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VOL. 09

# divorce guide magazine

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

*published by Fresh Starts Registry*

Feature:

**Meredith Beardmore**

*on divorcing a partner in  
active addiction*

**Vicki Vollweiler**

*on college finances  
and divorce*

*Divorce Happens*

*Podcast Spotlight:*

**Senator Bradley  
Woodson**

**Oona Metz**

*on feeling lovable  
again after divorce*

Feature:

**Julie Jenkins**

*on the numbers no one  
else is asking about*

Book Feature:

***Faithfully Dissident  
Daughters* by  
Chelsea Kim Long**

**Kate Alcamo**

*on the four pillars of a  
child centered divorce*

**Donna Cates**

*on the fine print before  
you sign the settlement*

# 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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## **Disclaimer**

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Every divorce is unique. Readers are encouraged to seek individualized advice from professionals who understand their specific circumstances.

While we strive for accuracy and up-to-date information, laws, policies, and professional standards change, and Fresh Starts, Inc. makes no guarantees regarding the completeness or reliability of the information provided. The views expressed by contributors are their own and do not necessarily reflect the viewpoints of Fresh Starts, Inc.

This magazine is created with compassion, intention, and care — but it is not a replacement for a legal strategy, a mental health plan, or personalized professional support.

For more resources, expert guidance, and community support, visit [freshstartsregistry.com](https://freshstartsregistry.com).

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for details and availability.

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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.

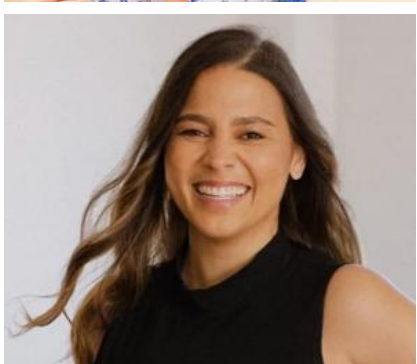
Career strategists. Parenting specialists. Healing practitioners. The people who help you stabilize, strategize, and start again. We hand-select every expert for compassion, clarity, and credibility. No guesswork. No overwhelm. No “you’ll figure it out.” Just a vetted crew who actually understands what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

## September Events from Fresh Starts



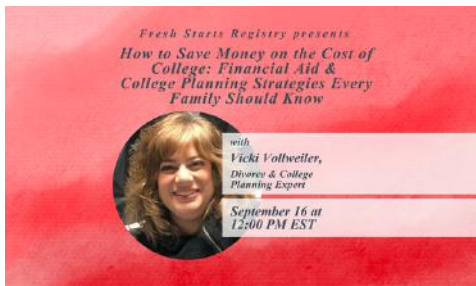
Chelsea Kim Long, Meditation Teacher, Post-Evangelical Spiritual Guide is joining Fresh Starts to host: *You Were Never the Problem: A Conversation on Identity, Belief, and Starting Over* on Wednesday, September 2 at 12:00 PM EST. [Learn more and sign up HERE!](#)



Ksenia Muench, Divorce Coach is joining Fresh Starts to host: *High-Conflict Playbook™* on Wednesday, September 9 at 12:00 PM EST. [Learn more and sign up HERE!](#)



Vicki Vollweiler, Divorce & College Planning Expert is joining Fresh Starts to host: *Divorce & College Planning: What Parents and Professionals Need To Know* on Thursday, September 10 at 1:00 PM EST. [Learn more and sign up HERE!](#)



Vicki Vollweiler, Divorce & College Planning Expert is joining Fresh Starts to host: *How to Save Money on the Cost of College: Financial Aid & College Planning Strategies Every Family Should Know* on Wednesday, September 16 at 12:00 PM EST. [Learn more and sign up HERE!](#)



Maria Natapov, Coparenting Coach and Erin Snow, Professional Listener are joining Fresh Starts Registry to host *Protecting Your Child From the Noise: How Stress, Venting, and Outside Voices Shape the Divorce Journey* on Wednesday, September 23 at 12:00 PM EST. [Learn more and sign up HERE.](#)



Gila Reckess, Parenting Coach is joining Fresh Starts to host: *Parenting Through Hard Times: How to Raise Resilient Kids Without Losing Your Cool or Crushing Their Spirit* on Wednesday, September 30 at 12:00 PM EST. [Learn more and sign up HERE!](#)

A LETTER FROM OUR EDITOR:

## September is the Crack that Let's the Light In

Every year, around the end of August into the beginning of September, my grandmother — Mommom — would take Olivia and me to Staples. We'd walk the aisles with such serious reverence, picking out all the pens, pencils, Post-its, folders, and binders we needed for the year ahead. Then we'd bring it all back to her house and lay it out on her kitchen table — the table where a whole life happened — and unpack every container, only to pack it all right back up. By the time we were done, we felt ready.

Around that same time of year, Mommom (our mother's mother) and Poppop (our father's father) would each take us back-to-school shopping. We had a dress code, so it was never simple — try finding business-casual for curvy thirteen-year-olds — but they made it work every year. I remember the look usually landed somewhere around Steve Madden shoes, a button-down from Express, and a skirt from the Gap.

Our parents' divorce didn't destroy our family. It didn't break it. It opened it. It made room for other adults to play bigger roles in the story of our lives.

Sometimes that's what a fresh start does. It might feel like a crack. But it's the crack that lets the light in — and lets all these other people flood into your life.

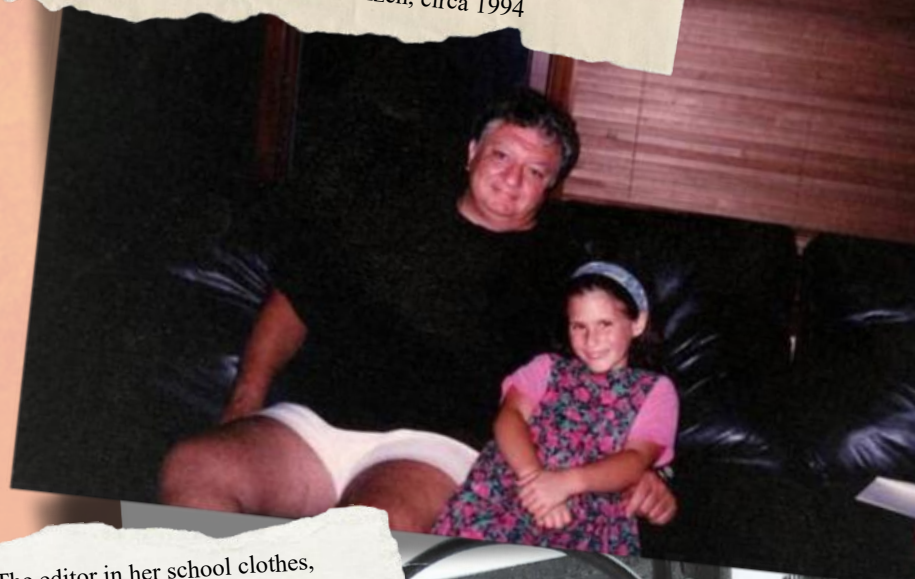
So this September, we don't want you to think of divorce as a break. We want you to think of it as a crack that lets the light in.

*Jenny*

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

[www.divorceguidemagazine.com](http://www.divorceguidemagazine.com)

The editor and David "Poppop" Dreizen, circa 1994



The editor in her school clothes, Gap button down and skirt circa 2003, photo by Melanie Tannenbaum



The editor, Olivia and Sue "Mommom" Dillof, circa 2000



# Before You Agree to the Settlement, *Understand* What It Means for **Your Future.**



**Divorce Financial**  
*Clarity* Academy™



September 18–October 23, 2026  
Fridays | 11:30 AM–1:00 PM CT

#### LEARN WHAT TO ASK ABOUT:

income and support, taxes, property division, housing, mediation, your professional team, and the financial life that comes next.



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TAXES



PROPERTY DIVISION



HOUSING



MEDIATION



YOUR PROFESSIONAL TEAM



YOUR FINANCIAL LIFE NEXT

Six live weeks of financial education based on

*Divorce Decoded:*  
*A Woman's Guide to Financial Security and Fair Settlement*



Registration Is Open.  
*Reserve Your Place. ♥*

*Donna Cates, CDFA® CRPC®*  
*Money Matters*  
— WEALTH ♥ SOLUTIONS —



**\$297**  
Total Investment  
♥

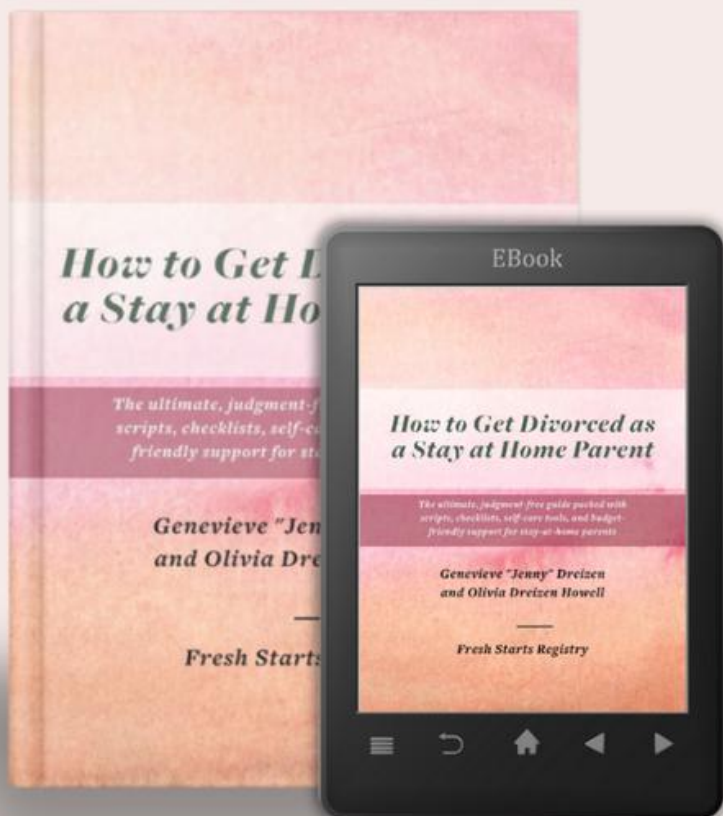
♥ ————— *Helping women claim their seat at the financial table.* ————— ♥

