

Is Divorce for Me? – Should I or Shouldn't I?

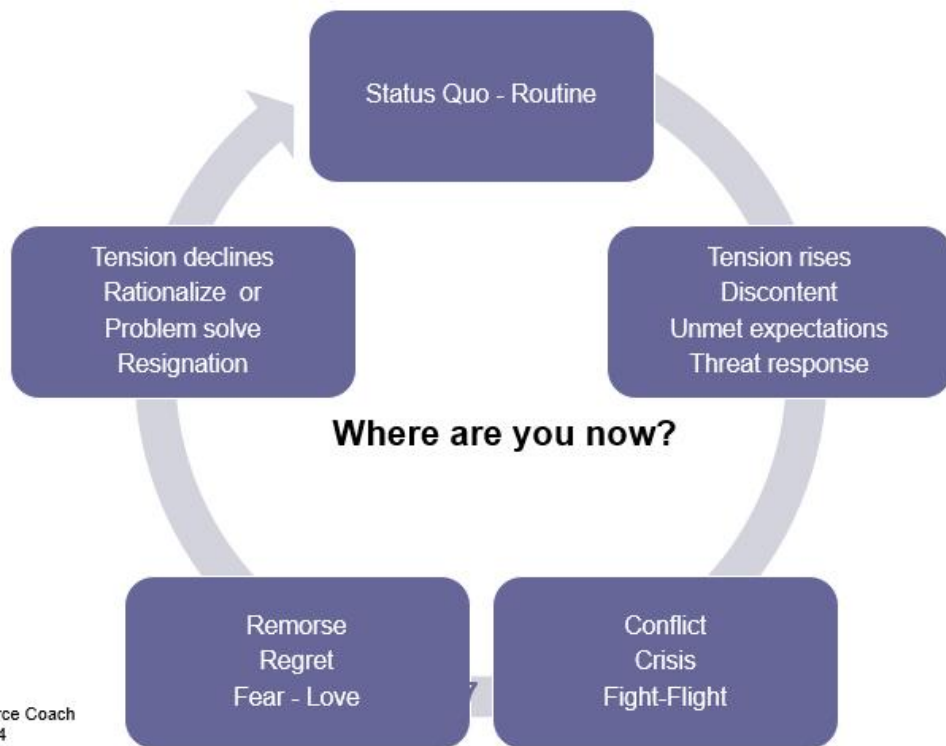
It Takes Time to Decide – Give It The Time You Need!

Many people live in a cycle of decision – indecision for many months or even many years before they get the clarity that is needed, the confidence in the future, and the courage to take the step toward what they want and what would have them feel satisfied and fulfilled.

Maybe you know exactly what I am talking about. You have been in and out of thinking about the decision you know you need to make because the current reality is no longer working for you!

Looking at this diagram – where are you right now?
And how long have you been thinking about this decision?

Decision-Indecision



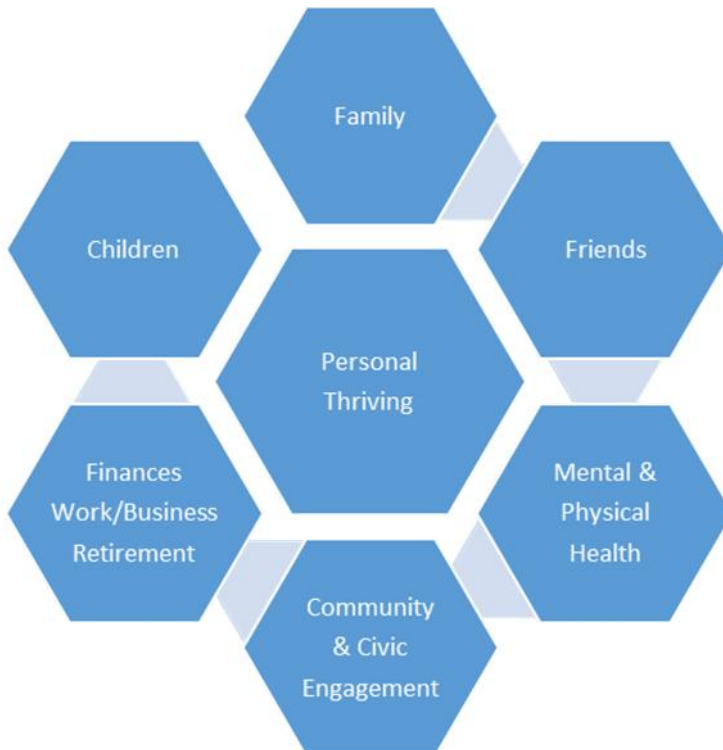
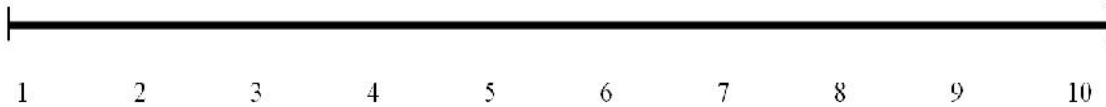
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What have you tried so far?

