

WOMEN'S DIVORCE GUIDE



**Bartholomew
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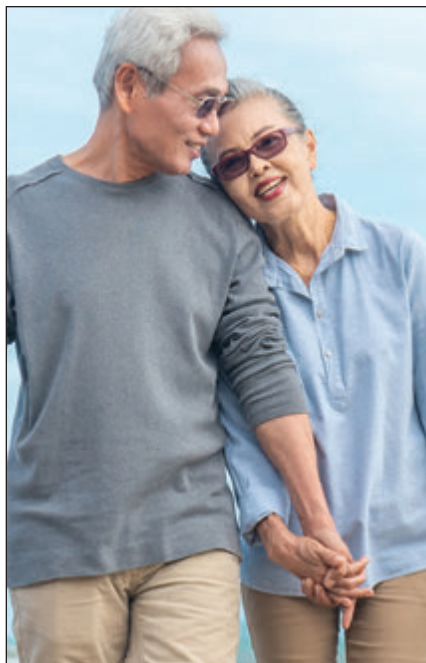
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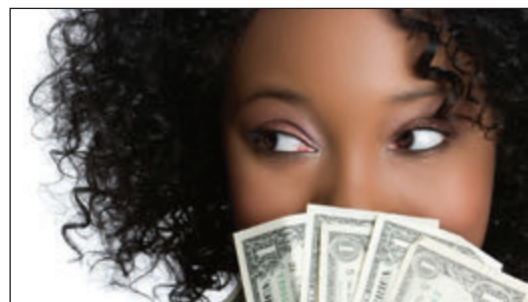
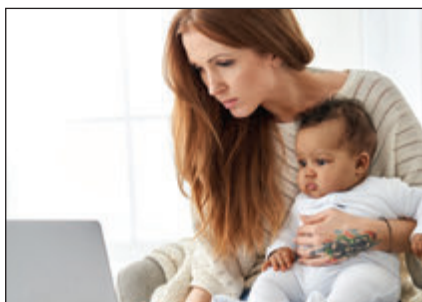
BLOG:

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For many women, divorce is a difficult and confusing experience that can profoundly change and negatively impact many aspects of life.

In this **Women's Divorce Guide** you'll find helpful and supportive articles, book excerpts, advice, and insights that focus exclusively on women's divorce issues. It's a treasure trove of compassionate and credible information designed to support and empower you as you progress through your divorce – and into a brighter future.



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5 POWERFUL LIFE LESSONS *to* LEARN FROM DIVORCE

If you can see your separation and divorce as a series of life lessons, you can move forward and become a better – and happier – version of yourself.

By Dr. Andra Brosh, Clinical Psychologist

When my husband told me he wanted a divorce, I felt like my life was over. We were married for 20 years and lived in a beautiful house with two kids. I was truly living the dream. The moment I heard those words, my whole world came crashing down. The fantasy I had of “forever” was now a reality of never. For three years, I spent my time picking up the pieces of my shattered dream, doing my best to make sense of everything. I never thought this crazy, surreal ride would end.

I was diagnosed with breast cancer shortly before my marriage ended, which I beautifully navigated and survived. Just a few months after my diagnosis, my husband said, “I don’t want to be married to you anymore.” While it would have been easy for me to slip into a victimized state, I managed to draw on what my cancer journey had taught me. I decided the end of my marriage would become another opportunity for transformation.

Both experiences offered me very precious life lessons and skills that I wouldn’t trade for anything. Both these experiences also rudely awakened me to the power of my spiritual self, and the magnitude of self-actualization as a byproduct of trauma.

I knew that looking anywhere but inward for what I needed would not only be futile but draining and disappointing as well. Although I felt wary of trusting myself after being so blindsided by these life

circumstances, I knew that it was my inner wisdom and gut instinct that would get me through to the other side. I wanted to extract what I could from the devastation and disillusionment I was experiencing and to spin it into gold for my own personal benefit. In order to do that, I had to see all of my experiences as lessons and to go forward with the intention of using this learning to become a better version of myself.

5 Lessons to Learn from Divorce

Here are the five most important lessons I learned from my two biggest life challenges.

1 Trauma Is an Everyday Phenomenon

I have learned that there are two kinds of trauma. There are “big T” traumas that shatter your world and make you question everything you thought was true, and then there are “small t” traumas that are more about being in the wrong place at the wrong time. Both of these types of trauma can happen at any time, but we often don’t acknowledge the smaller ones in the same way we do the bigger ones. This is an important lesson because the smaller traumas serve as a preparation; they offer a kind of resilience that can help you through the greater challenges of life. Embracing the negative moments in life makes you stronger. That saying “life is a big dress rehearsal” isn’t far off. You’re building your internal immune system each and every time you face a difficult moment.

2 The Spirit Is Stronger Than the Mind and Body

Spirituality came as a huge lesson for me when I was traversing my diagnosis and transitioning through divorce. My body broke down from the stress, and my mind betrayed me constantly with negative thoughts and irrational fears. My one place of solace came when I tapped into my beliefs around something greater. This can come in any form of faith, but the lesson for me was that no matter how out of control my world became, I could always come back to the spirit as a place of grounding. This took the form of prayer, spending time in nature, nurturing sacred experiences with friends and family, and spending my personal time doing things that strengthened this part of myself.

3 Fear Is a Waste of Time and Energy

I lay awake many nights before I figured this out. My lesson about fear was realized when the two things I was most

afraid of happened to me. I spent so much of my life worrying about becoming ill or losing my husband only to have both manifest in my life. I came to understand that fear and worries are just defenses against reality, and the truth is that none of us are immune. Instead, I now focus on accepting the harsh facts that we cannot control certain outcomes of life and that no matter how hard we try to prevent some things, we will often find our attempts to be futile. It’s better to focus on the things you love and enjoy, and put your energy toward the aspects of your life that you actually have influence over.

4 Nothing Lasts Forever

This may seem like an obvious lesson, but we are conditioned to believe that things last forever. The focus in our culture is prolonging everything, leaving us feeling like a shorter outcome equates with failure. The lesson that nothing lasts forever generates a more powerful attitude toward life, because if we recognize this fact, we can live a more potent life. I also learned that while things don’t last forever, a regenerative experience can happen. Some things in life come full circle if we’re patient enough to wait for a new outcome, and we also know that many situations offer a kind of rebirth that can bring beautiful change. Clinging to “forever” creates suffering, but remaining hopeful for something different can offer peace of mind at a difficult time.

5 Perspective Is Everything

One of my favorite quotes from Dr. Wayne Dyer is this: “Change the way you look at things and the things you look at change.” The mind creates perspective, and your perspective of the world completely influences how you feel. It’s not always easy to take a positive perspective, but it is fairly simple to have an honest one. What you don’t want to do is distort the way the world is seen with false beliefs and irrational thinking. I learned that having a solid and honest perspective, even if it was painful, created far less suffering than when I made things up in my head. ■

In order to spin my devastation into gold, I had to see all of my experiences as lessons and to go forward with the intention of using this learning to become a better version of myself.



Andra Brosh (Ph.D., BCHN) is a clinical psychologist and board-certified holistic nutritionist who brings a fresh perspective to what it means to heal from divorce. Dr. Brosh is committed to guiding women through the divorce journey using inspiration, personal accountability, and her proven method of radical self-healing. www.psycheandsalt.com



4 Things Women on the Verge of Divorce Should Do

No matter what timeline you set for getting a divorce, there is no perfect, practical, or ideal time to get divorced. Being prepared will help get you the best results.

By Jacqui Atcheson, Certified Divorce Coach

Sarah is planning to ask her husband Sam for a divorce as soon as their youngest is out of high school this June, thinking it will be easier on the children after the school year is over.

Marlene knows her husband has had affairs and is currently having another one yet again. Recently, her daughter found his texts to “The Other Woman.” Marlene is older, frightened, and can’t do this anymore. As a financially dependent wife that doesn’t want to go back to work, is there ever a good time?

Jennifer can no longer put up with her husband’s narcissistic ways. But they have this once-in-a-lifetime, whirlwind vacation planned, and Jennifer feels she has dealt with him for this long, why not wait just a little longer?

Do any of these make no sense to you, or do they make perfect sense? Do you wait until you think the children would be less affected? Are you feeling financially unfit, so you continue to wait and hope the affairs will end? How long is narcissism acceptable?