## *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.

Download the ePub or PDF for FREE

Buy Your Printed Copy



# ***Will My Kids Be Okay?: The First 90 Days of a Divorce Shape Everything & How to Make them Count***

## **Will my kids be Okay?**

That's the question that keeps a lot of parents up at night when they first step into the divorce process. But what most parents don't realize is that it's not the divorce itself that's harmful to children — it's how parents handle it that can create lasting challenges for kids.



by Kate Alcamo of The Co-Parent Collective

Learn more about  
The Co-Parent Collective

As therapists and divorce professionals with over 30 years of combined experience working with families of divorce, Hallie and I know that the steps taken and decisions made in the first 90 days shape everything that comes after. They have one of the biggest impacts on the divorce itself, on the future co-parenting relationship, and on your children's long-term wellbeing.

We believe that there are four pillars of a true child-centered divorce: the divorce process (and the attorney you choose), the parenting plan, co-parent dynamics, and your ability to do the behind-the-scenes work of separating yourself from your former spouse and shifting into a new identity.

Here's what each one looks like — and why getting it right matters more than most parents realize.

## **Pillar One: The Divorce Process**

Most parents default to whatever they've heard about — usually litigation — and end up in a process that was never the right fit for their family.

There are actually five common paths through a divorce: litigation, settlement negotiation, mediation, kitchen table (where parents handle it themselves with attorney review), and collaborative divorce. Each one has very different financial costs, time investments, levels of conflict, and impacts on children.

The process you choose shapes how often your kids see their parents fight, how long they live inside the uncertainty of an active divorce, and how much of the family's financial resources are still available to them on the other side. Litigation, for example, can take years and cost tens of thousands of dollars while keeping families in chronic conflict. Collaborative divorce, in contrast, brings in a team — specially-trained attorneys, a coach, and sometimes a child specialist or financial neutral — committed to resolving the divorce without going to court.

The process you choose is, fundamentally, a parenting decision. Most parents have never been told it's one of the most consequential decisions of the entire divorce. Once they hear that — and learn what their actual options are — they make it differently.

## Pillar Two: The Parenting Plan

The parenting plan is the operating manual for the rest of your kids' childhood. The schedule. The holiday rotation. The rules around communication, transitions, decision-making, and what happens when one parent wants to move or introduce a new partner.

Vague plans look flexible but almost always produce conflict. Specific plans look rigid but usually produce peace, structure, and routine for kids (three things that are critical for kids, particularly during times of stress).

And remember, parenting plans should be temporary and evolve as your child grows and as your co-parenting relationship progresses. Knowing that you are not trying to make decisions now that you'll have to live with over the next 18 years can reduce anxiety and increase flexibility and compromise.

The most child-centered plans aren't pulled from a template. They reflect the specific child you have. Their age. Their development. Their attachment needs. Their physical or mental health needs. Their school schedule. Their extracurriculars. The number of homes they're moving between and the time they need to settle into each one.

Most parents come into the planning process underprepared. They sign agreements they barely read and live to regret the gaps two years later. The work of building a strong parenting plan isn't dramatic — it's specific, methodical, and worth the time it takes up front. The hours spent here save dozens on the back end.

While there are resources out there that can help you brainstorm, there is nothing that replaces the support of a coach or mediator who can help you think through all of the decisions in front of you and ensure that you are making decisions based on the needs of your child, not the emotions from the marriage.

## Pillar Three: Co-Parent Dynamics

How you relate to and communicate with your co-parent shapes the temperature of every interaction your kids absorb. Children are co-regulating off your nervous system. When you're activated by a text from your co-parent, your kids feel it. When you're regulated, they feel that too — and that's what gives them the safety to feel their own feelings without taking on yours.

The single most important shift in co-parent dynamics is the move from spouse to co-parent. You are not exes navigating logistics. You are parents running a team across two homes. And you are not parenting with your ex. You are parenting with your child's other parent. That mindset change shows up in everything: how you write the email, how you stand at the exchange, what you say when your child complains about the other parent.

Practical tools matter here. Bill Eddy's BIFF — brief, informative, friendly, firm — is one of the most useful frameworks for co-parent communication via texts and emails. Validating your child's feelings when they come to you about the other parent or other house, without commiserating against the other parent, protects them from loyalty binds and the need to silo their lives. Keeping adult problems adult problems means your kids aren't carrying messages, holding secrets, or absorbing your emotional weight. Your kids get to keep being kids.

None of this is easy. All of it is essential.

## Pillar Four: The Behind-the-Scenes Work

The fourth pillar is the one most parents don't even think about — and it's the one that quietly shapes everything else. A divorce isn't just a change in marital status. It's an identity shift. You're moving from married to single. From "we" to "I." From the parent you were inside the marriage to the parent you'll be across two homes. From the future you imagined to one you'll build differently.

None of this happens automatically. It takes intentional and often painful inner work.

Grief is a big part of this. So is nervous system regulation, so you don't make decisions in fight-or-flight that you'll have to live with for years or that detrimentally impact your children. And so is radical acceptance — the practice of fully acknowledging and accepting reality as it is, without denying it, fighting it, or wishing it were different, even when it's painful. It's acceptance that the marriage is over, acceptance that your ex won't show up differently to the divorce than they did in the marriage, and acceptance that this chapter will be hard, but it too shall pass.

The parents whose kids do best after divorce aren't the ones with the most disciplined schedules or the most aggressive lawyers. They're the ones who did this internal work — quietly, repeatedly, over time — and showed up steady, collaborative, and stronger because of it.

### What's Possible

Here's what we want every divorcing parent in our community to know:

Kids who grow up inside high-conflict divorces carry it. Into their relationships. Into their own parenting. Into the way they handle (or avoid) conflict for the rest of their lives. And a good process can leave a family steadier, healthier, and more whole than they were before. A process driven by fear and conflict can deplete everyone in it for years.

What separates those two outcomes is rarely who is getting divorced. It's whether the parents had the right information early enough to make different choices.

The first 90 days are where those choices get made. If you're in them now — or about to be — you don't have to figure this out alone. You don't have to guess.

Their future is being shaped right now. By every choice you make. By how much information you have. By whether anyone ever told you there was a better way.

There is. We promise. And we created it.

The Co-Parent Collective exists to do what the legal system was never built to do: support the people inside the divorce while it's happening. Our Child-Centered Divorce Playbooks give parents the early, child-centered information and resources we wish every family had on day one. The practical, developmentally-informed roadmap for navigating this without losing yourself, your money, or the version of your family you'll have on the other side.

Course 1 — The First 90 Days — is live. The early, child-centered choices that shape what comes next. Course 2 — Child-Centered Co-Parenting — protocols and communication habits for the long game. Join the waitlist to be first in.

# ***We'd love to introduce you to the Divorce Happens Community!***

## ***About the Divorce Happens Community:***

The Divorce Happens Community is a totally free, year-long space we built for anyone navigating divorce—and we could not be more excited about it. Whether you're bracing for it, in the thick of it, or years past it and still piecing together who you became, this is a place to actually feel understood. We built it because so much divorce content out there is logistics: lawyers, custody schedules, financial checklists. We wanted something different—a place for the identity questions nobody prepares you for. Who am I now? What do I actually like? Why am I still so angry? Hosted on Substack, the community runs on monthly themes, each one a different facet of rebuilding a self after a marriage ends, and every single month is packed: journal prompts to dig into the theme, a giveaway, a Zoom hangout with Olivia, a Substack Live with special guests, ongoing Substack chats, and a steady stream of insight and writing to keep you company along the way. We're not interested in sugarcoating any of it—the tone is gritty and honest, sometimes funny, always specific. This is a place to laugh, rage, cry, and rebuild—together.

