's no need to convince them of anything or build a case.

For the divorce conversation itself, center it on personal experience, not a verdict on him: "I need to live somewhere I feel safe and at peace, and I haven't felt that way here for a long time. This isn't about you." Honest, without editorializing his character.

Not villainizing him doesn't mean pretending the belittling is fine. If kids come hurt about how he's treated them, validating directly, "that sounds hard, you didn't deserve that," is telling them the truth about their own experience, not bad-mouthing him.

Let kids' own observations lead. If a child says "dad's mean sometimes," simply, "I hear you, that must be hard" works, without amplifying or defending.

Given the belittling, guilt-tripping, and scare tactics described, that pattern deserves its own dedicated attention. A child therapist trained in both divorce and difficult parental dynamics can offer support beyond what one parent alone can provide.

For a 7 and 10 year old, the core truth stays the same, just delivered with more repetition and simplicity for the younger one.

For now, take one small step: write down two or three sentences that describe your own experience honestly, without describing his character. This way, you have language ready that feels true to you and avoids improvisation in a hard moment.



## ***Divorce Books: Soft Launch: A Coming-of-Adulthood Novel by Sarah Vacchiano***

What happens when you get married at 22, divorced by 27, and have to figure out who you actually are for the very first time — as a fully formed adult? That’s the question at the heart of this week’s episode of Divorce Happens, and it’s one that Sarah Vacchiano has spent the last decade not just living, but writing. Sarah is a Los Angeles-based entertainment lawyer, a first-time author, and the mother of a four-year-old — and her debut novel, *Soft Launch: A Coming of Adulthood Story*, is the kind of book the divorce recovery space has been quietly waiting for. Part roman à clef, part fresh start manifesto, *Soft Launch* follows a young woman navigating her first year after divorce in New York City, and the story is drawn unmistakably from Sarah’s own life. In this conversation with host Olivia Howell, Sarah opens up about why she wrote it, what she learned from her early divorce, and why “coming of adulthood” — not “coming of age” — was the only framework that fit.

This episode is for anyone who has ever felt too young to be divorced, too old to be starting over, or too ashamed of a decision that was actually the bravest thing they ever did. Sarah and Olivia talk about the importance of representation in divorce media, the way childhood experiences shape the relationships we choose, and what it means to “live your way into the answer” — a Rainer Maria Rilke quote that Sarah has carried through her entire post-divorce journey. And for listeners who love a great beach read with emotional depth, *Soft Launch* is exactly the kind of divorce novel that makes you feel seen and hopeful at the same time. The takeaway isn’t just about surviving divorce in your 20s or starting fresh after marriage — it’s about giving yourself permission to become someone new, even if it’s uncomfortable, even if it’s messy, even if it takes ten years to write the book.



*Click through to listen!*

*Feeling a little lost navigating the next steps?*

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Consult at [divorceresourceconsult.com](https://divorceresourceconsult.com)**



## ***Your Divorce Support Team: 250+ Questions to Help You Build Your Divorce Support Team***

Your Divorce Support Team is your go-to guide for navigating divorce with clarity and confidence. Packed with 250+ essential questions and expert insights, this resource empowers you to build the right support team, protect your finances, and prioritize your emotional well-being during every step of the process.

**Download the ePub or PDF for FREE**

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### **JENNY SAYS SO** ***Weddings After Divorce***

Dear Jenny,

I'm newly divorced and I feel like I'm walking into a social obstacle course. I just got invited to a wedding that's a "mutual friends" situation. My ex will be there. I don't know if they're bringing a date, or if I'm supposed to bring a date, or if I'm supposed to show up alone and pretend I'm completely fine while we both circulate like two magnets that can't touch.

Part of me wants to decline because I don't want the anxiety. Part of me wants to go because I'm tired of my divorce shrinking my life. And then there's the etiquette piece: I don't want to make the couple's wedding about my situation. I don't want to be the drama. I don't want to be the whisper campaign. I just want to celebrate them and also not have a full-body stress response at the cocktail hour.

Also—what do I do about seating? Do I warn the couple? Do I ask to be seated far away? Do I just... hope for the best? And if my ex tries to talk to me, do I engage? If they ignore me, do I look petty? I feel like there's no "right" way to do this.

What's the etiquette around weddings and events when you're newly divorced?

Love,  
Sweating in Stamford

***Read Jenny's response →***

Dear Sweating in Stamford,

First: you're not dramatic. Weddings are already emotionally loud. Add a recent divorce and it's basically a sensory experience.

Here's the etiquette rule: you are allowed to protect your peace without recruiting other people into the divorce. That means you don't have to go. And if you do go, you don't have to perform "we're totally fine."

Start with the most grown-up question: What will future-you thank you for? Sometimes that's "I went and reclaimed my life." Sometimes that's "I stayed home and didn't ruin my week."

If you decide to attend, keep it simple and discreet:

If you need to flag it to the couple (only if necessary):

"Quick note—[Ex] and I are both invited. No need to do anything special, but if possible, seating us separately would help keep the focus on you."

No long backstory. No emotional dumping. Just logistics.

How to act at the event: neutral, warm, brief.

If you cross paths: "Hi. Hope you're well. I'm going to say hello to the couple."  
That's it. Polite. Contained. Exit.