If you are considering divorce, even if you are not ready today, you need to get your financial house in order, first and foremost. What if the moment arises and “the straw that broke the camel’s back” happens tomorrow? If you are not happy, odds are your spouse isn’t either. What if *he* asks for a separation or divorce? You need to be prepared. You need to plan ahead.

Where Women Should Start

1 Have all (or as much as possible) of your financial paperwork in order.

When you are going through divorce, most of the major concerns center around the division of income, assets, and debts. (Of course, if there are children, there are also issues of co-parenting, child support, schedules, etc. That is another conversation; not our focus in this article.) In divorce, you will experience the most scrutiny of your financial situation that you ever could have imagined, so preparation is key. Having the necessary documents ready early in the process (even if you are only thinking about divorce) will save time and money.

I have a Comprehensive Checklist on my website, so you can see what documents you need to gather and copy for your records. Many of the items on the list you probably haven’t even thought about needing, so starting early (as you see, I cannot impress this upon you enough) gives you the necessary time to assemble: because once you decide to divorce, your spouse is probably not as likely to help you. Keep these copies in a safe place with a trusted relative or friend, or get a new safe deposit box in an institution you currently don’t bank with.

2 Get a copy of your own credit report, then open a credit card and bank account in your own name.

Many of my clients have never pulled their own credit report and, at the time of divorce, they find out things that astonish them. If there are any surprises, this is the time to reach out to the credit agencies and make the necessary repairs so you can obtain your own credit cards now. If you don’t have your own income (Marlene: this one’s for you), it is most important to take care of this as soon as possible.

Check your current credit card statements monthly to ensure no charges were spent on his girlfriend. If he has been overspending on a girlfriend, this needs to be documented for your divorce (Marlene: another one for you). Start your own banking relationships at another institution. Change all of your passwords.

3 Make sure there is enough money in your new and private bank accounts.

Divorce attorneys, forensic accountants/valuation experts, certified divorce financial analysts, divorce coaches, therapists, any and all on your divorce team, charge hundreds of dollars per hour. Divorce attorneys require large retainers. Once the divorce is declared, your spouse will probably move out and there will be two households to support along with any and all old and new debt that is accumulated.

4 Get your divorce team in place.

This is also the time to interview several divorce attorneys and see which person is best aligned with your values. I also have a list of interview questions to ensure you meet with the attorney that has the expertise needed for your situation.

You might also want to meet with a divorce financial expert at this time as your portfolio will need to be reviewed and evaluated to give you a better picture of your settlement options as you divide your assets.

A certified divorce coach or therapist can also be a very important member of your team. Divorce is one of the biggest stressors and most emotional times in your life. A professional will help you get out of the emotion so you can think clearly to make lifelong decisions.

So, there you have it: what you need to start preparing for the beginning of your divorce – whether it’s when your child finishes high school, when you’ve had enough of the constant infidelity, or your vacation in paradise is in jeopardy. No matter what timeline you set, there is no perfect, practical, or ideal time to get divorced. Being prepared will help to give you peace of mind as well as the best possible outcome. ■



Jacqui Atcheson is a Certified Divorce Coach who specializes in working with her clients starting at the earliest stages of divorce. She helps them get certainty about what they want, control over their future, and peace of mind knowing they made the best possible decisions.

www.betterpathtodivorce.com

10 Tips for Moving on After Your Spouse Cheats

Remember that his infidelity is about him, not you. You're perfectly capable of a fabulous, trusting relationship after this is over. For now, take it one step at a time.

By Kat Forsythe, Therapist and Coach

There were many reasons for our divorce. Infidelity wasn't one of them until, suddenly, it was. The moment I found out is forever emblazoned in my mind. I didn't catch them sleeping together. I didn't find hidden love letters. Much less dramatic. I was in a car wash, and I got a call from her.

She was a friend of mine from Rotary, that truly selfless service organization with the motto: Service Above Self. I expected her to tell me about our club's contribution to the worldwide eradication of polio. Instead, she told me about her lover, my soon-to-be ex-husband. I heard it in clumps since my ears were having trouble absorbing it. She wanted me to know "before I heard it from anyone else...meeting clandestinely



for three years...she was finished...she is sorry...it won't happen again." (Shocker: it did happen again.) Numbly, I thanked her (thanked her! I couldn't think of anything else to say). I drove all the way home screaming, "YOU F--- SON OF A B---!"

I took the path most of us take: I confronted him. He lied and said it only happened once.

I was incredulous that I hadn't seen it anywhere along the way. How did I miss it? I felt blindsided. I was furious. Embarrassed, humiliated, hurt, and stupid, too. Wasn't I good enough? What was wrong with me that he went to her? Why didn't my friends tell me when they must have known?

I wanted to kill both of them (seriously), but then I thought of prison, and what my kids would think, and decided maybe not. I wanted vengeance. I wanted him to get some twisted disease where he'd die a painful death. I wanted her to drive her car off the Golden Gate bridge by accident.

I talked to my friends about it day and night. How could he do this? What did they know? What kind of

make you feel better. Important: your brain believes everything you tell it. If you hang around your life in pity parties, you'll always be the victim and you'll never move on. (OK, a little self-pity at the beginning is normal. Allow yourself to be hurt and angry for a few months. Really get in there and cry hard, often. Watch sappy movies that make you bawl. Then pick yourself up, dust off, get back with your therapist, and promise yourself to move forward.)

Here are more thoughts and quotes that you can transfer directly to memos on your phone, or to sticky notes all over your car and house. Pick the ones that help you right now.

3. It's an old adage but worth repeating: **Staying angry is like taking poison and hoping the other person will die.**
4. **"Out of the ashes, the roses of success grow."** – Kat Forsythe. Out of this scorched situation, a new, more successful you will bloom. I promise.
5. **"The only person you become is the person you decide to be."** – Ralph Waldo Emerson
6. **"If you don't have faith in yourself, you'll spend the rest of your life in self-doubt."** – Kat Forsythe. You must believe

The amount of my mental real estate that his illicit relationship took up in my head was staggering. It was all I thought about day and night.

woman could see me each week and look at me when she's sleeping with my husband? All unanswerable questions, of course, but they needed to be asked – over and over. My friends got tired of listening to it.

The amount of my mental real estate that his illicit relationship took up in my head was staggering. It was all I thought about day and night. I called my therapist. Her words changed my course. She said, "I guarantee you he's not spending the energy that you are putting out on this. He's not thinking about you at all. Or the family. He doesn't care. Stop giving away your personal power to him."

She was right, of course...and that's my first tip for moving on after a spouse cheats:

1. **Outsource your anger and frustration.** Get yourself a good coach or therapist who specializes in divorce. He/she will listen to you tell the story of your spouse's cheating over and over again, as you process it. Along the way, their guidance will help you move forward. At the very least, they take the burden off your friends. The best part is, they help you get perspective and understand that you can live a happy new life at the end of this – and that his actions are never your fault. He's a big boy. He made his own decisions. You didn't cause this. He decided to do it. Don't own it. Let him own it.
2. **Bombard yourself with messages, night and day, that**

that you'll get through this. Millions of others have, and you will, too.

The following quotes come directly from the source that helped me the most. My refrigerator door!

7. **"Sometimes you have to put on your big girl boots and show you can use the pointy end."** (greeting card)
8. **"It's OK to be brave and scared at the same time."** (greeting card)
9. **"To change one's life, start immediately and do it flamboyantly. No exceptions."** – William James
10. This is what I tell my clients to post everywhere. It's simple and it keeps you from ruminating in the rearview mirror: **"FORWARD!"**

Most importantly, always remember that his infidelity is about him, not you. You're perfectly capable of a fabulous trusting relationship after this is over. For now, one step at a time. Forward! ■



After her own brutal divorce after 33 years of marriage, Kat Forsythe (MSW) directed her energies to helping others navigate the turbulent waters of divorce. She works with clients to rediscover, redesign, and reclaim the life they want – based on their strengths and her practical, no-nonsense plan. www.katforsythe.com



HOW TO DE-ESCALATE CONFLICT DURING DIVORCE

Arguing during divorce is both destructive and pointless. Use these eight tips to de-escalate conflict – which will reduce your time, money, and emotional costs.

By Dr. Ann Buscho, Licensed Clinical Psychologist

While divorce is common in our culture, it is usually a new experience for those going through the process. It is often said that a divorce is 95% emotional and only 5% legal. A divorce is a life crisis, with intense emotional reactions, such as anger, fear, guilt, and despair.

In the midst of this emotional soup, you must make huge decisions regarding your finances and your children.