## ***This month...***

September launches the Divorce Happens Community, and the month's theme is "When It Entered My Atmosphere" — about the moment divorce stopped being an abstract possibility and became your actual life. We're kicking things off with Michelle Yoswa and Katherine Brown of the Divorced & Dating Podcast, who'll join us to talk candidly about that disorienting entry point and what it looks like to eventually find your footing (and maybe your sense of humor) again. Throughout the month, members get weekly touchpoints: reflective posts from us, journal prompts and affirmations, a personal essay, and a live conversation with our featured guests. And mark your calendars — join Olivia for our very first Zoom call on September 23rd, 8–9PM EST! We'll be diving into this month's journal questions, doing a reading, and chatting about life updates and how we can support you during this time. We're gonna laugh, we're gonna have a great time, and you're gonna feel like you're not alone. Everything is designed to meet people wherever they are — you don't need to be freshly separated to relate to "when it entered my atmosphere"; plenty of our members are years out and still unpacking that initial shock. September sets the tone for the whole year: honest, unpolished, and real.

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

**Join the Divorce Happens Community**

***Are you a divorce or family professional looking to plug into the fastest growing divorce support network—and get in front of the people who actually need you?***

**Join The Fresh Starts Registry Expert Membership and grow your visibility (and your impact) through:**

- Expert directory placement + ongoing promotion across Fresh Starts channels
- Exclusive expert networking (real referrals, real relationships, no weird pitching energy)
- Audience access to a community actively navigating divorce and fresh starts
- 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)

***If you're ready to be part of the platform that's modernizing divorce support—now is the time to join.***

**Learn More About Becoming an Expert**

**Register to Become an Expert Now**

**Fresh Starts — Support You Can Feel.**

## ***Divorce 101 A–Z:*** ***S Is for Separation*** ***(and September)***



September marks a return to structure. Routines re-emerge, schedules reset, and life begins to take on a different rhythm. In divorce, that same shift often begins with separation—a term that sounds simple, but carries enormous emotional, legal, and practical weight.

Separation refers to the point at which a couple begins living as no longer married, even if the divorce is not yet finalized. For some, that means moving into separate homes. For others, it means living separately under the same roof, with finances, routines, and expectations divided. Separation can be informal, or it can be legally defined, depending on the state.

This distinction matters. In many jurisdictions, separation triggers important legal and financial changes. It may establish a date that affects property division, debts, income calculations, and support. It can also shape parenting schedules, household responsibilities, and personal boundaries. In other words, separation is not “nothing”—it’s a meaningful transition point.

Emotionally, separation is often the hardest phase. It’s the moment when the reality of divorce becomes impossible to ignore, but the future is still unclear. There may be grief, relief, fear, or all three at once. Many people underestimate how destabilizing separation can feel, especially when routines are still forming and decisions are still in flux.

September invites structure, and separation requires it. Clear communication, documented agreements, and thoughtful planning can make this phase more manageable. Understanding what separation means—legally and emotionally—helps people move through it with intention instead of chaos.

If you’re entering separation this fall, know this: you don’t have to have everything figured out yet. Separation is not the end of the story. It’s the bridge between what was and what comes next.



**Listen to Divorce 101!**

**COMING SEPTEMBER 2026:**

***The Divorce Happens Community***

**A FREE YEAR LONG COMMUNITY**

*Honest stories.*

*Real guidance.*

*People who get it.*

***You don't have to do this alone.***

Sign up and don't miss a moment→  
[freshstartsregistry.com/community](https://freshstartsregistry.com/community)



*Photo courtesy of Diana Ragland*

## *Meredith Beardmore*

*Therapist & Coach, Mend with Mere*

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At Fresh Starts, we're proud to spotlight the incredible professionals who guide people through one of life's most challenging transitions: divorce. Today, we're featuring Meredith Beardmore, a Therapist, whose work helps clients find clarity, strength, and a true fresh start.

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### **Meredith, can you tell us a little about yourself, what you do and what led you to this line of work?**

First and foremost, I'm a mother to a neurodivergent boy and a 100% solo parent. I'm also a licensed therapist, author, and the creator of the YouTube channel Mend with Mere, where I explore healing, relationships, and emotional insight through a therapeutic lens. My work focuses on helping people navigate major life transitions such as divorce, anxiety, and depression, with a particular focus on the often overlooked loved ones of addicts.

In both my clinical work and my writing, I try to bring language to experiences people often struggle to articulate. When someone finally understands the dynamics they've been living inside of, clarity begins to replace confusion and people can start rebuilding their lives with greater agency and self-trust.

### **What inspired you to work with people going through divorce or big life transitions?**

The inspiration for this work is both professional and deeply personal. Addiction eviscerated my marriage and the life I thought I was building. What followed was one of the most disorienting and isolating seasons of my life. I suddenly found myself navigating divorce while becoming a 100% solo parent to my neurodivergent son.

What I realized during that time was how little language or support existed for the loved ones of addicts. Most conversations focus on the person struggling with addiction, while the partners and families quietly absorb the collateral damage.

That experience fundamentally changed the direction of my work. I became determined to help women understand what they've been living inside of, rebuild their clarity, and reclaim their agency after years of feeling small in the shadow of addiction. No one should have to navigate that kind of devastation alone.

### **What is your specialty within the divorce space, and how do you typically support your clients?**

I specialize in supporting people navigating relationships affected by addiction. Divorce when addiction is involved often follows very different emotional patterns than a typical divorce; therefore, much of my work focuses on helping loved ones understand the dynamics that develop when addiction begins organizing the emotional system of a relationship.

In addition to therapy, I create educational resources that help people gain clarity about these dynamics. This includes my book *Hey Addiction, Thanks for Nothing: A Brutally Honest Guide to Loving an Addict Without Losing Your Mind*, my seminar *Divorcing an Addict: What to Know Before, During, and After*, and my *Divorcing an Addict: A Clarity and Preparation Toolkit*.

These resources are designed to help people make decisions from a place of clarity rather than chaos.

### **What makes your approach to working with clients unique?**

My approach blends lived experience with clinical training. I primarily work from an ACT and person-centered framework, grounded in unconditional positive regard and meeting people exactly where they are. Many clients come in feeling confused, doubting their own perception, and emotionally worn down from living inside addiction dynamics. My role is often to help illuminate what has been happening so they can finally see their situation clearly again.

Once that clarity returns, something powerful shifts. People begin making decisions from a place of agency rather than survival. Helping clients reconnect with their own perception and inner authority is one of the most transformative parts of this work.

### **What's one thing that people are often surprised to learn about you?**

One thing that surprises people is the origin of the title of my memoir, *The Plan B Chronicles: Divorce. Defiance. Liberation*. The title comes from a real moment during my marriage when I found a receipt for emergency contraception, Plan B, even though I don't have fallopian tubes and couldn't become pregnant. That discovery became one of the moments that forced me to confront the reality of what was happening in my relationship.

The story was later featured in *People Magazine*, and it ultimately became the foundation for the book. It's strange how life works. One of the hardest moments of my life ended up in bold print for everyone to see, but it also represents something important to me. I was able to take that pain and transform it into something that belonged to me. The title no longer feels like a wound. It feels like something I reclaimed.

**Do you have a personal story or experience that helps you connect with clients on a deeper level?**

Yes. I lived it, and I'm transparent about that so clients know they are not speaking to someone who is out of touch with the realities of these dynamics. My marriage ended after addiction reshaped the relationship, and I suddenly found myself navigating divorce while becoming a 100% solo parent to my neurodivergent son. That experience deeply informs both my clinical work and my memoir, *The Plan B Chronicles: Divorce. Defiance. Liberation*. Because of that lived experience, I understand how confusing and destabilizing these dynamics can feel. I know what it's like to question your perception, your decisions, and even your sense of self. That perspective allows me to sit with clients not just as a therapist, but as someone who understands how hard it is to rebuild a life after everything you thought was stable falls apart.

**What's your favorite way to reset after a long day?**

A long, hot bath with loads of Epsom salts and high-frequency music playing in the background. Water has always been my safe place. It resets my nervous system and helps me transition out of holding space for others all day. I highly recommend 432 Hz frequency sounds. It's one of the ways I decompress, come back to myself, and restore a sense of calm.

**If you could describe your work in three words, what would they be?**

Compassion. Clarity. Agency.

**What does "fresh start" mean to you personally?**

A fresh start isn't pretending the past didn't happen. It's understanding it clearly enough that it no longer controls your future. It's the moment you give yourself permission to start over. When people reclaim their perception, voice, and agency, they stop living in survival mode and begin building a life that actually belongs to them.

*Thank you Meredith for sharing your wisdom and experience with the Fresh Starts community! You can learn more about their work by checking out Meredith's profile below!*



*Photo courtesy of Diana Ragland*

**Meredith Beardmore**

Therapist & Coach

*Able to work with Therapy clients in New York*

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

**Mend with mere**

# ***Divorce and College Planning: What Divorced and Separated Parents Need to Know Before the College Process Begins***



Vicki Vollweiler, Divorce & College Planning Expert

**Learn more about College Financial Prep**

Divorce already requires parents to rethink finances, communication, and long-term plans. When a child approaches college age, those challenges often resurface in a new way.

For separated and divorced families, college planning can feel overwhelming. Questions about financial aid, parental contributions, and college affordability frequently arise just as students are preparing to apply to schools.

The reality is that divorce and college planning are closely connected, and without a strategy, families may face unnecessary stress or unexpected costs.

The good news is that with the right guidance and early planning, parents can navigate the college process in a way that supports both their child's future and their own financial stability.