Date etiquette: only bring someone if you'd bring them even without your ex there. A wedding is not the place for a rebound debut.

And if you choose not to go? Send a gift, a kind note, and release the guilt.

Your healing is not a social obligation.

*Jenny*

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places you listen to podcasts!***

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# *The Hidden Risks of “Naked” Mediation (And How to Guarantee a Court-Free Divorce)*



by Amanda Mason of SOLAGREE®

Learn more about  
SOLAGREE®

For anyone navigating the overwhelming transition of separation, finding a pathway that preserves your peace, your finances, and your family's dignity is paramount. You are looking for a new start, not a multi-year battle.

When I graduated from law school in 2003, I entered the traditional court system ready to do exactly what I was trained to do: fight hard, push forward, and win cases. But over my years as a litigator, I began to notice something deeply unsettling. Even when my clients “won” in the courtroom, the collateral damage left behind was immense. After I personally experienced the trauma of taking the stand in my own custody trial, the reality of what we put families through became undeniable.

The traditional adversarial court system is a failing model that leaves families financially and emotionally drained. By definition, it is a system of somebody-versus-somebody, breeding an atmosphere of hostility and paranoia. For many couples facing separation, this “divorce industrial complex” feels like an unavoidable nightmare that fuels anxiety and completely erodes trust.

Naturally, modern couples are increasingly rejecting this toxic path and looking for peaceful alternatives. While traditional mediation is often presented as the ultimate solution, it carries a significant, hidden risk that can derail your fresh start.

## **The Illusion of Safety in “Naked” Mediation**

Traditional mediation is a remarkable tool where a trained neutral professional helps a couple work through differences privately. However, traditional mediation carries a massive vulnerability: let's call it “naked” mediation, since it lacks a binding safety net.

The biggest risk of this process is that no one is required to come to an agreement. Because it is entirely non-binding, either spouse can simply walk away at any time.

If negotiations get tough, or if one spouse decides to be uncooperative, the entire process collapses. All the time, money, and emotional energy you spent negotiating falls apart, leaving you with little choice but to enter the expensive, backlogged court system anyway.

To understand why this model so often fails, we have to look at the psychology of divorce. At our core, we are mammals who crave human connection and support during our most vulnerable moments. When a marriage ends, both spouses' fight-or-flight modes instantly engage, and whatever trust existed is battered.

When you participate in a non-binding negotiation, the threat of your spouse walking away and dragging you into court constantly looms over the room. As long as that threat exists, neither you nor your spouse can truly relax. You are forced to remain in a defensive posture, which prevents you from using your rational brain to design creative, long-term compromises for your family.

## **The Solution: Structured Mediation-Arbitration**

You do not have to choose between a toxic court battle and a risky, non-binding mediation. To truly future-proof your divorce and guarantee a court-free outcome, you can utilize a smarter, human-centric alternative known as structured mediation-arbitration.

In this method, couples commit to a binding process from the very beginning. By agreeing upfront to this model, you and your spouse are legally promising each other that you will never go to court to resolve your differences. Instead, you move through a measured, three-step process guided by dedicated professionals.

**Phase 1: Education and Intake.** We never want couples to negotiate while operating at an informational deficit. First, you work with a Certified Divorce Financial Analyst (CDFA) who helps you gather documents and deeply understand what is actually in play financially. This bypasses the notoriously burdensome legal discovery slog. If you have children, a child custody intake specialist helps create a parenting roadmap that validates each parent's styles and values - and often revealing that you share more commonalities than differences.

**Phase 2: Structured Mediation.** Armed with financial clarity and educational support, you enter mediation.

A skilled attorney-mediator helps you bridge the gap on remaining issues, facilitating objective discussions to resolve your differences.

Phase 3: The Binding Safety Net of Arbitration. This is the crucial piece that guarantees your court-free resolution. Everything you agreed upon is formally adopted into a binding document called an Arbitration Award. For any issues you simply cannot resolve, a private, vetted arbitrator steps in to make a legally binding decision based on your state's laws.

### **Prioritizing Emotional Coaching and Lowering Anxiety**

Divorce triggers profound emotional trauma, which is why structured mediation-arbitration delegates the heavy lifting of emotional coaching to dedicated experts. The process frequently employs divorce coaches and trusted counselors who provide either joint decoupling assistance or one-on-one guidance. This deliberate inclusion allows individuals to properly manage the complex emotional and pragmatic concerns of their separation. As a result, attorneys and other legal professionals are freed up to focus on their highest and best uses, dramatically reducing professional burnout.

Furthermore, the structure of the process itself inherently provides emotional relief.

Committing to a binding process from the start pulls individuals out of a defensive mentality. Knowing from the outset that there is a soft landing pad at the end of the process—and that no single person can blow the negotiation up into a multi-year lawsuit—organically lowers anxiety and allows both spouses to engage in dignified compromise.

This framework also ensures predictable, flat-fee costs that are substantially less expensive than traditional litigation, eliminating the financial unpredictability that so often plagues separating families. Because it is entirely private, it keeps your intimate family matters off the public court docket.

Divorcing strong means maintaining who you are at the core of your soul all the way through to the end of the process. You have the agency to choose how you navigate this transition. By shifting to a structured mediation-arbitration model, you are empowered to resolve your issues entirely outside of the public courtroom, prioritizing a private, dignified transition toward your fresh start.