Although the situation is abnormal for you, emotions are normal and expected. However, if your emotions are not monitored and managed they can derail your divorce process. The attack-defend model that may have become a part of your marriage will not work. Arguing during a divorce is both destructive and pointless.

It can also be quite expensive. Anger itself is not wrong or bad, but what you do with your anger is what matters. With professionals in the room, fighting is costly in both time and money. Here are some ideas to help you de-escalate.

Tips to De-Escalate Conflict

1. Take Your Time

Rushing into and through a divorce is usually a mistake as emotions easily hijack your good judgment. Once the decision to divorce is made, take the time to digest what is happening, especially if you didn't want the divorce. Use the time for self-care, and get emotional support from family, friends, or mental health professionals. Even if you want the divorce, allow yourself and your soon-to-be-ex some time to feel emotionally ready for the legal process.

2. Respect Is Key, No Matter What Your Spouse Does

Speak respectfully, even if your spouse does not. Use "I statements" and avoid words like "always," "never," and "yes, but..." It may be difficult to avoid the triggers that lead to an escalation of the conflict. Monitor your own voice and body language, and speak calmly and quietly. Avoid language of blame, criticism, threats, and insults, and if you (or your spouse) find this difficult, simply call for a break. "This isn't a good time for us to talk about this. Let's get back to it when we have each had some time to cool down."

Agree to treat each other with respect, even when disagreeing. If necessary, set a boundary to end the conversation if you feel it is no longer respectful. You may need to limit your conversations by meeting in a coffee shop, or communicating by email. Never, ever bring your children into the conflict.

3. Focus on the Future

Focus on the future. In a divorce, rehashing the same arguments that ended the marriage will be

unproductive, hurtful, and could lead to an impasse. If you feel that getting to the heart of the conflict will help clear the air, or strengthen your future relationship, especially if you have children, then perhaps a mental health professional can facilitate the conversation before you get into legal discussions.

4. Listen to Understand, Even if You Don't Agree

Listen to your spouse with an open heart and curiosity. Focus on one thing at a time; don't bring other issues into the discussion. People tend to escalate when they don't feel heard. Listening to your spouse does not mean you agree with what your spouse is saying.

Ask questions to clarify issues and convey your interest. Listening to understand and then reflecting back what you understand (in a non-judgmental way) will help your spouse de-escalate. For example: "You feel angry when I don't pick up the kids from you on time." Then ask, "Did I get that right? Is there anything more you'd like to say about this issue?"

People shout and repeat themselves when they don't feel heard. Let your spouse know that you are listening attentively, even if you don't agree with what they are saying. *Understanding* is not the same as *agreeing*.

5. Say What Really Matters to You

Conflict often escalates when one's wants or needs are not being met. Ask yourself, "What do I truly want here? What do I need?" "What does my spouse want, and need?" When you can say what you want and need and reflect your understanding of what your partner wants and needs, you may find common ground and be able to develop win-win solutions. This may require you to think through your priorities, what really matters to you, and where there is room for compromise. A divorce coach can help you identify what matters most to you and find a way to express it.

6. Own Your Part in the Conflict and (maybe) Apologize

Take ownership of your part in the conflict, and apologize if necessary. "I'm sorry you feel that way" is not an apology. A non-defensive apology will de-escalate a conflict quickly. You may not have intended to hurt, insult, or goad your partner, but if your partner feels that way, the conflict will grow worse. A good apology conveys your awareness of what you did that crossed a line, and how it affected your spouse. A real apology expresses genuine remorse, and a sincere commitment to change the behavior that offended or hurt your spouse.

7. Compromise

Compromise when you can. Compromise builds goodwill and increases trust, so remember what is most important and focus on those things.

8. Deep Breaths

Conflict raises your fight-flight reactions, depriving your brain's frontal lobes of the oxygen needed to think rationally and clearly. Therefore, remember to take three deep breaths if you get triggered. Keep breathing and notice that your body will calm down, your pulse will slow, and your muscles will relax.

Divorce is a painful process. There are many ways things can go wrong in a divorce, and there are many ways to avoid those risks. De-escalating conflict comes down to mutual respect, a commitment to non-defensive communication, and constructive problem-solving. ■



Dr. Ann Buscho, Ph.D., believes divorce does not have to be viewed as a failure, or a "broken home." Her mission is to help parents divorce respectfully and to stay out of court to protect their children. She works with family law professionals as a divorce coach, in a specialty called Collaborative Divorce.

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DIVORCE STRESS

Divorce stress is not uncommon when faced with the end of a marriage. How you manage and cope with it is the key to being set free from the negative emotions.

By Marina Edelman, Marriage and Family Therapist



During the 2016 Olympics in Rio, one of the female gymnasts was asked how she handles pressure and stress. She said that she doesn't view pressure to perform as a negative; instead, she labels the feeling as "excitement" instead of "stress" or "pressure." This is not a big stretch since stress can be good as well as bad. Without some stress, we would not have the adrenaline to win races, solve problems, take exams, and make changes in the world.

Stress can be defined as mental, physical, or emotional disturbance that alters homeostasis of the body and can be experienced both physically and psychologically. It is a form of pressure experienced by a person due to external impact from a job, school, death of a loved one, marriage, and divorce. Change has been identified as the dominant cause of stress in most cases.

Stress is also accompanied by a feeling of threat where the affected person assumes an endangered state of mind. Stress is an undesirable and unpleasant state usually manifested through actions, the way of thinking, and feelings.

Chronic stress cannot be ignored and must be dealt with to avoid decreased immune function, which leads to worsening of ill-health and causes debilitating symptoms.

The easiest way to start dealing with divorce-related stress is through adopting the following actions and practices:

- Avoid rushing.
- Exercise.
- Take deep breaths.
- Talk about it: putting an adjective to a feeling releases the negative energy stored in the body.

You can also engage your mind to help manage your stress:

- Use positive mental imagery.
- Focus on the task at hand rather than imagining the outcome.
- Avoid negative thoughts.
- Reflect on thoughts and actions that led to a particularly good performance.

Stress: Signs and Symptoms

Stress is an individual experience and symptoms vary. The signs and symptoms listed below may also be signs of disease, so you shouldn't ignore them just because you believe they are stress-related. You must get more serious symptoms checked out by your doctor.

Physical signs and symptoms of stress include:

- Chest pain.
- Pounding heart.
- High blood pressure.
- Shortness of breath.
- Fatigue.
- Diminished or increased sex drive.
- Muscle aches, such as back and neck pain.
- Headaches.
- Dizziness.
- Clenched jaws and grinding teeth.
- Tight, dry, or a feeling of a lump in your throat.
- Indigestion.
- Constipation or diarrhea.
- Increased perspiration.
- Stomach cramps.
- Weight gain or loss.
- Skin problems.

The psychological signs and symptoms of stress include:

- Sadness.
- Depression.
- Crying.
- Withdrawal or isolation.

- Insomnia.
- Mood swings.
- Worry.
- Restless anxiety.
- Irritability, anger, decreased anger control.
- Overeating or loss of appetite.
- Feelings of insecurity.
- Decreased productivity.
- Job dissatisfaction.
- Changes in close relationships.
- Increased smoking.
- Increased use of alcohol and drugs.

Everyone experiences divorce stress differently – including children and especially teenagers. Teen girls and boys tend to manifest stress differently from each other; signs of stress in teenaged girls include:

- Procrastination in doing her homework.
- Overreaction to a situation with a friend.
- Frozen while taking a test.
- Loses temper easily and is unusually moody.
- Excessively tired.
- Uses aches or pains as an excuse to stay home from school.
- Takes out aggression on a younger sibling.

In teenaged boys, a certain amount of moodiness is normal. Here are some signs to help you differentiate between normal and stressed-out in teenaged boys:

- Arguing is normal; constant anger is not.
- Withdrawal from parents is normal; pulling away from family and friends is not.
- Anxiety is normal; feeling constantly overwhelmed is not.
- Being upset for days after a bad experience is normal; more than two weeks is not.

Get Help

Pay attention to your body and it will serve you well. If you aren't able to cope with divorce stress on your own, please consult a mental health professional who can help you identify triggers and implement new coping strategies to minimize the effect of life's rollercoasters on your health and well-being. ■



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LEARNING TO MANAGE MONEY POST-DIVORCE

You might not realize the impact divorce can have on your financial well-being until it's too late. Start to take responsibility today with these tips.