## **Why Divorce Changes the College Planning Process**

Many parents assume that planning for college will follow the same path as it does for married families. However, financial aid rules and family dynamics often make the process different for divorced households.

Separated and divorced parents frequently wonder:

- Which parent should file the FAFSA?
- Will both parents' incomes be counted for financial aid?
- How do colleges treat stepparent income?
- What happens if one parent refuses to contribute to college costs?
- Should college expenses be addressed in a divorce agreement?

These questions highlight why college planning is not just a financial decision, it is also a family decision that affects communication, expectations, and long-term planning.

## **How Divorce Can Affect Financial Aid**

Financial aid calculations are complicated even for traditional households. When parents are divorced, the rules can become even more confusing.

The Free Application for Federal Student Aid (FAFSA) now requires the parent who provides the most financial support to the student to complete the form. This parent may or may not be the custodial parent listed in a divorce agreement.

Additionally, many private colleges (and a few public colleges) require the CSS Profile, which often asks for financial information from both parents, regardless of marital status.

These differences can dramatically impact:

- Financial aid eligibility
- Grant opportunities
- Expected family contribution
- Overall college affordability

Understanding these rules early can help families develop a strategy that may significantly reduce the cost of college.

You can learn more about how divorce impacts financial aid in this related article:

[When Divorce & College Planning Collide: One Parent's Journey Through Financial Aid](#)

## **The Emotional Side of College Planning After Divorce**

Beyond finances, college planning can also create emotional pressure for students and parents.

Many teenagers worry about becoming a source of conflict between their parents. They may feel responsible for choosing a college that is financially manageable for both households.

Parents, meanwhile, may struggle with conversations about money, expectations, and fairness.

In most cases, both parents want the same outcome: a positive future for their child. The challenge is determining how to reach that goal while navigating the realities of divorce.

Approaching the process with transparency and structure can make these conversations far easier for everyone involved.

### Why Early Planning Is Especially Important for Divorced Parents

One of the biggest mistakes families make is waiting until senior year to start discussing college costs.

Divorced parents benefit greatly from starting the conversation earlier, ideally during the student's freshman or sophomore year of high school.

Early planning allows parents to:

- Understand financial aid strategies for divorced families
- Clarify how college costs will be shared
- Create a realistic college list that includes financial fit
- Explore scholarships and cost-saving opportunities

Starting early also helps prevent last-minute financial surprises that can create tension between parents.

For additional insight, this article explains why early planning can be so important:

[Why Divorced Parents Should Start Planning For College Costs Early](#)

### Creating a College Plan That Supports Your Child

Every family's situation is unique, but successful divorce and college planning typically focuses on three key priorities:

- Financial clarity: Both parents should understand the true cost of college and what each household can realistically contribute.
- Financial aid strategy: Knowing how financial aid rules apply to divorced households can influence key decisions throughout the college planning process.
- A student-focused approach: The goal is not simply gaining admission to college, but ensuring the student attends a school that is academically, socially, and financially sustainable.

When these pieces come together, families are better positioned to make confident decisions.

### Free Resource for Divorced Parents

If you are a separated or divorced parent beginning the college planning process, having a clear timeline can make the journey far less overwhelming.

You can download the free [College Financial Prep Strategic College Timeline](#), which outlines key steps families should take throughout high school. [Download it here](#).

You can also schedule a [complimentary 10-minute consultation](#) to discuss your family's situation and explore strategies for reducing college costs. [Schedule yours here!](#)

### About the Author

Vicki Vollweiler is the Founder of College Financial Prep, a college planning advisory firm that helps parents save money on the cost of higher education.

She specializes in working with separated, divorced, remarried, widowed, and single parents to navigate the complexities of financial aid, scholarships, and college affordability. Acting as a neutral third party, Vicki helps families reduce stress, improve communication, and develop strategies that can significantly lower college costs.

Learn more at <https://www.collegefinancialprep.com>



*Get Your Fresh Starts Gear*

HEY OLIVIA:

## ***A Coworker Just Told Me She's Getting Divorced. What Do I Say?***

***"I just got an email from an acquaintance I work with and she told me that she's in the divorce process. I don't know her very well, but I want to respond with compassion. What are a few ways I can respond to this email?"***

First: it's really kind that you're even thinking about this.

When someone shares that they're divorcing — especially at work, especially to someone they don't know well — they're usually doing something quietly brave. They're scared of being judged, pitied, or treated differently. The fact that your instinct is to respond with care rather than awkward silence says something good about you.

Here's the thing: your reply doesn't need to be long or perfect. It just needs to do three things — acknowledge what she shared, validate that it's a big deal, and offer some form of support without prying or offering advice she didn't ask for. That's it. A warm, sincere two-sentence email is still meaningful.

Before you write anything, ask yourself: how close are we, realistically, and how much can I genuinely offer? Your response can be compassionate without overpromising. Meet her where you actually are.

If you want to keep it simple: "Thank you for trusting me enough to share this with me. I'm so sorry you're going through such a big transition. I'm thinking of you and sending you a lot of care as you navigate everything."

If you want to offer something more specific: "Thank you for sharing this with me. Divorce is such a huge life change, and I'm really sorry you're in the middle of it. If it would feel helpful to have a friendly ear at work or someone to grab coffee with sometime, I'm here for you. No pressure at all — just know you're not alone in this."

If you want to acknowledge the work dimension: "I'm sorry you're dealing with so much behind the scenes while also juggling work. Please know I'll be thinking of you and rooting for you — and I'm happy to offer extra grace around timelines or communication where I can."

If you've been through divorce yourself: "I went through a divorce myself, and I remember how overwhelming it was. If you ever want a judgment-free person to compare notes with or ask questions, I'm here. And if not, that's okay too — I'm sending you so much support either way."

A few things to gently avoid in whatever you write: don't ask for details, don't offer advice they didn't ask for, and steer clear of phrases like "at least..." or "everything happens for a reason." Even when they come from a good place, they can land hard.

When someone tells you they're divorcing, they're handing you something tender. You don't have to fix it. You don't have to say the perfect thing. A simple, sincere "I'm so glad you told me. I'm thinking of you and I'm on your side" goes a very, very long way.

You clearly already have the most important thing: the intention to show up. Trust that.





## ***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

### ***The Group Chat After the Breakup***

Dear Jenny,

I didn't realize how much of my social life lived in group chats until my divorce turned them into landmines.

We have a long-standing friend group chat—birthdays, memes, weekend plans, “who’s bringing what,” all of it. And now my ex is still in it. Sometimes they act totally normal, like nothing happened. Sometimes they post like they’re auditioning for “Most Unbothered Person Alive.” Either way, my stomach drops every time I see their name pop up.

I don’t want to make it weird for everyone. I also don’t want to quietly disappear and lose the friendships that have held me for years. But I’m exhausted by the constant micro-decisions: Do I react to the joke? Do I answer the plan? Do I ignore everything and look petty? Do I leave and make a dramatic exit? Do I start a new chat and risk it feeling like I’m asking people to pick sides?

And then there’s the part that’s hard to admit: I’m not ready to watch my ex banter with our friends like we’re all fine. I’m healing. I’m trying to rebuild my identity. And the group chat makes it feel like the divorce is happening in public, in real time, in 20-message bursts.

What’s the etiquette here? How do I navigate shared group chats after a split without losing my community or my mind?

Love,  
Spiraling in Santa Fe

***Read Jenny’s response →***

Dear Spiraling,

Group chats are the modern town square—and after a divorce, that can feel like you’re trying to heal inside a glass box. So first: you’re not dramatic. You’re overloaded.

Here’s the etiquette rule: you don’t have to stay in a social container that keeps re-opening the wound. Boundaries aren’t “making it weird.” They’re how you remain functional. You’ve got three polite, grown-up options—and you can use different ones for different seasons:

Option 1: Quietly mute + minimize. This is the “protect your peace without announcing it” path. Mute the chat, respond only to logistics, and let yourself step back.

Option 2: Create a parallel chat (without making it a sides thing). Script: “Hey loves—starting a smaller thread for plans/check-ins. No drama, just easier for me right now. You’re welcome to be in both.”

Option 3: Ask for a clean separation. (Best with one trusted friend or the unofficial group organizer.) Script: “Can we do two chats for a while? I’m still healing and the shared thread is tough.”

And if anyone says, “Can’t you just be chill?” you can say: “I am being chill. This is me being chill.”

You’re not asking people to choose. You’re choosing a softer place to land.

*Jenny*

***Find Jenny Says So in all places you listen to podcasts!***

*Listen to Jenny Says So*

*Ask Jenny a Question*





## EXPERT FEATURE

# Julie Jenkins

*Certified Divorce Financial Analyst, Guided Divorce*

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At Fresh Starts, we're proud to spotlight the incredible professionals who guide people through one of life's most challenging transitions: divorce. Today, we're featuring Julie Jenkins, a Certified Divorce Financial Analyst, whose work helps clients find clarity, strength, and a true fresh start.

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**Julie, can you tell us a little about yourself, what you do and what led you to this line of work?**

I'm a Certified Divorce Financial Analyst and a Post-Divorce Wealth Strategist. I help women understand their money during and after divorce: what they actually have, what it's really worth and how each choice could affect the life they'll have afterwards. I help them make informed, confident decisions before they agree to a divorce settlement. Even women who are deeply involved in their finances can feel completely overwhelmed when they're suddenly faced with all of the financial decisions that come with divorce.