*NOTE: The foregoing article is not intended to give legal advice. All processes referenced are adapted to state law.*



## *10 Essential Questions to Ask a Mortgage Lender When Buying a House on Your Own Post-Divorce*

Navigating the home-buying process post-divorce is an empowering yet challenging experience. For many, it's the first time they're buying a house on their own, which comes with unique financial considerations and responsibilities. A key player in this journey is your mortgage lender, who will guide you through the borrowing process. Asking the right questions can make all the difference in securing a home loan that aligns with your financial goals and stability.

1. **What mortgage options are available to me?** There are various types of mortgages—conventional, FHA, VA, and USDA loans, each with different requirements and benefits. If you're newly single, your income and credit profile may differ from what it was during your marriage. Understanding which options are available to you can help you choose a loan that fits your financial situation and long-term goals.
2. **How will my credit score affect my interest rate?** Your credit score plays a major role in determining your interest rate. Post-divorce, your credit might look different, especially if you've had to divide debts or remove your name from joint accounts. Understanding how your credit score influences your rate allows you to plan for either improvements or adjustments to your budget.
3. **What are the down payment requirements?** The standard down payment is typically around 20%, but some lenders offer programs with lower requirements. If you're managing finances on a single income post-divorce, knowing your down payment options is crucial to understanding what's affordable. Some loans, like FHA loans, require as little as 3.5% down.
4. **How much can I afford to borrow?** Post-divorce, your income and expenses might have shifted significantly. A lender can help you understand your borrowing power based on your income, credit score, and debt-to-income ratio. This is crucial for setting realistic expectations and avoiding financial strain.

**What will my monthly payment be, including taxes and insurance?** It's not just the mortgage payment you need to budget for—property taxes, homeowner's insurance, and potentially mortgage insurance are part of your monthly cost. Ask for a breakdown of these costs so you're fully aware of your monthly obligations before signing anything.

6. **What are the closing costs and can they be rolled into my loan?** Closing costs can add up to 2%–5% of the loan amount. Knowing these costs upfront helps you budget accordingly. In some cases, these fees can be rolled into your mortgage, which could be helpful if your post-divorce finances are tight.
7. **Are there any first-time homebuyer or special programs available?** If this is your first time buying a home solo, you may qualify for special programs that offer lower interest rates, reduced down payments, or even grants. Knowing what's available can help you save significantly on your home purchase.
8. **Can I get pre-approved, and how long does it last?** A pre-approval not only gives you a clear picture of your borrowing power but also shows sellers that you're a serious buyer. Ask your lender how long the pre-approval is valid, as the housing market and your financial situation could change.
9. **Are there penalties for prepaying my mortgage?** If your financial situation improves and you want to pay off your mortgage faster, you'll want to know if there are any prepayment penalties. Some lenders charge fees if you pay off your loan early, and understanding these terms upfront prevents any surprises.
10. **What happens if I miss a payment?** Life post-divorce can come with financial unpredictability. Understanding the consequences of a missed payment, as well as your lender's policies on late fees and grace periods, can help you manage any unforeseen financial hiccups.

### **It's important to remember that...**

Buying a house on your own after a divorce is a bold step towards reclaiming your independence and rebuilding your life. But it's crucial to go into it with eyes wide open. Asking your mortgage lender these ten questions ensures that you understand not just what you're signing up for, but how to thrive as a solo homeowner.



## *November in the Divorce Happens Community...*

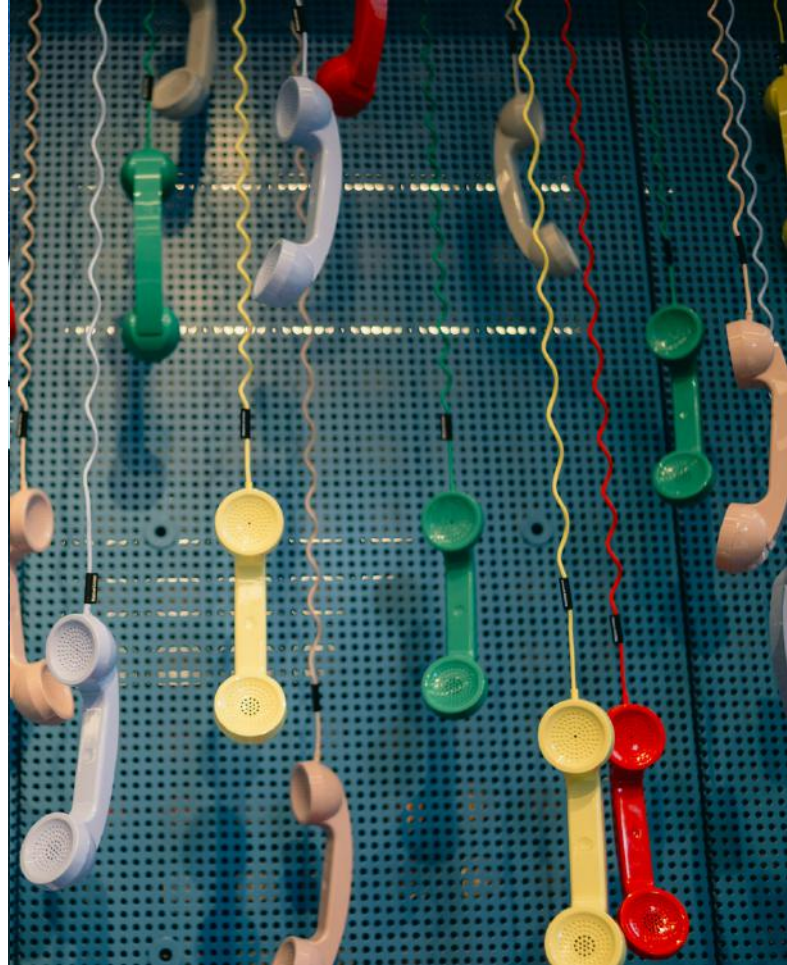
Divorce doesn't just rearrange your life — it rearranges your people. This November, the Divorce Happens Community is digging into "Who Showed Up," a theme about the friendships that surprised us, the ones that quietly disappeared, and everything in between.