By Rosemary Frank, Divorce Financial Practitioner

Since divorce will force you to make the largest financial decisions of your entire life, so far anyway, it is probably a good time to examine your relationship with money. Do you like money? Really? Then why don't you have more of it? These are meaningful questions in regards to your financial well-being because, like marriage and divorce, money is something that is highly emotional.

Your Relationship with Money

Our relationships with money date back to early childhood and initial experiences with money, whether they be positive or negative. Think about how money was regarded in your family of origin and how that has impacted you to this day. Maybe money was a taboo topic; maybe it was something that was always lacking; maybe it seemed to cause all the other problems in your family; maybe there was plenty of it, but it still caused all the problems in your household.

Let's go back to my original question: "Do you like money?" The likely answer is something like, "Of course – everyone likes money!" Then why, when you get some, do you immediately

think of what you can buy with it and, thereby, get rid of it? Without promoting miserliness, you will most likely need to learn to embrace money, preserve money, consider money for its future value and usefulness to you, become more responsible with money, and truly manage money.

Often, money manages people rather than vice versa. Give some thought to your own personal "money story." Consider how your attitudes towards money have developed or evolved over the years.

As part of a couple, ideally, you may have shared financial responsibilities with your spouse. Maybe that worked, maybe it didn't. In any event, things are changing. In the future, you will be totally responsible for all financial management. Even if you have professional assistance with financial planning and investments, you are still ultimately responsible, and your financial advisor cannot make your decisions for you. A financial advisor cannot invest the money you are spending.

Money is often cited as the number-one cause of divorce. Personally, I don't believe it. I think money is used as a weapon of choice for acting out

other problems in the marriage. Money is used to control, punish, spite, deny, overpower, deceive, and even falsely reward or insincerely apologize for all other misdeeds. Think about your own situation. If this describes your experience with money, understand it, own it, and figure out how to change it. This will likely involve some work with your therapist. However, it is necessary that you address these issues if you wish to change your relationship with money and become financially stable post-divorce.

Making Your Divorce Settlement Work for You

Your future financial well-being is equally dependent upon your relationship with money and as it is upon the settlement terms of your divorce. Your attorney and divorce financial professional are trying to do their best for you, but it will be up to you to make the settlement work into the future.

It is not unusual for recent divorcees to spend irrationally and be impoverished in a few years. This is similar to what we hear about so many lottery winners. A mature relationship with money is something that must be

“Your future financial well-being is equally dependent upon your relationship with money as it is upon the settlement terms of your divorce.”



learned. If you are a person who has been told their entire life that discussions and/or concerns about money should not concern you, you need to start developing that maturity now and do it consciously.

Money Maturity vs. Immaturity

Several recent examples of money immaturity come to mind. One is a client whose divorce attorney had previously referred to her as “very frugal.” I came to understand her money maturity. She was highly responsible with money and had managed to build a sizable marital estate in spite of her husband’s lavish spending on himself as well as several paramours throughout the years. She drove a 16-year-old car while her husband drove a one-year-old luxury vehicle; she bought her shoes online, while her husband bought custom-made suits, cut to measure, annually. Following her divorce, she purchased a two-year-old dependable vehicle in spite of friends and family urging her to purchase a new luxury sedan. The wife had money maturity. The husband and friends and family did not.

Having money doesn’t necessarily translate to having money *maturity*. All too often, trust fund beneficiaries

understand very little about what actually belongs to them – or what could be taken away from them with a bit of restructuring, if someone else decided to do so. A fellow I recently met with had lived off of a trust fund his entire life, had no idea how much was in it, whether he was living off of earnings or eating his way through principal, and no idea how much longer it might last. His older brother controlled everything. In that family, money was a secret.

It’s Time to Assume Financial Responsibility

Women, in particular, are often excluded from really sharing in the financial management of the family. Our society seems to indicate that this is acceptable. I beg to differ. Some women think they are “sharing” financial responsibility if they are responsible for bill paying, but know nothing about the savings, retirement accounts, investments, etc. That means they know all about the money they no longer have (which was used to pay bills), but nothing about the money they do have. They might just as well be in total ignorance and not have been a bill-paying clerk.

At the far lower end of the spectrum are women who are “not allowed”

to write a check, appear at the bank, open a utility bill, or even know how much their husband earns. Thankfully, I come to know them because they are in the process of divorcing. I praise their courage and wakefulness, as well as their desire to assume adult responsibilities for their financial well-being.

Wherever you are in the divorce process, know that your financial situation is changing. Soon, you will be totally responsible for all things financial in your life. You need financial skills to be financially successful, and future financial stability is available to you at any economic level. This is not about being wealthy; this is about being responsible for what you have. ■



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In-Demand Jobs for Single Moms



Whether you are studying to re-enter the workforce or deciding on a new career path, check out this list of essential jobs for single moms – including tips on industries likely to experience permanent changes.

By Christina Elroy, Entrepreneur and Author

COVID-19 is both a health crisis and an economic disruptor that is likely to shape how people will live and work for some time to come. Given the magnitude of its impact, it wouldn't be surprising if the pandemic has made you rethink your working future.

As a single mom, it's hard to balance time between a professional career and personal time, so it's worth your time to look for a job that offers a flexible work schedule and start and finish times.

It's also worthwhile to pause and look at what the in-demand occupations will likely be in the coming years. Whether you're studying to enter the workforce or deciding on a new career path, check out this list of essential jobs for single moms

in the post-COVID era, along with tips on industries likely to experience permanent changes. These could give you some valuable insights for making an informed decision about your next steps.

Some industries are likely to experience permanent – or at least long-term – changes, including:

- **Retail:** Lockdowns have delivered significant blows to retail sectors around the world – although e-commerce, groceries, and other essential industries have experienced increased demand. As things open up, retail operators need to have health and safety measures in place to protect their employees.
- **Hospitality and Tourism:** Like retail, hospitality and tourism have been heavily impacted by shutdowns and social distancing. However, this sector has experienced an additional impact on international flight bans. When things reopen, hospitality and tourism operators will likely need to have certain health and safety measures to help control the spread of COVID-19.
- **Transport:** Demand for public transport and on-demand transportation has declined significantly during lockdowns. However, logistics, freight, road and rail, and other related segments are likely seeing higher demand due to e-commerce growth and the ongoing need to deliver food and other essential consumer goods.

- **Education:** Schools and higher education are likely to experience permanent changes for the foreseeable future. Schools might need to be agile and flexible about shutdowns and offering online education when outbreaks occur. The higher education sector could see the same impacts as primary and high schools. In addition, it will be heavily impacted by travel bans limiting international student numbers. Revenue and a shift to online education are likely long-term trends.
- **Manufacturing:** The manufacturing industry has been heavily impacted, as on-site work cannot be carried out on a remote basis. In addition, slowing economic activity has decreased the demand for industrial products. Post-COVID, manufacturing businesses might need to get used to sudden plant closures to contain outbreaks as well as exploring automation to reduce worker density.
- **Media and Advertising:** Social distancing has led to a growth in demand for entertainment and content, but advertising budgets have been impacted by falling consumer spending on non-essential items. Digital advertising may continue to outpace physical advertising.

In-Demand Jobs for Single Moms

While some industries might stagnate or contract, others will be in greater demand post-COVID. Healthcare, pharmacy, and e-commerce roles are among those likely to grow.

Healthcare Roles

The healthcare sector is expected to grow at a compound annual growth rate of 5% by 2023. COVID, aging populations, and the prevalence of chronic conditions are some of the driving factors for expansion. As such, you should expect to see demand growth for occupations such as doctors, specialist doctors, nurses, nursing assistants, therapists, sonographers, and laboratory technicians.

Pharmacists and Pharmacy Assistants

The pharmaceutical sector should grow for the same reasons as healthcare: COVID, aging population, and increases in chronic diseases. COVID could have indirect, permanent impacts, such as an increased need for mental health treatment and flu vaccines. These factors could lead to sustained growth for occupations like pharmacists, pharmacy assistants, and pharmacy technicians.

Remedial Therapy Workers

Similar driving factors could result in heightened demand for remedial therapy workers as well. Remedial therapy has typically been closely associated with workplace and sports injuries, rehabilitation, age-related factors, and chronic conditions. Post-COVID, remedial therapy workers could be in even higher demand due to mental health conditions, such as anxiety and stress.

e-Commerce

Online shopping rates leaped by more than 129% during

the earliest weeks of the COVID crisis. In the coming years, e-commerce should see further demand growth. E-Commerce firms will require more e-commerce marketers, customer service representatives, shipping and picking clerks, and freight and stock movers. They will also need more web developers, operations managers, graphic designers, and marketing data experts.