I didn't take the typical path into finance, and honestly, I think that's one of my greatest strengths. Before the divorce planning work I do now, I spent sixteen years in women's health. I was with women through some really hard seasons: cancer, pregnancy loss and, and so often, divorce.

I saw what divorce was doing to them physically and emotionally, but I also saw how uncertain and alone they felt when it came to the money. That stayed with me. Eventually, it led me to build a practice focused on helping women during and after divorce.

**What inspired you to work with people going through divorce or big life transitions?**

Working in women's health, I saw a side of divorce most people don't. I saw what prolonged stress of divorce was doing to women's health. I also heard about the things they were worried about but weren't talking about with their attorney, financial professional or therapist. I'll never forget one patient in particular.

She had just been diagnosed with breast cancer when her husband served her with divorce papers. Anyone who has been through cancer treatment knows how hard that season is. The last thing you need is more stress, but she didn't get that choice.

Like a lot of women, she'd left her career to stay home and raise their kids. And now she was fighting for her life and her financial future at the same time, with no one in her corner when it came to the money.

That was it for me. I knew in that moment, helping women like her, was the work I wanted to do. I wanted to be the person she didn't have in her corner.

**What is your specialty within the divorce space, and how do you typically support your clients?**

My specialty is helping women sort through the financial side of divorce after a twenty- or thirty-year marriages. After building a life together for decades, dividing assets isn't as simple as splitting everything down the middle.

Every woman and every divorce is different. Before I look at the numbers, I need to understand what matters to her now and what she wants her life to look like later. Then I can get technical and creative with the numbers. I run different settlement scenarios, look at different ways to divide the assets and show her how each choice could affect her income, taxes, retirement and her future.

Once she sees how those choices might play out, the numbers feel less overwhelming. She gains clarity, her confidence starts to build. She asks better questions, she understands what she's agreeing to and she has a stronger voice in the settlement negotiations.

My work doesn't always end when the divorce does. The question changes from "What should I ask for?" to "How do I use what I have to build the life I planned for?" We make a plan for her money, invest for her future and start working toward those goals.

**What makes your approach to working with clients unique?**

My approach is a combination of two different careers. My years in women's health taught me how to help women feel comfortable during some of the most uncomfortable seasons of their lives. It also taught me not to stop at what I could see on the surface.

That carries over into the divorce planning I do now. The best strategy is not always in plain sight, and it's complex. This isn't always easy stuff to understand; the language can leave women feeling overwhelmed or talked over. I break down the financial pieces of divorce, including income, property, retirement, investments and taxes, and help her see how they all fit together. Two choices can look equal on paper but turn out very differently years later. I want her to see that difference before she agrees to something, not years later when it costs her.

I've been intentional about creating a space where women can be honest about what they don't know, what they're afraid of and what they really want without feeling judged. My clients trust me because they feel understood. And once that trust is there, we can have the hard, honest conversations that lead to better decisions.

**What's one thing that people are often surprised to learn about you?**

People are often surprised to learn how much I love real estate. I'm always looking for a good real estate deal; land, house or a fixer-upper. I've been flipping real estate since the early 2000s, and have lived in all the fixer-uppers I've purchased, so I've moved more times than most people can believe.

**Do you have a personal story or experience that helps you connect with clients on a deeper level?**

I've had to rebuild parts of my own life, too. There have been times, both personally and professionally, when life changed before I was ready and the future looked nothing like I thought it would. I had to find my footing, make some hard decisions and learn to trust myself again.

I think that's a big part of why I connect with my clients. I know what it feels like to not have everything figured out and still have to keep moving forward. So I don't rush them. We slow things down, look at what's right in front of us and take it one financial decision at a time. They don't have to figure out their whole future today. We just need to work through the next decision together.

**What's your favorite way to reset after a long day?**

Anything that gets me outside and in nature is usually an immediate reset for me mentally and spiritually. Some days it's as simple as an afternoon walk or a hike. Other days it's sitting on the deck with my husband having great conversations, a nice glass of wine and watching the sun go down.

**If you could describe your work in three words, what would they be?**

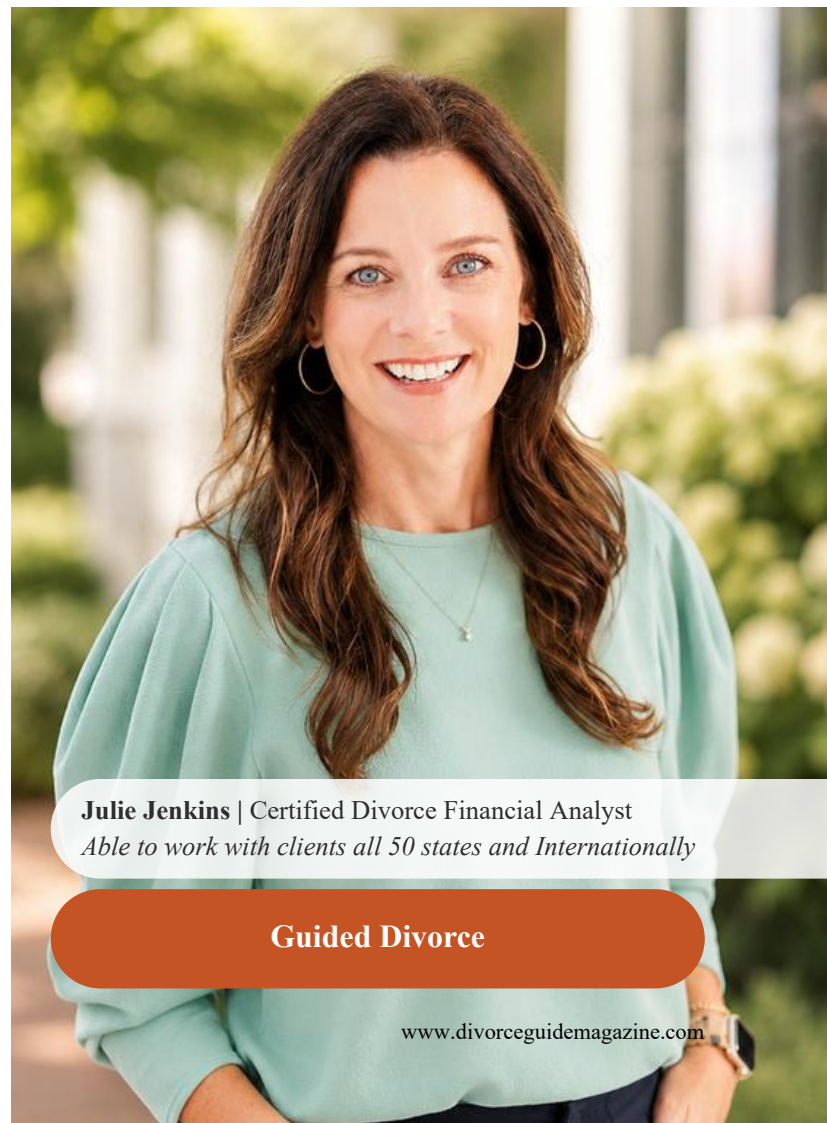
Clarity. Strategy. Confidence.

**What does "fresh start" mean to you personally?**

To me, a fresh start is about being able to rebuild a life that's truly your own. It's not about wishing parts of your past never happened. The good and the bad are both part of what made you who you are. It's about taking what you've learned, getting to know who you are on your own and deciding what you want your life to look like from here.

I don't think a fresh start means becoming a completely different person. I think it's having the freedom to become more of who you already are. And sometimes the parts of your life you wish you could change end up being the parts that make you stronger.

*Thank you Julie for sharing your wisdom and experience with the Fresh Starts community! You can learn more about their work by checking out Julie's profile below!*



**Julie Jenkins** | Certified Divorce Financial Analyst  
*Able to work with clients all 50 states and Internationally*

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# Feeling Lovable Again After Divorce



by Oona Metz, LICSW,  
Therapist

**Learn more about  
Oona Metz**

Feeling sad, lonely, rejected, betrayed?

If you have gone through a divorce recently, you may be worried that you will never find love again. Being in a painful marriage which ends in divorce can often leave women feeling unloved, or worse, unlovable. Feeling sad, lonely, rejected, betrayed? These are all feelings that women report as they navigate the painful process of divorce but feeling unlovable can be one of the most painful. Let's talk about a few things you can do to regain your sense of lovability.

## Reach Out to Your Community

Spend time with the people who DO love you. If your spouse has fallen out of love with you, or fallen in love with someone else, it can feel devastating. It is crucial that you reach out to the people in your life who truly see you, value you and love you. Spend time with your best friend, the women in your book group or tennis team, an old college friend, or your favorite colleague. Don't wait for these people to reach out to you. Reach out to them and watch what happens when you surround yourself with people who love or admire you.

Spend time loving yourself. I know it sounds like a cliché, but it is actually true that in order to heal from a divorce, you must spend time figuring out who you are, what you like, and then go and do those things. From the tiny (you love pineapples but never bought them because your spouse didn't) to the medium (repaint the living room the color YOU love) to the major things (take that class in landscaping/stained glass/memoir writing), this is the time to figure out what you love.