Because here's the truth nobody prepares you for: divorce is a filter. Some people you thought would be there for anything vanish without a word. Others — sometimes people you barely knew — show up in ways you never expected. This month, we're naming both sides of that honestly, no sugarcoating.

We're thrilled to welcome two guest voices this month: D'IONNA, author of *Finding Love After Divorce*, and Jessica Lattif, founder of *Not Working in Tech*. Both will share their own stories of friendship, loss, and connection during divorce through featured posts and live conversations with our community.

Throughout November, members can expect journal prompts built around this theme, a personal essay, our weekly "Hey Olivia" advice column tackling real reader questions about shifting friend groups, and a community Zoom hang to connect with others navigating the same thing.

If you've ever wondered who your real people are — or grieved the ones who weren't — this month is for you.



*Join the FREE year long Divorce Happens Community at [DivorceHappensCommunity.com](https://DivorceHappensCommunity.com)*

**Join the Divorce Happens Community**

## WE'RE WRITING A BOOK!

### ***Divorce Happens: A Compassionate Guide to Starting Fresh***

AUGUST 2027 | SHELDON PRESS

Three years ago, we started talking about writing a book. We finally have the right one.

*Divorce Happens: A Compassionate Guide to Starting Fresh*, by Fresh Starts co-founders Olivia March Howell and Genevieve Dreizen, is under contract with Sheldon Press. Built on our six-part Fresh Starts Framework. Out August 2027.

Want to follow along? Sign up for updates at [freshstartsregistry.com/book](https://freshstartsregistry.com/book) and we'll keep you in the loop as the book takes shape.

More to come.



**Sign up for book updates!**

## Podcast Spotlight: Single-Parenting with Connection (NOT Perfection)

Hosted by Gila Z Reckess, PhD

Single-parenting in a world that isn't built for you — or your beautifully complex kid — is hard enough without advice that doesn't fit your reality. That's the gap this podcast is built to fill: practical, heart-centered support that meets single parents in their actual, messy lives. No platitudes, no lectures, and never — ever — a suggestion to "just tag your partner in."

New episodes drop every Tuesday morning, moving between solo episodes, expert interviews, listener questions, and real stories from real parents. Topics range from what's really underneath big behaviors, to emotion regulation (both the kids' and the parents'), co-parenting with a difficult ex, boundaries, school struggles, and more.

### If you're in the middle of it right now

For a parent in the thick of divorce, scrolling for something to listen to at 11pm, Episode 6 is the one to hand them: "2 Reasons You Can't 'Calm' Your Way Out of the Hard Stuff."

Mid-divorce, everyone hands out the same advice — breathe, stay calm, be consistent. She's tried all of it, and it's still hard. So she starts to think the problem must be her. This episode makes the case that it isn't, unpacking why calm-down advice keeps failing and what to try instead.



A few other episodes that meet parents where they are mid-divorce:

- Keeping Your Cool: Emotion Regulation for Parents
- Why Kids "Lose It": What's Beneath the Big Behaviors
- Communicating with a Difficult Ex, with Jill Kaufman
- Raising Securely Attached Kids in Single-Parent Families, with Aurisha Smolarski
- From Survival Mode to Steadier Ground after High-Conflict Divorce: Sara's Story
- Boundaries in Parenting (There's More to It Than You Think)

### Ready for more support?

For parents who want to go deeper than an episode can take them, semi-private Coaching Circles are currently enrolling — a space to work through this alongside others who get it, when you're ready for that next step. [Learn more about the Coaching Circles.](#)



Listen Now



# *Reconnecting With Your Values After Separation or Divorce*

by Kandice Thorn, Divorce Coach

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Separation and divorce require an almost overwhelming number of decisions. Where will you live? How will you divide your time with your children? What happens to your finances? Which friendships will change? What will holidays look like? Do you want to date? Should you change jobs, keep the house, move somewhere new?

In the middle of all those practical questions, there is another one that is easy to overlook:

## **What matters to me now?**

Not what mattered to you as one half of a couple, what you became accustomed to doing because that was how your household worked, or what the two of you decided together was best for your family. Not what mattered to you before your marriage. What values matter most to the person you are today?