Tech Support

The trade occupations remain essential for residential housing, construction, businesses, and everyday consumers. Jobs such as tech support or mobile repair technicians will always be in demand. Other technical jobs, such as remote communications tech service, will be needed as more and more people continue to work from home.

With the ongoing trades skills shortage, it's likely that the trades professions will need more new skilled entrants. Although social distancing could impact how the work is carried out, new risk-management measures could be sufficient.

Take This Opportunity to Upskill

If you're in an industry with an uncertain future post-COVID, consider this a great chance to upskill or learn a new skill set that will ensure your employability in the future. Jobs like pharmacy assistants, e-commerce marketers, and nurses are likely to see modest to substantial upswings in demand now and in the near future.

You could also focus on developing general and soft technical skills – like using technology and demonstrating leadership competencies, creativity, and innovation. Critical thinking, data literacy, digital and coding skills, and emotional intelligence will also be valued. These skills will boost your employability when the time comes to re-enter the workforce or shift to a new career.

Big Change = Big Opportunity

Disruptive change is a fact of modern life and complex economies. Living in a time of great disruption can be overwhelming, but it can also provide great opportunities. Rather than staying in a shrinking industry with declining career prospects, you can start upskilling or retraining now to shift to a growth sector with potentially better pay and conditions.

Along with formal qualifications, you could also further enhance your potential by building soft and general skills, especially in the digital and data areas. Pursuing additional qualifications might not just be about survival, but also finding a career you love and will thrive in. ■



Christina Elroy is a proud mother, entrepreneur, and world traveler. Previously a successful businesswoman who gave it all up to raise children, Christina is the author of Millionaire Mum: Top Jobs for Stay at Home Moms and How to Regain Trust: Techniques to Save Your Broken Relationship. www.facebook.com/touchofwisdomm



Is it Possible to Co-Parent with a Narcissistic Ex-Spouse?

By Terry Gaspard, Licensed Therapist

Co-parenting with a difficult ex-spouse can be challenging to say the least. Here are eight strategies for dealing with a narcissistic, challenging, or high-conflict co-parent.

If one of the reasons why your marriage ended was due to your spouse being a narcissist, you probably hoped that things would get better for you and your children after your divorce. In many ways they might have since your daily life is no longer filled with turmoil. However, many parents who try co-parenting with a narcissistic ex-spouse soon realize it doesn't work any better than being married to them.

One of the most crucial things to keep in mind post-divorce from when you were married to a narcissist or challenging ex is to set good boundaries. It's also important to abandon any thought of co-parenting successfully because you can't co-parent with someone who is self-absorbed. After all, the premise of a co-parenting plan is cooperation and the commitment to putting your children's needs first, which is impossible for a narcissist.

What is the solution for parents who want to co-parent with an ex who is narcissistic or challenging? According to Dr. Edward Kruk, Ph.D., "Parallel parenting is an arrangement in

which divorced parents are able to co-parent by means of disengaging from each other, and having limited contact in situations where they have demonstrated that they are unable to communicate with each other in a respectful manner.”

Parallel parenting allows parents to remain disengaged from one another (and have a parenting plan) while they remain close to their children. For instance, they remain committed to making responsible decisions (medical, education, etc.) but decide on the logistics of day-to-day parenting separately.

Here are eight strategies for dealing with a narcissistic, challenging, or high-conflict co-parent.

1 Set Firm Boundaries for Your Kids

Since their life with their other parent is unpredictable, you will have to provide stability. High-conflict personalities thrive on the possibility of combat. Be prepared and write a script to use when talking to him/her and try to stick to it, using as few words as possible. For instance, if he/she tries to persuade you to change the parenting plan, say something like: “I’m not comfortable with this idea. I’m sure you have good intentions, but this won’t work for me.”

2 Limit Your Contact with Your Ex

Don’t take frequent calls from your children when they are with the other parent (unless there is an emergency). If you speak often, your ex might react in an angry way toward your kids or put you down in front of them.

3 Be the Parental Role Model Your Kids Need to Thrive

Show compassion toward your children and don’t bad-mouth their other parent in their presence. Children are vulnerable to experiencing loyalty conflicts and shouldn’t be in the middle between their parents. Be aware of your tone and facial expressions during interactions with your ex in front of your kids.

4 Keep Your Eye on the Big Picture in Terms of Your Children’s Future

Although it’s stressful trying to deal with a difficult ex, remember that your children will be more resilient if you put your frustration and “emotional baggage” aside for their sake. Adopt realistic expectations and pat yourself on the back for working at this challenging relationship for your kids.

5 Focus on the Only Thing You Can Control – Your Own Behavior!

You alone are responsible for your reactions to your ex’s comments and behavior. But don’t be persuaded by your ex

to do something that you’re uncomfortable with just to keep the peace. Adopt a business-like “just the facts, ma’am” style of communicating with him/her.

6 Don’t Become Emotional or Apologize to Your Ex

Don’t express genuine emotion to your ex or apologize for wrongdoing in the relationship. If your ex is a perilous or abusive narcissist, they might interpret your apology as proof of your incompetence and use it against you, according to Virginia Gilbert, Marriage and Family Therapist (MFT).

7 Make Sure Your Parenting Plan Is Structured and Highly Specific

Spell out schedules, holidays, vacations, etc. to minimize conflict. Using a communication notebook to share important details with your ex can be an essential tool to help you stay detached and business-like. Check out websites and articles on parallel parenting.

8 Seek Help from Counselors, Mediators, or Other Supportive Professionals

Make sure you have plenty of support from a lawyer, friends, family, and a therapist. Use a third-party mediator when needed. Educate yourself about strategies to deal with a difficult or high-conflict ex. Therapists who utilize cognitive behavior therapy (CBT) are usually the most successful in dealing with survivors of a relationship with an ex who has a personality disorder.

In many cases, co-parenting is a wonderful opportunity for children of divorce to have close to equal access to both parents – to feel close to both of their parents. However, few experts discuss the drawbacks of co-parenting when one parent is hands-off, has a high-conflict personality, or a personality disorder such as Narcissistic Personality Disorder.

It’s essential that you take an honest look at the effect your ex’s behaviors and the dynamics in your co-parenting relationship are having on you and your children. Once you accept that you can only control your own behavior – not a person with a difficult or high-conflict personality – your life will greatly improve. After all, you and your children deserve to have a life filled with love and happiness! ■



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DIVORCE & THE **STAY-AT-HOME MOM**

8 *STEPS TO TAKE*

Being a stay-at-home mom while going through a divorce can be stressful and difficult, but you can stay ahead of the game by following these guidelines.

By Cathy Meyer, Master Certified Divorce Coach

Divorce can be an especially stressful time as a stay-at-home mom who has dedicated the past few years to raising kids and taking care of the family. By having taken time away from your work life, you may be at a disadvantage. This is because it could be hard going back or relearning certain job-skills to make you competitive in the workplace again.

Being a stay-at-home mom is a beautiful way to raise your kids and fill the day with the various stresses and rewards of family care. However, it should not keep you from reaching your financial goals and well-being during a time of divorce.

8 Steps for Stay-at-Home Moms

1 **Get All of Your Financial Documents Together**

This includes W2s and tax returns from previous years, income statements (including pay stubs), insurance policies, bank statements, details about loans and mortgages, and investment accounts. This will help the lawyer understand your financial quality of life over the past few years to ensure that a divorce does not keep you from providing the same financial wellbeing to you and your children moving forward.

2 **Gain Access to Funds**

You will need access to your marital account to pay for the finances of divorce. Hiring a lawyer to represent you is critical so that you can secure your lifestyle after the process has completed. If



you lack access to a joint account, you will need to create an individual fund from savings where you can make payments for the representation you need.

3 Craft a New Budget

Take the time to sit down one day and realistically draw up a budget based on how much is spent monthly on food, clothing, a mortgage on the house, utility bills, phone bills, and other necessities. This will create an outline of what is to be expected to keep supporting your kids and family.

4 Know What the Marital House Is Worth

Although you may want to continue living in the marital home for sentimental value to you and your kids, a divorce already stretches you and your spouse financially. It may be wise to have the house appraised and to know how much it is worth. In this way, if the budget needs to be limited, you

can always sell the property and downsize to keep paying the bills for necessary items.