## Move Your Body

Exercise. Preferably often, preferably outside, preferably with a friend, but any exercise is better than nothing. There is plenty of research to show that the better we feel physically, the better we feel emotionally. Get your body

moving! When you show your body that you love it by exercising, your body will start to love you back. Remember, 10 minutes of exercise is better than zero minutes.

## Get Support

Join a support group. Find a support group in your area or online where you can talk about your feelings and get the support you need. Sometimes it is hard to see your own strength until you see it reflected in others. Supporting others has the added bonus of making you feel valuable and needed.

## Patience with Yourself Is Key

Be patient with yourself. It will take time to feel lovable again, but you will get there step by step.

## 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

# *What to consider when you're considering divorce: real estate, estate planning, and assets*

Deciding to pursue a divorce is one of life's most challenging decisions, filled with emotional, logistical, and financial considerations. While the personal aspects often take center stage, it's crucial not to overlook the practicalities that will shape your future. From dividing real estate to updating estate plans and assessing shared assets, navigating these details can feel overwhelming—but they're essential to ensuring stability and security in the next chapter of your life.

In this post, we'll break down key factors to consider as you approach divorce, offering insights to help you make informed decisions. Whether you're just beginning to weigh your options or preparing to take the next step, understanding how to manage these important pieces can set you up for a smoother transition and a stronger foundation moving forward.

## **4 Essential Real Estate Considerations for Those Contemplating Divorce**

### **1. Understand Property Ownership and Equity**

- **What It Is:** Determine how your property is owned (e.g., jointly or individually) and assess the equity you have in it. Equity is the difference between the property's market value and the amount owed on the mortgage.
- **Why It's Important:** This will help you understand the financial implications of keeping or selling the property, and it's crucial for dividing assets fairly.
- **Who Can Help:** A real estate attorney or a financial advisor specializing in divorce.
- **How to Ask for Help:** Contact a real estate attorney and say: "I'm considering divorce and need help understanding the ownership structure of my home and the implications for asset division. Can you guide me through this?"
- **Ask questions like:** "What does joint ownership mean in a divorce? How can I determine my home's current equity?"

### **2. Evaluate Affordability Post-Divorce**

- **What It Is:** Analyze whether you or your spouse can afford to keep the property on a single income, including mortgage payments, taxes, insurance, and maintenance costs.
- **Why It's Important:** Ensuring financial stability post-divorce is crucial, and keeping a home that is unaffordable can lead to long-term financial strain.
- **Who Can Help:** A mortgage lender or financial planner with expertise in divorce scenarios.
- **How to Ask for Help:** Reach out to a mortgage lender and say: "I'm evaluating the financial feasibility of keeping my home after a potential divorce. Can you provide an assessment of my options?"

- **Ask:** "What would my refinancing options look like on my current income? What costs should I anticipate if I keep the property?"

### **3. Consider Market Value and Timing**

- **What It Is:** Assess the current market value of your home and determine whether it's a good time to sell based on market conditions.
- **Why It's Important:** Selling the home may be necessary to divide assets, and understanding market conditions can maximize financial outcomes.
- **Who Can Help:** A real estate agent or appraiser.
- **How to Ask for Help:** Consult a real estate agent and say: "I'm considering divorce and need to understand my home's market value and the best timing for a potential sale. Can you provide insights?"
- **Ask:** "What is my home currently worth? How long does it typically take to sell a property in this market?"

### **4. Explore the Emotional Impact of Selling or Keeping the Home**

- **What It Is:** Reflect on how keeping or selling the home will affect you and your family emotionally. The family home often carries sentimental value and represents stability.
- **Why It's Important:** Divorce is a major emotional transition, and making a clear decision about the home can help ease the adjustment for you and your family.
- **Who Can Help:** A therapist or divorce coach.
- **How to Ask for Help:** Talk to a therapist and say: "I'm considering divorce and need guidance on processing the emotional aspects of potentially selling my home."
- **Ask:** "How can I weigh the emotional attachment to my home against the financial and practical considerations? How can I prepare myself and my children for a potential move?"

## **4 Essential Considerations for Your Estate Planning If You're Considering Divorce**

### **1. Review Your Beneficiary Designations**

- **What It Is:** Examine who is listed as a beneficiary on your life insurance policies, retirement accounts, and other financial instruments.
- **Why It's Important:** Divorce doesn't automatically change these designations, and your spouse may still be entitled to these assets if they remain listed.
- **Who Can Help:** An estate planning attorney or financial advisor.
- **How to Ask for Help:** Reach out to an estate planning attorney and say: "I'm considering divorce and need help reviewing my beneficiary designations to ensure they reflect my current intentions."
- **Ask:** "Which accounts and policies should I update, and what's the process for changing beneficiaries?"

### **2. Update or Create a Will**

- **What It Is:** Ensure your will reflects your wishes regarding asset distribution and guardianship (if applicable).
- **Why It's Important:** A will created during marriage often includes your spouse as a primary beneficiary or executor, which may no longer align with your goals.
- **Who Can Help:** An estate planning attorney.
- **How to Ask for Help:** Consult an attorney and say: "I'm planning for a possible divorce and want to ensure my will reflects my current wishes. Can you guide me through revising or creating one?"
- **Ask:** "What changes should I make to my will during this process? How do I name a new executor or guardian?"

### **3. Establish Powers of Attorney**

- **What It Is:** Update your financial and medical powers of attorney, which designate who will make decisions on your behalf if you're unable to do so.
- **Why It's Important:** If your spouse is currently listed, you may want to designate someone else to act in these roles during and after divorce.
- **Who Can Help:** An estate planning attorney.
- **How to Ask for Help:** Engage an attorney and say: "I'm considering divorce and want to update my financial and medical powers of attorney to reflect a different decision-maker."
- **Ask:** "How do I choose a new power of attorney, and what steps are involved in updating these documents?"

## **4. Assess Trusts or Joint Accounts**

- **What It Is:** Evaluate any trusts or joint financial accounts you've established with your spouse, including family trusts or joint investment accounts.
- **Why It's Important:** These accounts may need to be restructured or dissolved to align with your post-divorce financial plan.
- **Who Can Help:** A trust attorney or financial advisor.
- **How to Ask for Help:** Speak to a trust attorney and say: "I'm preparing for a possible divorce and need to review any trusts or joint accounts I have with my spouse to understand my options."
- **Ask:** "What happens to shared trusts or accounts in a divorce? How can I ensure my interests are protected in these arrangements?"

## **4 Essential Considerations for Your Assets If You're Considering Divorce**

### **1. Inventory All Assets**

- **What It Is:** Create a detailed list of all assets you and your spouse own, including bank accounts, investments, properties, vehicles, and personal items of significant value.
- **Why It's Important:** Understanding the full scope of your shared and individual assets is critical for equitable division and helps you protect your financial interests.
- **Who Can Help:** A financial advisor or forensic accountant.
- **How to Ask for Help:** Reach out to a financial advisor and say: "I'm considering divorce and need help creating a complete inventory of our assets."
- **Ask:** "What tools or methods can I use to ensure I've accounted for everything? How do I identify hidden or overlooked assets?"

### **2. Determine Asset Classification: Marital vs. Separate**

- **What It Is:** Distinguish between marital assets (acquired during the marriage) and separate assets (owned before marriage or received as gifts/inheritance).
- **Why It's Important:** Only marital assets are typically subject to division during divorce, so proper classification protects your separate property.
- **Who Can Help:** A divorce attorney or financial expert.
- **How to Ask for Help:** Consult a divorce attorney and say: "I'd like to understand which assets may be classified as marital or separate as I prepare for divorce."
- **Ask:** "How can I provide proof of ownership for my separate assets? What records or documents are required to support my claims?"

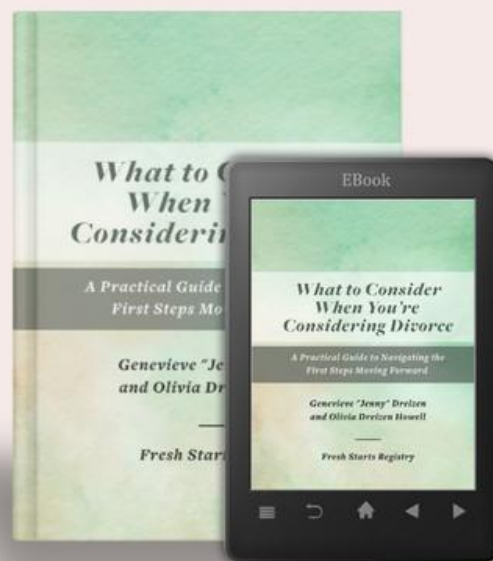
### 3. Evaluate Debt Responsibilities

- **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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## *Coming September 2026: 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.

Come find your people. Borrow some hope. Walk the year with a community that's growing right alongside you.

Sign up and don't miss a moment→ [freshstartsregistry.com/community](https://freshstartsregistry.com/community)

## ***Book Spotlight: Faithfully Dissident Daughters by Chelsea Kim Long***

Faithfully Dissident Daughters: Reclaiming Christian Womanhood Beyond Patriarchy (Westminster John Knox Press, September 8, 2026), with a foreword by Dr. Christena Cleveland. Available in paperback.