Divorce disrupts many of the structures we use to organize our lives. That disruption can be disorienting, but it also creates an opportunity to take stock of your values and think intentionally about how you want to live in this next phase.

## **Reassessing What Matters to You**

As one half of a couple, you likely made adjustments that affected how some of your values showed up in your life. There is nothing inherently wrong with that – it's part of what partnership is all about. But when the compromises that shaped your married life are no longer needed, you have an opportunity to look again at what matters to you. What you find may be a mix of the familiar and the new.

Some things that once mattered deeply to you may still feel important, even if they haven't had much space in your life recently. You may remember how much you loved having people over, traveling, making music, being involved in your community, or pursuing your career. There can be something wonderfully clarifying about recognizing one of those parts of yourself and thinking, "Oh, yeah. That can be important to me again."

Some things that once mattered deeply to you may still feel important, even if they haven't had much space in your life recently. You may remember how much you loved having people over, traveling, making music, being involved in your community, or pursuing your career. There can be something wonderfully clarifying about recognizing one of those parts of yourself and thinking, "Oh, yeah. That can be important to me again."

At the same time, you have changed since you entered your marriage. Your experiences may have shifted your priorities, making certain values more important and others less so. What mattered to you at 30 may not be what matters to you at 45 or 55.

Reconnecting with your values, then, isn't about returning to the person you were before your relationship. It's about taking stock of who you are now: what still matters, what has changed, and what you want to make more room for in the life ahead.

## **Building a Life That Reflects Your Values**

Identifying your values is only the beginning. The next step is to look at the life you are living now and ask how well it reflects them.

Start by considering the areas of your life that matter most: your relationships, parenting, career, friendships, home, health, community, finances, and how you spend your time. Where do you already see your values reflected? Where is there a disconnect? You may discover, for example, that connection is one of your most important values, but your social life has dwindled over the years. Or that you deeply value creativity but have almost no outlet for it in your current life.

Those gaps don't necessarily call for dramatic changes. In fact, when so much else may already be changing, small and intentional choices can be far more manageable. If community matters to you, you might reconnect with an organization you once enjoyed or become more involved in your neighborhood. If adventure has been missing, you don't need to book a month-long trip; you might simply start exploring places you've never been.

Your values can also serve as a filter for the bigger decisions that come with rebuilding after divorce. Whether to stay in your home, pursue a new job, start dating, move to a different city, or change the way you spend your time becomes easier to think about when you know what you are

trying to build toward. Values won't always give you an obvious answer, and practical realities will still matter. But they can help you distinguish between a choice that simply solves today's problem and one that moves you toward the life you actually want.

You don't need to redesign your whole life at once. Choose one area where the way you're living feels out of alignment with something that matters to you, and ask yourself: What is one thing I could change to make a little more room for this value in my life?

Over time, those choices add up. Rebuilding after divorce doesn't have to mean creating an entirely new version of yourself or designing some picture-perfect "next chapter." It can be something much more grounded: understanding what matters to you now and making choices, one by one, that allow more of those things into your life.

If you're not sure what your values are—or simply haven't stopped to think about them in a while—I've created a free Values Finder to help you identify and prioritize what matters most to you. You can access it at [kandicethorn.com](https://kandicethorn.com).

**Kandice Thorn | Divorce Coach**

*Able to work with clients all 50 states*

**Kandice Thorn Coaching**



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# ***What to consider when you're considering divorce: everything you need to know about postnuptial agreements***

Deciding whether to stay in a marriage or move toward divorce is never easy, and understanding your financial and legal options can make all the difference. One tool that many couples overlook—but can be incredibly helpful—is a postnuptial agreement. Whether you're hoping to protect your assets, establish financial clarity, or create a sense of security as you navigate this transition, a postnup can offer peace of mind and a clear path forward.

In this guide, we'll break down what a postnuptial agreement is, why it matters, and how it can impact your divorce process. If you're considering divorce and wondering how to safeguard your future, this is everything you need to know.

**What is a Postnuptial Agreement?** A postnuptial agreement is a legal document that married couples create after they're already married. It's similar to a prenuptial agreement (which people sign before they get married), but this one happens later on. In a postnuptial agreement, the couple writes down how they want to handle their money and property if they ever get divorced in the future. This can include things like who gets the house, how debts will be paid, or what happens to savings accounts. It helps make things clear and fair, and can give both people peace of mind, knowing there's a plan in place just in case things don't work out.

**Who Needs a Postnuptial Agreement?** A postnuptial agreement can be helpful for many different married couples, especially if they want to protect their money, property, or future plans. Some couples get one if their financial situation changes, like if one person starts a business or gets a big inheritance. Others may use it if they had problems in their marriage and want to set clear rules about money to help rebuild trust. It can also be useful for parents who want to make sure their children from a previous relationship are taken care of. Even though not everyone needs a postnuptial agreement, it can help couples avoid arguments and make things easier if they ever decide to get divorced.

**How Does a Postnuptial Agreement Help People Getting Divorced?** A postnuptial agreement helps people during a divorce by making things less stressful and more organized. It's like a plan that the couple made ahead of time about who gets what, so they don't have to fight over money, property, or debts. Instead of arguing in court for months, they already know who keeps the house, how savings will be split, and who is responsible for paying certain bills. This can save time, money, and a lot of stress during a difficult time. It also helps people feel more in control of their future, because they already made important decisions when they were thinking clearly, rather than during an emotional divorce.