5 Get a Handle on Your Credit

You can find out your credit score on sites such as Credit Karma. Having a good credit score will allow lenders to feel more confident in lending you the funds you need for mortgages on homes, cars, etc. One way to improve your credit score is to pay off student loans from the past. Remember, on credit cards you should never use more than 30% of your available credit line. Also, always pay bills on time, so you do not accumulate a hefty interest fee.

6 Plan to Return to Work

Having a job gives you a chance to set up an individual account and grants you the financial freedom you need to cover extra expenses. Make a resume with your most up-to-date skills and go on interviews in various industries. If you have already made a budget for yourself, you will know what salary to aim for at the end of each month.

7 Consider Requesting Temporary Spousal Support/ Alimony

If a judge determines that you have been at home for an extended period of time and cannot return to work right away because you do not have immediate skills, he/she will request that your ex-spouse give temporary alimony to cover the lifestyle you have been accustomed to over the years. If no prenuptial agreements were arranged before the marriage, you might be entitled to part of your ex-spouse's funds.

8 Hire a Team of Qualified Professionals

By finding the right divorce lawyer to represent you, you can come to court prepared, knowing that you have someone there who understands your needs and where you are coming from. When hiring a team, it is essential to look for someone who has experience, shows compassion, and has a good reputation for winning settlements in favor of the client's requests.

Hiring a lawyer to represent you can bring a feeling of relief. Having someone on your side to provide knowledge and skills that deliver is an essential reason for hiring a lawyer. Being a stay-at-home mom while going through a divorce can be stressful and difficult, but you can stay ahead of the game and be prepared by taking this step and retaining a good family lawyer sooner rather than later! ■



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3 Benefits to Taking the High Road During Your Divorce

It can be tempting to communicate with your ex-spouse from a place of fear or anger, but there are benefits to choosing your words carefully and taking the high road during divorce.

By Carla Hugo, Certified Divorce Coach



Emotions run high when you are fighting for your parenting time, your housing, your assets, and your self-worth. When your divorce is contentious it is easy to choose vulgar language and communicate with grit and raw emotion. As natural and tempting as it is to write to your ex from this feeling place, there are benefits to choosing your words carefully and taking the high road during divorce.

Tips on Taking the High Road During Divorce

When writing to your ex, it is recommended to use email rather than text so that a valid record of your correspondence is available if needed. If you are feeling overcome with emotion and need to communicate with your former spouse, take a few breaths and do this instead:

Write your letter on a Word document, date it and file it as unsent. This allows you to release your emotions and let off steam, while preserving your dignity.

Ask a close and trusted friend if you can text your tirade to them. Write as if you are speaking to your ex, but message your friend. You receive the benefit of releasing the toxic words and tumultuous emotions to a safe place.

3 Ways to Take the High Road

Taking the high road in communication is never about stuffing your emotions. Your emotions need to be expressed and released. At the same time, they do not need to serve as an ignitor, further damaging communication channels with your ex. Hire a divorce coach or therapist to aid you in managing your emotions at this trying time.

Once you get your raw words and reactions out of your system, begin to craft your high road communication. Here are three ways to take the high road when communicating with your ex:

1. Choose Effective and Neutral Language

Reflect and choose your words. Picture a first responder in an emergency situation. They are prepared with equipment and a protocol. They

respond to the matter at hand. What if they came to your 911 call and recklessly reacted? Picture their anxiety and panic. They would be frantic and searching for the right equipment. When you choose your words carefully and write from a high road perspective, you are *responding*. When you write from your emotions, you are *reacting*. You would not want that first responder reactively coming to your aid. Release your anger. Then choose effective and neutral communication. Now you are on the high road! Your message will be more effectively received and will serve you better should you need to refer to it later for legal reasons.

2. Protect Your Legacy

The second reason you want to take the high road during divorce rather than tell off your ex is your legacy. Whether or not you have children, your words leave a trail. At some point in our life you may look back and regret your tone, accusations, or name calling. Perhaps you will remarry and your spouse may not be sympathetic to your past emotional tirades. If you are a parent, always keep in the front of your mind that your children represent half of each of you. When you blast your ex, your child may feel that you are berating them, too.

Your self-esteem is high when you travel the high road. Since you are not stooping to meet your ex at a low level and are not generating communication that is damaging, you remain with your character intact. Being your best self as you navigate your divorce will serve you well. When you address and release your emotions and can communicate the core message that needs to be delivered to your ex, you are operating at peak performance! When you look back at this transitory time, you will know you did your very best.

3. Be Kind to Yourself

Your divorce may be filled with sadness and anger. Yet you still have the opportunity to be kind to yourself. The hallmarks of taking the high

For all the challenges of divorce, one of the gifts of this major life event is that it allows you to grow in character and resilience. You are strong, and you will get through this.

road in communicating with your ex-spouse are the neutrality and directness to your tone. Your words are professional and succinct. The gift in communicating in this manner is that you will not have reason to look back and regret your behavior. You can rest in the assurance that you did the best you could. The sum total of each of these actions is that you are being kind to yourself. During these tumultuous times, you must look after yourself and be kind. Allow your best qualities to shine through. Being on the high road is the kindest thing you can do for yourself.

The Takeaway

For all the challenges of divorce, one of the gifts is that it allows you to grow in character and resilience. You are strong and you will get through this. I encourage you to be motivated by the benefits of being eloquent, your legacy, and self-kindness. Take the high road when corresponding with your ex. ■



Carla Hugo is a holistic life coach and the author of *Keyed In: 7 Keys to Transform Your Life*. After her own divorce, she became a Certified Divorce

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The Importance of Doing Nothing During Divorce



Feeling stressed out during divorce proceedings? Need to restore your equilibrium? Consider blocking off a bit of time in your schedule to Do Nothing.

By Wendi Schuller, Therapist

Sometimes the best course of action is to Do Nothing. In divorce, we are often spinning our wheels, making a lot of noise but going nowhere. It is hard to keep mental fatigue at bay with so much going on and so many life-altering decisions to make during divorce proceedings.

Our brains are on overload and our bodies are exhausted. What is the antidote to this craziness? Step back and Do Nothing. Having a block of time to do whatever you like is a great way to recharge your batteries. This resets your mind and body so you can tackle the tasks, such as negotiating the split of marital assets.

Stress increases the risk of cardiovascular events causing hormones such as cortisol to be released. This can cause headaches, gastrointestinal issues, and, for some of us, brain fog. Making decisions

can be overwhelming. The Mayo Clinic states that: “Taking time to rest and relax with no particular goals can help reduce stress and bring a sense of calm and control.” Downtime allows the brain to process information that has been received.

Incorporating seemingly aimless downtime into your busy schedule may seem counterintuitive, but it often increases creativity and access to the wisdom of your subconscious mind. Many artists and writers commonly allow themselves unstructured periods to let their minds wander. While you are seemingly doing nothing, creative concepts are bubbling up to the surface. You can apply the same concept to your divorce: your subconscious mind can offer outside-the-box ideas to solve the complex issues that come with divorce, but only if you give it time and space to do so.

Even if you don’t spontaneously resolve your divorce issues, doing nothing can offer respite and enjoyment. Think about when you were a child and had lazy days doing nothing. Most likely you were relaxed and enjoyed life. Bring this feeling into your present situation.

You’ll Be More Productive After Doing Nothing

People sometimes mistake taking downtime as not being productive. It is the opposite: you are recharging body and mind, just like you recharge your electronic devices. Without that crucial break to recharge, you run the risk of leaving yourself totally depleted. So consider leaving gaps or blocking off time in your schedule to engage in a favorite activity or simply chill out. Give yourself permission to nap, read a book, stroll through a leafy park, or whatever you find pleasurable. This downtime can be like a mini-vacation – rejuvenating to mind and body.

You may be creating a jam-packed agenda for yourself as a way to avoid feeling uncomfortable or painful emotions. Trying to brush them aside, push them down, or avoid them altogether does not make these difficult emotions go away. Instead, they will often resurface with a greater intensity – and sometimes at the most inconvenient time. If you are unable to deal with these feelings and find the trigger for them, consider discussing them with a therapist.

If there is a sticky point in proceedings, discuss it with your lawyer or divorce coach. If you are staying very busy to keep from being afraid of what your post-divorce future will look like, express your fears to the right professional: your lawyer for legal questions; your financial advisor if you’re worrying about money.

My divorce would have been much smoother if I had known it was okay to Do Nothing.