It's part memoir, part theology. Most women I know were handed some version of the same script: be agreeable, be available, want less, and put yourself last and call it love. I got the religious edition. I grew up conservative Christian culture, and the script I was given came to me seemingly co-signed by God, which made it very hard to argue with.

Then my life stopped fitting the script. A traumatic first birth and a host of reproductive trauma, a marriage that needed to reckon with who held the power and whose time was valuable, and a faith I couldn't force back into its old shape.

The book is about what I found when I went looking for the parts of that tradition that had room for women in them. They were there. Buried, not lost.

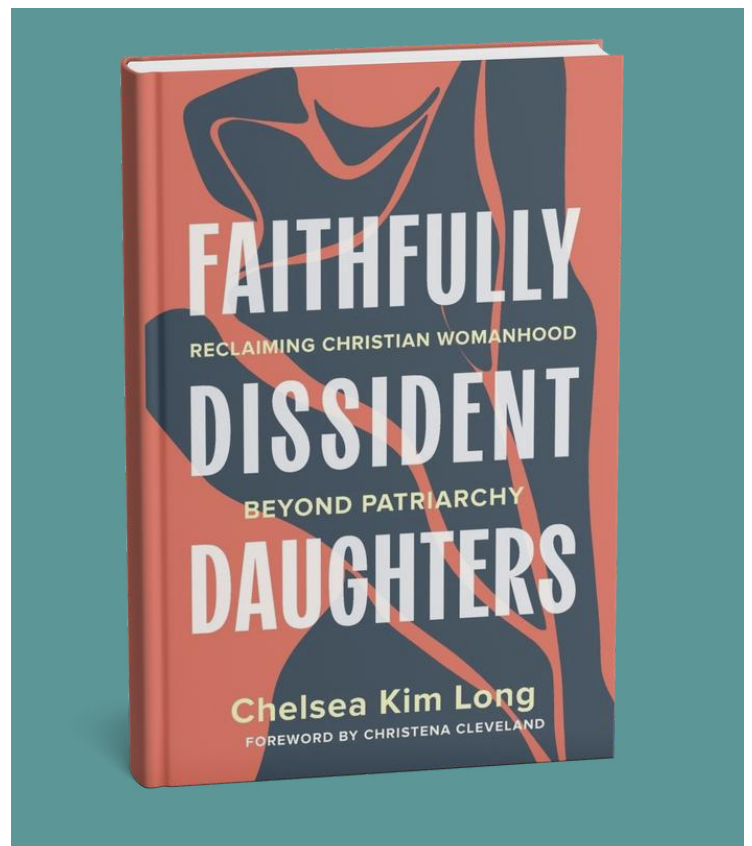
It's for any woman who inherited a version of herself she didn't choose and is trying to work out what's actually hers.

If you are mid-divorce, you are being asked to make an enormous number of consequential decisions while possibly carrying beliefs or even being told straight up that your own instincts can't be trusted.

Most women I know have some version of that lack of self trust. You've been talked out of what you saw, told you were overreacting or too sensitive. For those raised religious, it came with Bible verses attached, so the self-distrust wasn't a bad habit. It was obedience.

Before you answer the next message from your lawyer or ex, put your feet flat on the floor and breathe out longer than in. Then ask yourself what you want, before what's reasonable. You know what to do.

**Get Your Copy Now**



## *Embracing Fresh Starts: 10 Reasons to Celebrate with a Divorce Party*

Divorce – it's a word that often carries heavy connotations, but what if we could redefine it? What if, instead of focusing solely on the end of a chapter, we celebrated the beginning of something new? That's where divorce parties come in – they're not just celebrations; they're powerful declarations of resilience, courage, and self-love. Here at Fresh Starts, we believe that divorce parties are not only beautiful moments in life but also empowering acts of self-affirmation and renewal. So, grab a glass of your favorite beverage and let's raise a toast to embracing new beginnings with grace and gratitude.

### **10 Reasons to Have a Divorce Party:**

1. **Embracing Liberation:** A divorce party symbolizes the freedom to live authentically and unapologetically, free from the constraints of an unhappy marriage.
2. **Honoring Self-Love:** It's a beautiful reminder to prioritize self-care and self-love, recognizing that happiness begins with honoring our own needs and desires.
3. **Celebrating Resilience:** Divorce parties celebrate the strength and resilience it takes to navigate the challenges of divorce and emerge stronger on the other side.
4. **Affirming Personal Growth:** They're a testament to the journey of personal growth and self-discovery that often accompanies the end of a marriage, highlighting the beauty of transformation.
5. **Building Community:** Divorce parties bring together friends and family to offer support, love, and solidarity during a time of transition, fostering a sense of belonging and connection.
6. **Honoring Closure:** They provide an opportunity to honor the closure of one chapter while eagerly embracing the possibilities of the next, signaling a fresh start and new opportunities.
7. **Fostering Empowerment:** Divorce parties empower individuals to reclaim their narratives, rewriting their stories on their own terms and embracing their newfound independence.
8. **Sparkling Joy:** They're an occasion to celebrate moments of joy, laughter, and camaraderie amidst the complexities of divorce, reminding us that happiness is always within reach.
9. **Cultivating Gratitude:** Divorce parties encourage reflection and gratitude for the lessons learned, the growth experienced, and the relationships that continue to nurture us along the way.
10. **Inspiring Hope:** Above all, divorce parties inspire hope – hope for a brighter future filled with love, laughter, and endless possibilities, reminding us that every ending is a new beginning in disguise.

Here's the thing: divorce parties are more than just celebrations; they're powerful affirmations of resilience, self-love, and empowerment. They remind us that life's challenges are opportunities for growth and transformation, and that joy can be found even in the midst of difficult times. So, let's raise our glasses to embracing new beginnings, honoring our journeys, and celebrating the beauty of resilience in all its forms.



## ***She Lost Everything in Her Divorce. Now She's a State Senator Fighting to Change the Law.***

There's a particular kind of exhaustion that comes from fighting a legal system that was never built to protect you — and knows that exhaustion intimately. Long before she was sworn into the state legislature, Bradley was a young mother in Mecklenburg County watching her marriage, her savings, and her sense of safety unravel inside a divorce process she didn't realize was stacked against her. In this raw, eye-opening episode of Divorce Happens, Olivia sits down with Senator Bradley — a domestic violence and assault survivor turned divorce real estate specialist turned freshman state senator — to unpack what actually happens when a state's divorce laws fail the women trying to leave. Bradley ran her 2024 campaign on family law reform and domestic violence protections, and in this conversation she explains exactly why that fight became personal.

Bradley walks Olivia through the maze of North Carolina divorce law that most people never hear about until they're living it: a mandatory year-long separation before you can even file, a rule that resets the clock if you spend a single night under the same roof, and a system where post-separation abuse — financial, digital, emotional — often goes unrecognized by the judges and magistrates hearing these cases. She shares how she believed her joint accounts, retirement savings, and her children's college funds were legally frozen the moment she filed for separation, only to learn the hard way that they weren't, as her ex-husband drained them completely. She talks candidly about stepping away from her real estate career for a season because it wasn't safe, about rebuilding from a double-wide trailer in the country with her two young children, and about the moment the tide turned: when she stopped defending herself and started documenting everything.

What makes this episode so powerful is where Bradley lands: not in bitterness, but in fierce, hard-won hope. She reminds listeners that divorce isn't the dirty word she was

raised to believe it was — it can be the doorway to a freedom you didn't know was possible. Her advice for anyone in the thick of a divorce is refreshingly concrete: start a notebook and document everything, seek out legal aid and community resources built specifically for women navigating divorce, and find your "grizzly bear" — someone who will show up in the room and advocate for you when you can't advocate for yourself. Whether you're facing a contentious divorce, worried about financial abuse, or simply trying to understand your rights before you file, this conversation offers both a warning and a roadmap for divorce recovery and starting over after divorce, stronger than before.



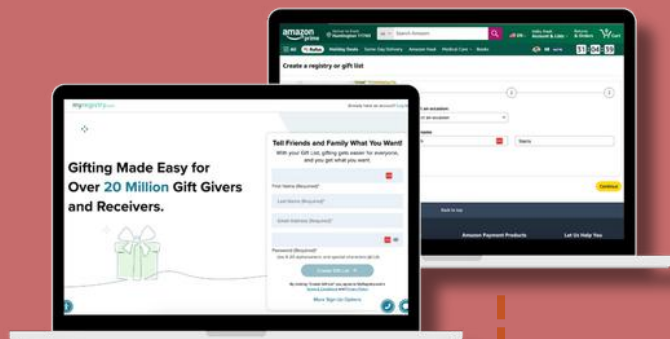
*Click through to listen!*

***Feeling a little lost navigating the next steps?***  
**Book your free 15-minute Divorce Resource**  
**Consult at [divorceresourceconsult.com](https://divorceresourceconsult.com)**

# 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*

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

October's theme is "The Lie I Told Myself" — the story you told yourself to survive the marriage, or to leave it, or to explain it to everyone else. It's one of the rawer themes on the calendar, and we're pairing it with author Heather Sweeney, whose memoir *Camouflage* digs into exactly this kind of self-deception and the slow work of seeing clearly again. Heather will contribute a piece to the community and join us for a live conversation, and we're also running a giveaway of *Camouflage* for members. Join Olivia for our October Zoom call on October 22nd, 8PM EST, where we'll dig into the month's journal questions and talk through where everyone's at. As with every month, the content leans into identity and emotion rather than logistics — this isn't about the practical lies (finances, custody arrangements) but the internal ones: the stories we tell ourselves to keep going, to keep the peace, or to keep from admitting something was wrong long before it ended. October builds directly on September's momentum, moving from "this happened to me" into the murkier territory of "what did I do, or believe, to get here" — setting up the self-honesty work that carries through the rest of the year.