## **Essential Elements of a Postnuptial Agreement During a Divorce**

If you're already in the divorce process, a postnuptial agreement can help create clarity and reduce conflict by outlining important financial and legal decisions before the divorce is finalized. This agreement can make the process smoother, helping both parties avoid unnecessary stress and legal battles. Here are the key elements that should be included, why they matter, and how to discuss them in a civil and constructive way.

### **1. Division of Marital Assets & Property**

**What it covers:** Specifies how property, real estate, cars, bank accounts, and other valuable assets will be divided.  
**Why it's important:** Ensures both parties understand who keeps what, reducing future disputes.

**How to speak up civilly:** "I think it's important that we clearly outline who keeps what, so we can move forward without confusion or arguments later."

### **2. Allocation of Debts & Liabilities**

**What it covers:** Determines who is responsible for paying off joint debts like mortgages, credit cards, student loans, or medical bills.

**Why it's important:** Prevents one person from getting stuck with unfair debt after the divorce.

**How to speak up civilly:** "I want to make sure we both walk away from this process without unexpected financial burdens. Let's divide our debts fairly so we can both move forward."

### **3. Spousal Support (Alimony) Agreement**

**What it covers:** Outlines whether one spouse will pay alimony, for how long, and how much.

**Why it's important:** Provides financial stability if one spouse earns significantly less or sacrificed career opportunities during the marriage.

**How to speak up civilly:** "We should talk about financial support after the divorce to make sure we both land on our feet. Let's find a fair and reasonable solution."

#### 4. Child Custody & Parenting Plan

What it covers: Details where the children will live, how time will be shared, and how parenting decisions will be made.

Why it's important: Ensures stability and consistency for the children, reducing stress for everyone involved.

How to speak up civilly: "Our kids' well-being is the most important thing. Let's work together to create a schedule that works for them and for both of us."

#### 5. Child Support & Shared Expenses

What it covers: Establishes who will cover children's expenses, including education, healthcare, extracurricular activities, and daily costs.

Why it's important: Ensures both parents contribute fairly to their children's needs.

How to speak up civilly: "I want to make sure our kids are well taken care of. Let's discuss how we'll divide their expenses fairly."

#### 6. Business Ownership & Investments

What it covers: Clarifies who keeps ownership of a business or shared investments, and how profits will be handled.

Why it's important: Prevents business assets from being unfairly divided or causing financial instability for one party.

How to speak up civilly: "Since we both have a stake in our business/investments, let's outline a fair plan that protects both of us moving forward."

#### 7. Retirement Accounts & Pensions

What it covers: Details how retirement funds, pensions, and savings accounts will be divided.

Why it's important: Ensures both spouses receive a fair share of long-term savings, especially if one person contributed more.

How to speak up civilly: "We should clarify how we'll handle our retirement savings so there are no surprises down the road."

#### 8. Inheritance & Future Assets

What it covers: Specifies whether future earnings, inheritances, or financial gifts will be shared or kept separate.

Why it's important: Helps prevent disputes over money that may not even exist yet but could cause problems later.

How to speak up civilly: "Let's make sure we're both clear on what happens with any future assets, so we can avoid any misunderstandings."

#### 9. Life Insurance & Healthcare Coverage

What it covers: Determines who will maintain health insurance, life insurance policies, and who will be beneficiaries after divorce.

Why it's important: Ensures financial security for both spouses and children in case of emergencies.

How to speak up civilly: "I want to make sure we're both covered in case of emergencies. Let's outline a plan that makes sense for both of us and our kids."

#### 10. Dispute Resolution & Mediation

What it covers: Specifies how future disagreements will be handled—through mediation, arbitration, or court.

Why it's important: Prevents unnecessary legal battles and helps resolve issues in a peaceful, cost-effective way.

How to speak up civilly: "If any issues come up in the future, I'd rather settle them through mediation than in court. What do you think?"

*Divorce comes with  
a lot of questions.*

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### 3. Evaluate Debt Responsibilities

- **What It Is:** Assess any joint or individual debts, such as mortgages, credit card balances, student loans, or car loans, and understand who is responsible for each.
- **Why It's Important:** Debt is divided alongside assets in divorce, so knowing your liabilities helps you prepare for potential outcomes and avoid surprises.
- **Who Can Help:** A financial advisor or credit counselor.
- **How to Ask for Help:** Contact a financial advisor and say: "I'm preparing for a potential divorce and need a clear picture of our shared and individual debts."
- **Ask:** "How will debt division work in a divorce? What steps can I take to protect myself from being held liable for my spouse's debts?"

### 4. Assess Tax Implications

- **What It Is:** Understand how dividing or selling assets during divorce could impact your tax obligations, such as capital gains taxes, property transfers, or retirement account penalties.
- **Why It's Important:** Proper planning can help you minimize financial losses and avoid unexpected tax bills.
- **Who Can Help:** A tax advisor or CPA with experience in divorce.
- **How to Ask for Help:** Approach a tax advisor and say: "I'm considering divorce and want to understand how asset division might affect my tax obligations."
- **Ask:** "What tax implications should I consider for selling or transferring assets? How can I prepare for these during the divorce process?"