When feeling jittery and unable to simply Do Nothing, consider taking up an activity designed to calm mind and body – such as yoga or meditation. My son and I took Tai Chi classes during and after my divorce. We were both much calmer after sessions, which enabled us to enjoy downtime.

Do Nothing: Become a Human Being Rather Than a Human Doing

A young adult whom I take care of one morning a week first introduced me to the concept of “Do Nothing.” He has cerebral palsy and can only string a limited number of words together at a time. When I ask him what he would like to do, sometimes he replies “Basketball” – but on a regular basis, his reply is “Do Nothing.” We might sit on his lovely patio and listen to bird calls or the wind sighing through tree branches, or we might take a walk and look at flower-filled gardens.

Of course, these activities are not precisely “Nothing,” but the important distinction is that they are not meant to accomplish anything in particular. We are “being” instead of “doing.” I was amazed at how refreshed I became after following his directive to Do Nothing.

As I began to practice doing nothing, I started to be less frazzled. Doing nothing allows me to be calm in my new job, and I am less stressed overall these days.

My divorce would have been much smoother if I had known it was okay to Do Nothing. I did take three trips during my divorce proceedings, and the parts I spent doing nothing were what had me energized and ready to get down to divorce business upon my return. It is delightful taking a break to read a great mystery novel now – without feeling any guilt that I am slacking off.

When feeling stressed out during divorce proceedings and needing to restore your equilibrium, consider blocking off a bit of your schedule to Do Nothing. Enjoy taking time for yourself knowing that the break will allow you to cope much better with the stressful issues of divorce. ■



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A woman with long dark hair, wearing a vibrant blue, sleeveless, floor-length dress, stands in a small wooden boat. She is looking out over a vast ocean under a dramatic sunset sky. The sky is a mix of orange, yellow, and grey, with several birds flying in the distance. The water is dark and calm, reflecting the light from the sky. The overall mood is contemplative and hopeful.

It's Time to "Rock the Boat" and Create a Fresh New Life

Before your marriage, you had a great sense of who you were and what you wanted out of life. Or, maybe you didn't. Either way, it's time to start over and rock your world, shake it up, and turn it into something that fills you up spiritually and emotionally.

By Arden Mullen, Marriage and Family Therapist

Now that the “cargo full of love and devotion” is sitting on the ocean floor, isn’t it time for you to once again “rock the boat?” You set your sails and navigated the storm of divorce; you deserve to not only take a fresh look at life but to also create a fresh new life for yourself.

Before your marriage, you had a great sense of who you were and what you wanted out of life. Or, maybe you didn’t. Either way, it’s time to start over and rock your world, shake it up, and turn it into something that fills you up spiritually and emotionally.

Here are six ways to create a fresh new life after divorce.

1 Dream big!

What are some goals you’ve had in the past but were unable to obtain? Revisit those goals or set new ones. Challenge yourself and go for the “gusto.” Make a point of seeing just how much you are capable of achieving in life.

2 Create new experiences!

When you define yourself by your relationship status you limit the possibility of having new adventures. Instead of focusing on past or future relationships, focus on all the things you want to do in life and then go out and do them. If it is a new relationship you are interested in, you will find one via new experiences.

3 Have an attitude of gratitude!

Divorce is no piece of cake. It isn’t a walk in the park, but it is a great learning experience. Rejoice in all you’ve learned about yourself and relationships and take those lessons out into the world with you while dreaming big and creating new experiences.

4 Make your home your own!

You are now decorating for one. Surround yourself with furnishings and trimmings that express who you are as a person. When I was married I had to get a stamp of approval from my ex for every change I made to our living environment. Nothing in our home felt like it was mine alone. This is your opportunity to wipe the slate clean and make your home your own.

Once the dust has settled from all the divorce drama it is possible to create a life you are happy with.

5 Add some flair to your personal style!

Trash those Mom jeans and sweatpants in favor of body-flattering fashions that make the statement you wish to make about yourself. Nothing solidifies the confidence you feel on the inside like looking confident on the outside.

Don’t let anyone fault you for wanting to look good while creating your new life. Go brave with a new hairstyle, change up the way you wear makeup, buy clothes you feel buoyant in, and get out and tackle your new life — or at least touch it on the shoulder and let it know you are there.

6 Get engaged!

No, not that kind of engaged. You don’t want to put the cart before the horse. Get engaged in life! Mix, mingle, and get out and about. Regardless of your age, there are ample opportunities for the newly single to enjoy company and engage in activities with other like-minded singles. Get online, search for singles groups in your area. You will find something you wish to participate in. Relish in your newly single status, savor your family and the new friends you make, and all the world has to offer.

Once the dust has settled from all the divorce drama it is possible to create a life you are happy with. If you can view the possibilities ahead with excitement and throw all the power you have into making some waves, you’ll find that life after divorce is nothing short of fun. ■



Arden Mullen’s (LMFT) passions include helping couples who feel disconnected or distressed learn to reconnect emotionally and communicate more effectively. She is also passionate about helping individuals explore and work through difficult life transitions and personal struggles to create lasting change and peace. She writes frequently for www.DivorcedMoms.com.



5 Milestones to Living Your Best Life After Divorce

What does it actually mean to move on from your marriage? You might be thinking it's impossible to really move on, but you can! Here's how.

By Marjorielyn Gray, Relationship and Life Coach

Whether you wanted the divorce or not, one thing is for sure – it has happened. You know you have to move on. Over and over again you hear the same thing: “you can move on;” “you have to move on;” “get over it;” “let it go.” How can you be happy after divorce if you can’t move on after divorce?

The thing is, what exactly does it mean to move on after divorce? For each person, there are unique situations to face and overcome. However, in general, there are some common themes; we are going to highlight them below to help you live your best life after divorce.

Milestone 1: Accept Where You Are

Acceptance does not mean resignation or giving up! Acceptance means:

1. acknowledging the reality of what has happened and the change that has taken place in your whole being and your family;
2. being proactive in choosing to engage with life, right now, right where you are.

It also means finding something positive to focus on. As you accept where you are, you release yourself from the tension of the “why?,” “I don’t want to be here!,” “it’s not

Once you pass these milestones, it becomes clearer who you are: a new person, ready to live your best life after divorce.

fair!,” “I want to hit back at the ex!”. Don’t get me wrong, those feelings are natural – but you do not have to stay where you are. You can move on, but firstly, you need to accept where you are today. Believe you me, life can get so much better.

Milestone 2: Know How to Look After You!

In the midst of dealing with overwhelming emotions, possibly having to uproot your home, and also supporting children, you still need to look after you. This is the time to be very specific and intentional. I can understand if you don’t feel like it. You may start comfort eating, not eating at all, spending money you don’t have, lowering your hygiene levels, and more. Nothing seems worth it anymore. However, this is your life and no one else can live it for you, no matter how much they are on your side.

You deserve to feel good, but waiting for it from someone else at this time is not the best way. Yes, you need support, but having an understanding of how to intentionally generate those good feelings in a positive way is crucial in order to move on after divorce.

Milestone 3: Grieve to Heal, Not Only to Revisit the Hurt

Divorce truly is the death of so much – dreams for your future; the hope of being with someone at this time of your life; the family set-up you had; the financial flow you had; the teamwork – as a couple, possibly in ministry or business. When a marriage dies, you have as much right and need to grieve just as much as the physical death of a person.

The important factor here is that you need to be intentional about grieving – its purpose and benefit is for you. It’s only natural that people replay their divorce in their heads. I did – the time when my ex-husband said he wanted to leave. I remember where and how I was sitting; where he was standing; what I felt; the thoughts that rushed in like a storm whilst listening to his words. It is how we choose to remember and what we will do with those words, feelings, and memories. You can use these things to focus yourself on being healed. Those feelings do not have to go to waste!

Milestone 4: Release Yourself from Your Ex-Spouse

Even if your marriage was not a happy one, you were linked and joined in different ways – spirit, soul, and body.

You or your spouse have affected each other on all levels and you will see this more and more in divorce. The way

you cooked, parked the car, the schedules you had – these all show up in a magnified way.

The reason it is crucial to release yourself from your ex is that until you do so, it is almost as if you are tied to a spot with an elastic band. You can go so far then you are brought back with a jolt because your ex still has a hold over your soul (will, mind, emotions). Your outlook on the world is still from the point of view of being the spouse of your ex. You then exist in a state of limbo, in a confused place because you are no longer married and yet you struggle to live freely as a single person. Once you release yourself from your ex you will see the world in a different way. You will see your spouse in a different way. You will see yourself in a different way. This leads us to the next milestone.