***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.

**Publishers Marketplace**

**Deal Report**

### **DIVORCE HAPPENS**

By Olivia March Howell, Genevieve Dreizen

Imprint: Sheldon Press

Co-founders of Fresh Starts Registry Olivia March Howell and Genevieve Dreizen's *DIVORCE HAPPENS: A COMPASSIONATE GUIDE TO STARTING FRESH*, a roadmap to navigating one of life's most disorienting transitions with clarity, confidence, and care, giving readers the tools to process their divorce, reclaim who they are, and envision what comes next, to Rachel Landes at Sheldon Press, by Morgan Strehlow at The Bindery (world).

**Sign up for book updates!**

## *10 Questions to Ask a Divorce Lawyer About Custody of Your Family Pets and Animals*

Divorce is a complex and emotionally charged process, and amidst the legalities and negotiations, it is often the welfare of our beloved pets and animals that gets overlooked. As cherished members of our families, our furry companions deserve special consideration when it comes to custody arrangements. That's why consulting a divorce lawyer specifically trained in pet custody matters is a crucial step to ensure the well-being and happiness of our four-legged friends during this challenging time. We rounded up 10 questions to ask a divorce lawyer about the custody arrangement of your family pets, and the reasons why it is essential to have open conversations with a divorce lawyer about the custody arrangement for your family pet or animals. By seeking expert legal guidance, we can protect the best interests of our beloved pets and find mutually beneficial solutions that prioritize their happiness and continued bond with both parties involved.



1. How is custody of animals typically determined in divorce cases? This question is important to gain a general understanding of the process and potential outcomes regarding pet custody.
2. What factors do the courts consider when deciding custody of pets? Understanding the criteria used by the courts helps you prepare a strong case for why you should be granted custody of your animals.
3. Can we include a specific pet custody arrangement in our divorce agreement? Asking about the possibility of a customized pet custody arrangement allows you to explore options that align with your preferences and the well-being of your animals.
4. Are there any laws or regulations in our jurisdiction that specifically address pet custody? Knowing if there are any specific laws or regulations pertaining to pet custody in your jurisdiction helps you navigate the legal process more effectively.
5. What evidence or documentation should I gather to support my case for pet custody? Asking this question helps you understand what kind of evidence or documentation you should gather, such as records of pet care, expenses, or your bond with the animals, to strengthen your case for custody.
6. Can we seek joint custody or visitation rights for our pets? Inquiring about joint custody or visitation rights demonstrates your commitment to maintaining a meaningful relationship with your animals and ensures you explore all available options.
7. How will decisions about pet care and expenses be addressed in the divorce agreement? It is important to clarify how decisions regarding pet care, such as veterinary expenses, training, or long-term care, will be addressed to ensure the well-being of your animals is adequately provided for.
8. What happens if we cannot agree on custody of our pets? Understanding the potential consequences or alternatives if an agreement cannot be reached can help you prepare for various scenarios and explore alternative dispute resolution methods, such as mediation or negotiation.
9. Can the court consider the best interests of the animals when determining custody? Asking this question highlights your concern for the welfare of your pets and ensures that their best interests are taken into account during the decision-making process.
10. Are there any precedents or past cases related to pet custody that could influence our case? Inquiring about past cases or precedents helps you understand how similar situations have been resolved in the past, providing insights into potential outcomes and strategies for presenting your case effectively.

# *Before You Sign Away Your Financial Future, Know What You're Agreeing To*

Divorce has a way of making smart women question themselves.

You can be capable, educated, successful, and still find yourself staring at financial decisions you have never had to make before. Decisions about the house. Retirement accounts. Support. Taxes. Debt. Health insurance. Cash flow. What you can afford now, and what you will need ten years from now.

The hard part is that many of those decisions are made while you are already emotionally exhausted.

That is exactly why I created the Divorce Financial Clarity Academy™. This six-week virtual academy was built for women who are considering divorce, already in the middle of it, or trying to make sense of a settlement before agreeing to something they may have to live with for years.

It is based on my book, *Divorce Decoded: A Woman's Guide to Financial Security and Fair Settlement*, but this is much more than simply reading a book together.

We are going to put the information to work.

Over six weeks, we will walk through many of the financial decisions women face during divorce, including income and support, taxes, property division, housing, mediation, building the right professional team, and preparing for the financial life that comes next.

You will also hear from experienced professionals who work with women navigating these very issues.

My goal is not to turn you into a financial expert or teach you how to do your own divorce.

My goal is to help you understand enough to ask better questions, recognize what deserves a closer look, and stop making decisions simply because you feel pressured to get it over with.

Because that is where women can get hurt.

Sometimes it is keeping a house that looks affordable on paper but is not sustainable once the full cost of owning it lands on one income.



by Donna Cates, CDFA

**Learn more about  
Money Matters  
Wealth Solutions**

Sometimes it is agreeing to an asset because the dollar amount looks equal, without understanding that \$200,000 in cash and \$200,000 in a retirement account may not give you the same amount of spendable money.

Sometimes it is focusing so hard on getting through the divorce that no one has stopped to ask, "Will this settlement actually support the life I need to live afterward?"

Those are the conversations we will have.

We will talk about what you need to gather, what you need to understand, what you may not even know to ask yet, and how to slow the process down long enough to make thoughtful decisions.

There will be worksheets, practical exercises, real-world examples, and clear next steps. You will not be expected to have everything figured out before you arrive.

You just need to be willing to learn.

Why I believe this matters so much:

Women often tell me some version of the same thing: "I just want to make sure I don't make a mistake."

That fear is understandable.

Divorce can change your financial life in a matter of months, while the consequences of those decisions can last decades.

The answer is not to become paralyzed by that fear. The answer is to replace as much of it as possible with information.

Clarity changes the way you walk into a meeting.

It changes the questions you ask.

It changes what you are willing to agree to.

And it can change the way you feel about your own future.  
The investment is \$297

I want to put that number into perspective.

The entire six-week Divorce Financial Clarity Academy™ is \$297.

That is less than what you may spend for a single hour with an attorney or financial professional.

Professional advice is essential, and this academy is not intended to replace it.

But imagine how much more valuable that professional hour becomes when you already understand the language, know your priorities, have your documents organized, and know the questions you need answered.

That is what preparation can do.

And if you are hesitating because spending money on yourself feels difficult right now, I want you to think about this differently.

You are worth a \$297 investment in understanding decisions that could affect the next 10, 20, or 30 years of your financial life.

You are worth knowing what you are “agreeing to” before you sign.

You are worth understanding whether the house truly works.  
You are worth knowing what your future income may look like.

You are worth understanding what retirement assets, support, taxes, debt, and insurance mean for your life after divorce.

And you are worth walking into the next chapter with something stronger than hope.

You deserve a plan.

You do not have to know everything. You do need to know enough.

One of the messages you will hear throughout the Academy is simple: Do not agree with what you do not understand.

There is no prize for finishing your divorce the fastest.

There is tremendous value in finishing it knowing you asked

the right questions, considered the long-term consequences, and made the best decisions you could with the information available to you.

That brings something women desperately need during divorce.

Peace of mind.

Not because every outcome will be perfect.

But because you will know you showed up for yourself.  
The Divorce Financial Clarity Academy™ begins September 18, 2026, and meets virtually on Fridays through October 23.

If you are standing at the beginning of divorce, somewhere in the messy middle, or looking at settlement decisions and wondering whether you are missing something, I would be honored to have you join us.

Come learn what you need to know.

Come ask the questions you may have been afraid to ask.  
Come build your financial game plan.

Most of all, come prepared to leave with more clarity about where you stand, what matters most, and what your next step needs to be.

Because your divorce will eventually end.

Your financial life will keep going.

I highly encourage you to attend the Academy live. There is real value in walking through this information week by week, hearing the conversations, and having the opportunity to participate as we go. But if you simply cannot make the live sessions work, you will still have an opportunity to learn. The Divorce Financial Clarity Academy™ will be available as an on-demand course beginning in early November 2026.



***You Don't Have to do this Alone***

***Build your team with us.***

Divorce can feel like a **thousand** decisions made under pressure.  
Legal. Financial. Emotional. Logistical.

***That's not something one person should carry.***

The Fresh Starts Expert Guide connects you with vetted professionals who specialize in divorce and life transitions — people who understand both the paperwork and the emotional weight behind it.

***This Isn't Just A Directory. It's A Support System.***



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Career Strategists. Parenting Specialists.

Every expert is chosen for clarity, compassion, and credibility.

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***Move forward with confidence.***

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