## *What to Consider When You're Considering Divorce*



Thinking about divorce? This powerful, practical guide walks you through the first steps—emotionally, legally, and financially. With expert insights on custody, alimony, assets, and more, it's your essential roadmap to clarity, confidence, and support as you consider, plan, and prepare for divorce.

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# *The Divorce Happens Community*

A free, year-long space for anyone facing, moving through, or healing from a divorce — with honest stories, real guidance, and people who get it. Before, during, and after.

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## ***Why "It's Not That Bad" Is Worth Questioning***

**Quick Answer:** Catching a noticeable gap between casually describing a situation as "not that bad" and how it actually sounds when said aloud is meaningful information, indicating that one's underlying sense of what's acceptable remains intact, even if it's been overridden by a habit of minimizing. Ordinary relationship disappointment differs categorically from a sustained pattern of criticism or walking on eggshells; these aren't simply different degrees of the same thing. Lowering expectations to make a difficult situation feel more tolerable is a common coping response, not evidence that the lowered standard is accurate. Recognizing when normalized mistreatment has replaced a clear sense of what's acceptable in a relationship is difficult, particularly after years of unconsciously adjusting expectations to make a hard situation feel more manageable.

### **The Gap Between What's Said and How It Sounds Is Meaningful**

Noticing that something described casually as "not that bad" actually sounds significant or concerning when spoken aloud reflects an intact internal sense of what's acceptable, even when that sense has been overridden by a habit of minimization developed over time.

### **Ordinary Disappointment Differs From a Sustained Pattern**

Minor, everyday relationship friction — forgotten tasks, small annoyances — is categorically different from a sustained pattern involving criticism, feeling diminished, or persistent caution around a partner's reactions. These represent different kinds of experiences, not simply different points on the same scale.

### **Lowering Expectations Is a Common Coping Response**

Adjusting one's expectations downward to make a difficult, unchangeable situation feel more tolerable is a common and understandable way people cope with hardship. This response doesn't indicate that the lowered expectations are an accurate reflection of what's reasonable or healthy.

### **A Practical Tool for Recalibrating Perspective**

Pausing when the impulse to minimize arises and asking whether the same situation would be acceptable for someone else deeply cared about — a child, a close friend — often reveals a more honest standard than the one typically applied to oneself.

### **Feeling Safe and Respected Is a Baseline, Not an Earned Outcome**

Basic safety and respect within a relationship aren't outcomes that need to be earned through proving something. Framing these as baseline expectations, rather than rewards contingent on certain behavior, can help reframe questions about what one "deserves."

### **Recalibration Often Requires Professional Support**

Years of automatic minimization can make it genuinely difficult to independently recalibrate a sense of what's reasonable to expect from a relationship. Professional support can provide meaningful help in untangling a habitual pattern that has operated largely outside conscious awareness.

### **Frequently Asked Questions**

Why do I keep saying "it's not that bad" about things in my marriage that actually sound concerning? This gap often indicates that an underlying sense of what's acceptable remains intact, even though it's been overridden by a habit of minimization developed over time as a coping response. Is criticism and walking on eggshells just a normal part of marriage? No. This represents a categorically different experience from ordinary relationship disappointment or minor friction, and deserves to be recognized as its own distinct pattern rather than folded into normal marital dynamics.

Why did I start believing that mistreatment was normal in my relationship? Lowering expectations to make a difficult, unchangeable situation feel more tolerable is a common coping response, though it doesn't reflect an accurate standard for what's healthy or reasonable.

How can I figure out what I actually deserve in a relationship? Reframing safety and respect as a baseline rather than something to be earned, and considering whether a situation would be acceptable for someone else you care about, can help recalibrate this perspective.

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**Join the Divorce Happens Community**

# *The Power of Vision: A steadier way forward*

Life happens in the transitions.

We all experience change. It can be divorce, disease, death of a spouse, loss of a child, a move, a job loss. It can be a promotion, a romance, an engagement, a health scare that turns out to be nothing, a financial windfall. Every life shift, positive or negative, creates transition.

We all have a choice. How will we walk through the transition? Will we spit ball it or pause and take some time to craft a vision? Most of us do the former. We rush forward without a plan because we think that moving fast is our only option.

## **Vision and Values Comes First**

When people are in transition, especially divorce, my goal is to support them to pause and re-orient themselves. This is the space where vision work begins. Your vision becomes your decision making anchor.

A co-created vision is about clarifying what matters, and allowing decisions to flow from that clarity rather than from fear or reactivity. It is not about predicting the future or forcing optimism. It is about articulating your values. We assume we know our values, but until we are challenged to articulate them, they are floating, fluffy ideas. Speaking them aloud and writing them down allows us to build our narrative around our past, present and future. It gives us words, goals and direction that come from our center.

In a concrete way, vision work helps clients:

- Reduce overwhelm by creating a sense of direction
- Replace self-judgment with curiosity and self-trust
- Feel ownership of their choices, rather than feeling pushed or cornered
- Stay grounded when emotions run high or conversations become difficult

Vision becomes an internal anchor, one that clients can return to over and over as the process unfolds.