What are the major concerns that you have and what actions have you taken to influence other outcomes?

Concern	Actions Taken	Result

On a scale of 1 to 10, how hopeful are you that things will change?



Let's explore which of these areas are of greatest concern for you in this decision –

On the next page you will find a more detailed description of the impact of divorce on all of these areas.

The Tradeoffs to Consider

Review the areas listed below and identify those of greatest concern to you. Circle or underline those which are most important to you right now and as you move forward. **You will lose 50% + of your assets in divorce. Is what you gain worth the trade-off? Review the considerations below.**

	At ages 35 - 55	At age 55+
Starting a Career	<ul style="list-style-type: none"> • Time to build a career • Building a network - transition support • Training/Education • Transitional Alimony may be required – depends on work history and prospects. 	<ul style="list-style-type: none"> • Career prospects diminish. • Entrepreneurial pursuits feasible • Training/Skill development/Resources • SBA – Franchise Ops –Chamber
Retirement	<ul style="list-style-type: none"> • Can keep building retirement • Tougher to add to retirement due to home-family demands. 	<ul style="list-style-type: none"> • What you have is what you have – Pensions become major asset (Depends on work history) • Making more money and can save more towards retirement • Alimony becomes necessary if there has not been an independent source of income (depends on work history).
Children	<ul style="list-style-type: none"> • Young – HS-College • Responsibility for support • Parenting Considerations • Selling Family Home 	<ul style="list-style-type: none"> • College – Adults • Financial support diminished • Holidays – Celebrations • Holding onto “MY” House • Selling “his” house • Liquid Assets vs Illiquid Assets
Extended Family	<ul style="list-style-type: none"> • Siblings – Parents – Parents-in-law – Brother-Sister in Law – Nieces Nephews • How to prepare for family celebrations where ex’s and new spouses will be attending. • Loss of Network • Challenging to maintain the relationship 	<ul style="list-style-type: none"> • Siblings – Parents – Parents-in-law – Brother-Sister in Law – So and Daughters in law and Grandchildren • Redefining relationships outside husband and wife. • Challenging to retain long term relationships when extended family feels caught in the middle.
Health	<ul style="list-style-type: none"> • May have insurance through employer • How do I get fair share of co-pay and shared medical expenses for children 	<ul style="list-style-type: none"> • Health Issues Prevalent • Insurability • Paying for Parent in Assisted Living or LTC • Care for the other • Option may become limited due to disability or ill health

These affect people across the board

<p>Personal Thriving</p>	<ul style="list-style-type: none"> • Couples relationship is important • Friends are couples and families • With children – life is proscribed • Reorient focus and roles • Redefine self – values, preferences, home, routine. • Friendships become more important - Disrupted friendships • Quality of Life concerns and Freedom versus quality of life in other areas • Focus on self versus serving others • Self-Care to explore
<p>Community Involvement</p>	<ul style="list-style-type: none"> • Network in the community is disrupted People are afraid that they take sides when they connect with one or the other of the divorced couple. • Families volunteering together – now who “Gets to volunteer for organization • Who gets to stay in community and who has to leave • Stigma of fraternizing with “divorcee’s”
<p>Debt</p>	<ul style="list-style-type: none"> • Student Loans, Mortgage, Home Equity loans. Credit Cards • Impact Bankruptcy on debt, “Dishonor” of Bankruptcy versus maintaining the level of debt or paying off debt

Is the trade-off worth it?

<i>\$ Value</i>	<i>Consideration</i>
	<i>Splitting assets (Assume 50%)</i>
	<i>Cost of divorce (average \$15,000 – 20000)</i>
	<i>Source of Funds for Divorce</i>
<i>General Tradeoffs – Gain</i>	
<i>General Tradeoffs - Lose</i>	

Dr. Oren Hernandez, a Florida marriage counselor, developed an eight question "Divorce Test," which he claims can help determine if your marriage is on the right track. Is your marriage headed for divorce? Answer these 8 questions to find out if your spouse is right for you.