Milestone 5: Re-Establish Your Identity and Belief System

As a spouse, your life and focus are to a large degree centered on that role. For many women, there is often the factor of now bearing someone’s name who possibly walked out on you. For many men, there is often the factor that they really threw themselves into the role of husband, father, provider for the family. That family is now segmented and there is the question of, “what do I do now?”

So, each person needs to re-establish who they are. The truth is that whether you ever got married in the first place, had children or not, had a job or not, there is a “you” that exists regardless of these things. Do you know who you are? The “you” that exists and remains in spite of life situations or status? You need to find the real you again because you need to be nurtured and encouraged to shine in spite of what has happened.

Once you pass these milestones, it becomes clearer who you are: a new person, ready to live your best life after divorce. It benefits you in making choices about your life and future. It also gives you a good grounding if you are looking to get into another relationship, as you will have released yourself from an array of negative emotional hindrances. ■



Relationship and Life Coach Marjorielyn Gray has experienced separation, divorce, single parenthood, and a successful remarriage. Her goal is simple: to share the key strategies that helped her overcome the trauma of divorce so that you too can live your best life after divorce.

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14 Helpful Tips for Dating After Divorce

Dating after a breakup can be a difficult decision to make – and one that should not be made lightly. Healthy dating requires openness, flexibility, and self-confidence. Follow these tips before going on your first post-divorce date.

By Dr. Tarra Bates-Duford, Certified Relationship Specialist and Forensic Psychologist

The process of divorce is one of the most difficult things someone can experience during the course of one's lifetime. Divorce is a very confusing time in the life of a family as well as those that love them. For many of us when we hear that a couple is divorcing, several thoughts flood our mind, such as, "They were so perfect together," "They always seemed so happy," "I didn't know they were having problems," "They always seem to work things out," etc.

Going through a divorce can be a major life transition, affected by how partners engage with each other following the decision to divorce, and individual perceptions about why the divorce is happening (who is thought to have given up on the marriage, infidelity). It throws us into a major life transition that is colored by intense feelings and emotions that can be debilitating. I believe that fear is the main culprit that holds us back from not only healing and letting go of our pain, but also from moving forward into a new life with new possibilities and new people.

Fear Can Be a Motivator for Change

Although fear can be destabilizing, it can also serve as a positive motivator for change. Unresolved fear can act as a paralytic agent that can force us into stagnation or lead us to the uncomfortable feeling of being "stuck." When we are feeling stuck, we remain in a fixed position: we cannot move backwards, nor will

we have the opportunity to progress forward. Fear has the ability to consume our thoughts, creating self-doubt, rendering us unable to fully confront or process our feelings appropriately.

Divorce is one of the most frightening, confusing, depressing, and anxiety-invoking experiences one can ever experience in life. Divorce is associated with an increase in depression – people experience loss of partner, hopes and dreams, and lifestyle. The decision to end a relationship can be traumatic, chaotic, and filled with contradictory emotions. There are also specific feelings, attitudes, and dynamics associated with divorce, whether one is in the role of the initiator or the receiver of the decision to break up.

Dating after a breakup can be a difficult decision to make – and one that should not be entered into lightly. Easing back into the dating pool should be a personal choice; it should not be prompted or insisted upon by friends and family. Healthy dating requires openness, flexibility, and self-confidence to ensure better dating outcomes. Those who are not comfortable with themselves and their direction in life will find it extremely difficult, or almost impossible, to find happiness with someone else.

14 Tips to Follow when Dating After a Divorce

1. **Make sure you are dating for the right reasons.** Ensure you are not dating to avoid being alone, are uncomfortable

being alone, or you are trying to fit within some time frame of when you “should” be dating.

2. **Ensure you have fully processed and resolved any underlying issues regarding your former spouse and the divorce.**
3. **Accept yourself as an individual, no longer as part of a couple.**
4. **Identify and accept dating practices may have changed during the time you were married,** so you will need to adapt to the changes.
5. **Dating can be scary.** Allow yourself to explore any and all fears surrounding dating, the dissolution of the marriage, and any betrayal that may have led to the divorce.
6. **Avoid negative thinking or ruminating about past failed relationships.**
7. **Determine your dating/love intention,** i.e., are you interested in casual dating, or dating with the opportunity for long term and commitment.
8. **Don’t act out of desperation,** i.e., dating anyone, accepting anything, or overlooking potential red flags that this person may not be the right person for you.
9. **Don’t assume the first person you date following a divorce will be “the one.”** Everything and everyone that has come into contact with you has changed your life in some way. You are not the same person you were before you got married, so your taste in people, desired attributes, personal appearance, etc. may have changed.
10. **If you feel you are ready to date, don’t let anything stop you.** Do not be side-swiped by people or children that insist there is a specific time frame to start dating following a divorce.
11. **Explore multiple dating options to increase your options,** eg., blind dates, online, dates arranged by friends or family, etc.
12. **Do not beat your date over the head with what went wrong in your prior relationships or marriage.**
13. **One of the most important things to remember when dating after divorce is to have fun and enjoy the process.** Do not try to force a relationship; if a romantic connection is present, the relationship will evolve.
14. **Keep in mind not all dating experiences will become romantic relationships,** as you will find that you have more of a social connection than a romantic connection. If a dating

relationship does not turn into a romantic relationship, you may have acquired a new friend.

Like most negative things in life, negative experiences can be turned into positive ones. Following a divorce, former spouses can use their divorce as an opportunity for personal growth and maturity. Former partners can take inventory of their life, mistakes and all, and devote time and energy to discovering who they are, what they want for their future, and who they want to spend the remainder of their lives with.

Processing a divorce takes time, patience, and dedication, but in the end, former partners will be able to put their divorce behind them. They go on to be centered, stable, self-assured, capable people who find the happiness they felt they had lost. ■



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Making New Friends Post-Divorce

Losing friends post-divorce is hard, but there are ways you can meet new ones and rekindle old relationships. Here are some tips.

By Wendi Schuller, Dating Coach and Author

Losing friends post-divorce is hard. It can be easier to hide away to avoid meeting new people; bringing new individuals into your life takes energy and yours may be at a low point.

It is tricky if you initially met most of your friends through your ex-spouse. I was married to a doctor and my social structure collapsed during divorce. Since half of most couples were my spouse's colleagues, these people became scarce. This situation forced me to get out and find my own tribe.

This can be like being the new kid at a new school. Scary feelings can bubble up to the surface. I was educated at a small girls' school for eight years. At age fourteen, I transferred to a large school that had boys. It was a culture shock. I did not know anyone. After a few shaky days, I dove right into making connections with the other students. It took a few weeks to get a circle of friends. I followed this model post-divorce to enlarge my social circle.

Tips on Making New Friends

If you are an introvert, consider joining clubs. Select ones where you interact at your own pace. For deeper connections, I joined a Girlfriends Lunch Club. Many of the people there were going or had gone through divorce, so they provided tips and support along with laughter and fun. This camaraderie is supportive through life stages.

Go to the same places where you become a regular. Take your laptop to one with a community table. You can get work done and chat with individuals who are interesting. Remember: interacting with the same people over time builds relationships.

Several newer friends who are now close ones are customers at the bookshop where I work. We chatted regularly, then started going out for coffee. We clicked. Relationships like these often happen organically. After seeing the same people over and over, take the plunge and plan a get together. My manager on the job did this, and met the love of his life. Good things can happen.

I was also a trauma nurse at a large hospital. Our patients were hovering between life and death. My co-workers and I went out several times a week to reduce our stress, and we became good friends. Perhaps there are co-workers that you could get to know a bit better.

Reconnecting with Old Friends

Have you let a few relationships slip by which you could rekindle? Your college roommate? Friends pre-marriage? Technology and social media make it relatively easy to reunite with these former pals. College alumni directories are another source to help one get in touch with old friends post-divorce.

You can also look at your current situation. If one is a parent of school-age children, meeting other parents can lead to forming bonds. I volunteered for school events and met other parents that way too.

It's fine to take baby steps when looking for new relationships. Take advantage of opportunities which come your way. Accept invitations to go out. Do not take it personally if someone chooses not to get to know you better. They may be dealing with their own issues.

Be patient. It takes time for a garden to grow, just as it does with friendships. ■



*Wendi Schuller is a dating coach, particularly helping people start dating again post-divorce. She is also a nurse, hypnotherapist, and is certified in Neuro-Linguistic Programming (NLP).
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