## **How Vision Supports Your Divorce Plan**

Work that is grounded in a vision-centered, team-based model, helps people move through divorce and other life transitions with clarity, stability, and intention. Further, it helps them reduce overwhelm, which can diminish conflict and long-term regret.



by Lisa Lisser, Divorce Coach

Learn more about  
LZL Coaching

To activate their vision, which can involve a mindset shift, my clients develop a step by step action-oriented divorce blueprint. It's like a mission statement, framed around behaviors they will begin to practice. Small changes lead to big impact. This is especially helpful when building a future focused financial plan. We look at where you are now, explore where you have been in the past, and guide you toward your best future opportunities.

Clients move forward with a sense of authorship over their next chapter. A key takeaway is that my clients learn how to ask questions. And I challenge them to answer questions they may not have considered. Often our fear of looking dumb or “not knowing” holds us back from asking our most significant questions. We judge our lack of knowledge. My goal is to give my clients permission to get curious and ask questions. I ask you big questions and together we create a variety of scenarios so my clients feel confident they are designing the best plan for their future.

The mission is not aspirational—it is practical.

It is a guide for what the client will do to move forward with integrity and clarity.

## **A Closing Thought**

Transitions shake up your life. You can't have all the answers before you begin or when the trauma strikes. We don't expect you to. And you don't need to expect that of yourself.

To learn more, reach out to me at [lisa@lzlcoaching.com](mailto:lisa@lzlcoaching.com) or book a complementary discovery call at [www.LZLcoaching.com](http://www.LZLcoaching.com)



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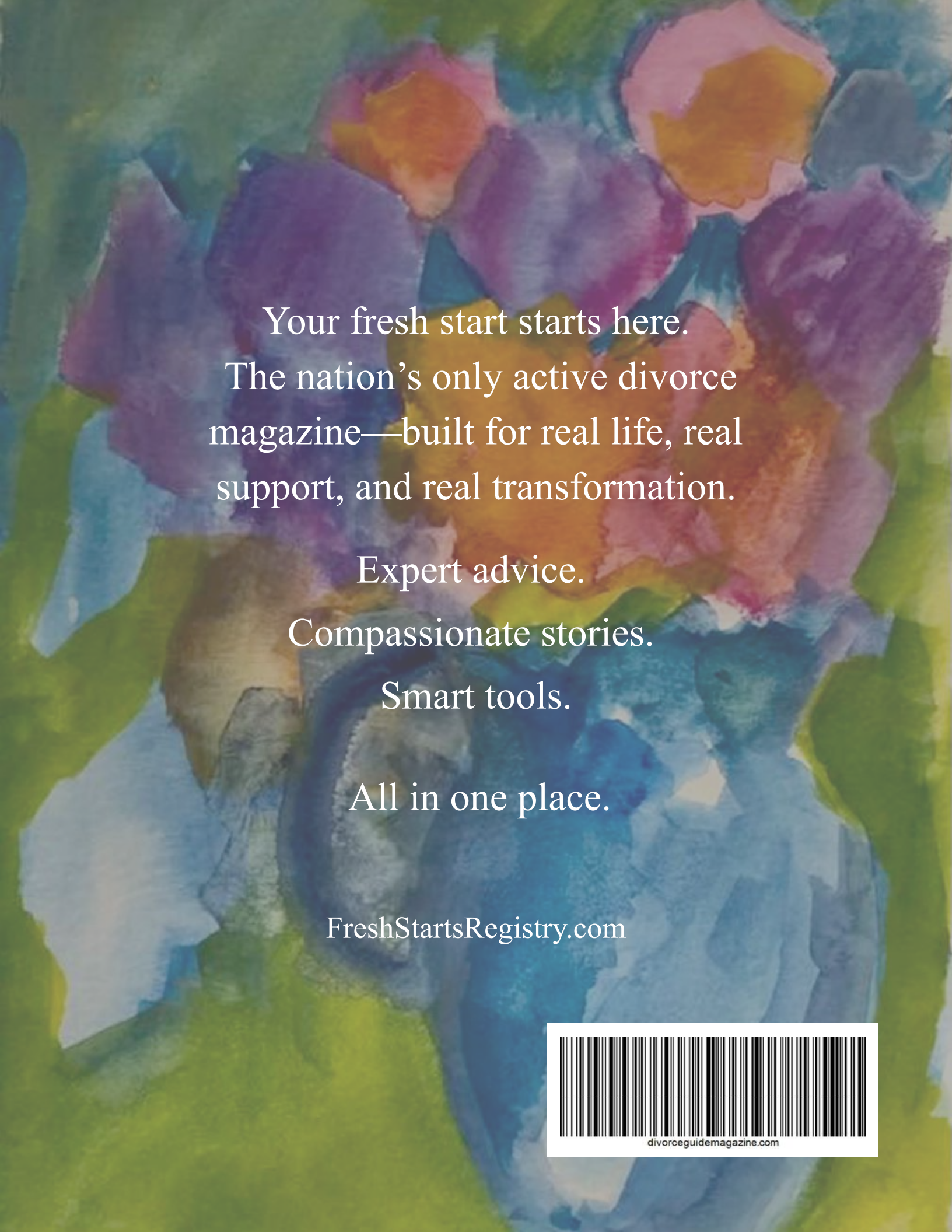
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