Circle your response to each of the following questions:

- | | |
|--|--|
| 1. Money is the number one cause of arguments in our relationship.
a. Never
b. Sometime
c. Always | 5. I trust my spouse completely?
a. Always
b. Sometime
c. Never |
| 2. Do you believe arguing is healthy?
a. Sometime
b. Always
c. Never | 6. Is taking time for myself in a marriage important?
a. Always
b. Sometime
c. Never |
| 3. We have trouble communicating with each other.
a. Never
b. Sometime
c. Always | 7. I am worried that my spouse has the potential to be unfaithful.
a. Never
b. Sometime
c. Always |
| 4. I'm satisfied with our sex life.
a. Always
b. Sometime
c. Never | 8. Spirituality is important in our relationship.
a. Always
b. Sometime
c. Never |

The Scoring:

To score, count the number in each response category: A, B, C

If you scored between six and eight A's - Dr. Hernandez says - your relationship is in pretty good shape.

If you score between four and six, Dr. Hernandez says there may be something you might want to look at. And four and below? Dr. Hernandez says, it is time to be truthful with your spouse.

The key to any successful relationship is communication; by now your test results should have you and your spouse talking.

Instead of throwing away a relationship you may want to try changing within the relationship. Because you the common denominator in all of your relationships. When you are able to catch the pattern then you are set free.

Are You Ready for Change? *This assessment is courtesy of Dee (Dolores) Cascio, Professional Counseling & Life/Retirement Coaching Center. Email: deedeelpc@aol.com.*

If you are set on divorce, you may also want to be aware of your general readiness for change. Change in divorce is pervasive. How you deal with change will depend on your ability to adapt and your attitude about change. A conscious, developed awareness of your response to change can help you develop better coping strategies.

Notice how you respond to the following questions to determine how you cope with change.

- T / F 1- I am able to make a change even if everything isn't 100 % right.
- T / F 2 - I can make changes proactively before they are forced on me.
- T / F 3 - I often look forward to change as exciting and challenging.
- T / F 4- I am not the kind of person who has to be totally fed up before I'll make any changes.
- T / F 5- When confronted with a change that I disagree with, I try to accept it and if I can't, I look for healthy ways of dealing with the change.
- T / F 6- I never feel responsible for negative changes that come out of nowhere.
- T / F 7- I realize that sometimes even "good" changes have an underside that may bring unexpected problems.
- T / F 8- I realize that a positive change in one area of my life won't solve all of my problems.
- T / F 9- When coming to terms with a major change in my life, I try to keep other changes to a minimum.
- T / F 10- When a change or transition occurs, I review how I have handled other such events in my life for lessons on how to cope with this event.
- T / F 11- I look for other people who have undergone similar changes as models for how I might better cope with the change in my life.
- T / F 12- During a time of change, I ask for help and support from those reliable friends and outside professionals that I trust.
- T / F 13- After a life changing event, I step back from the situation to get perspective and give myself time to regain a sense of balance.
- T / F 14- When a change occurs, I try to look at the "big picture" and acknowledge mixed feelings I might have.
- T / F 15- I don't hold onto the "way things used to be," but instead move into "the way things are" or the way that I would like them to be.
- T / F 16- In order to make a necessary change, I am willing to risk the disapproval and lack of support from others.
- T / F 17- When something positive happens for someone that might change our relationship, I don't let my fears get in the way of being supportive of that person.

Count the number of False Statements. If you have 6 or more false statements, you may need more support in learning new ways to cope with change or get support with making the changes which inevitably happen in divorce.

What are the options you are considering?

<h2>Work on Marriage</h2>	<ul style="list-style-type: none"> • Acknowledge Good • Be responsible for your own happiness • Improve communication
<h2>Separate</h2>	<ul style="list-style-type: none"> • Giving each other space and time • Sorting out priorities • Communicate openly
<h2>Divorce</h2>	<ul style="list-style-type: none"> • Acknowledge good from marriage • Be clear about decision • Be fair and communicate effectively

Walk down the path of your first choice option.

Option	What outcomes do you want?	How will you feel when you choose this?
	Which 4 areas will be most impacted?	How will you feel when you don't choose this?

Walk down the path of your second choice option and answer these questions:

Option	What outcomes do you want?	How will you feel when you choose this?
	Which 4 areas will be most impacted?	How will you feel when you don't choose this?

Which do you choose?

What do you need for support?

Communication?

Organization?

Financial Awareness?

Understanding the process?