

THE PLAN

Short Term and Long Term



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▶ THE FUTURE I DESIRE

MOVING FORWARD WITH CERTAINTY!

Introduction – A woman without a plan is like a rudderless ship, and in the process of getting a divorce that rudderless ship is a plan for disaster. Divorce in many cases starts out or becomes a war. No, not a nuclear war although some do and those are the ones we hear about. It's a war between two people who are fighting a financial, emotional and social war and the stakes are high. Egos, hurt feelings and who's to blame all get in the way of cooperation and a reasonable dissolution of the marriage. Your life will go on, it's important you don't burn bridges or create unnecessary tension for those you will bring into your new life including your soon to be ex-husband. The process gets off course when emotions get in the way of negotiating, the easiest way to avoid this is to know what you want and let others know what you expect. Doing this in a composed manner will put you in control of your part in the proceedings. When he sees this he may get upset, unnerved, or aggressive. **YOU'RE NOT RESPONSIBLE FOR HIS EMOTIONS ANYMORE!** Staying focused on your plan will give you increased confidence and power. **YOU DO HAVE A SAY – AND, YOU DO HAVE POWER!**

Having a plan does 3 things right away; 1) sets expectations, 2) sets boundaries, and 3) helps define what and how you need to prepare for the upcoming negotiations. It's essential that you use this time now to emotionally prepare for what's ahead. When you do this, the easier your transition will be. In my practice all too often I work with women who have only focused on getting "it" over with. Only after it's over do they start thinking about how to put the pieces of their lives back together. I have another strategy; use the process of getting divorced to expose weaknesses in your "game" and start making the personal changes necessary to have relationships in the future that reflect what you want based on who you've become or are becoming. You have and are continuing to change. Use this period to be self-observant and honest with yourself and develop the tools and traits you'll need to find happiness in your new life. Don't be like the many women who unknowingly create heavy man baggage and carry it into every new relationship then wonder why they all end the same.

This is the primary reason I developed this program. I was seeing the results of women trying to have relationships and who saw every guy with suspicion. They did not see it but it was evident in things like their Match.com profiles, or the way they evaluated a potential partner, or how they treated the men in their life. As I helped them eliminate the triggers left behind from the divorce, the hurts, betrayals, regrets and resentments and establish new expectations for themselves and a future partner, they changed dramatically. Things like being more hopeful, wanting to take better care of themselves, losing weight (weight is often a subconscious mechanism to keep men away) getting more social and dreaming again, etc. were reignited in them. Their whole world turned on a dime.

I wanted to get to these women before they got to this point and the best time to do this is when their emotions are exposed – like when they're GOING THROUGH the divorce. I've been able to develop the program over the years because of clients coming in to my therapy practice, thinking about or preparing to or going through a divorce. What I learned and the feedback I got is represented in all aspects of the program. The questions I'm asking and the strategies I'm suggesting have produced amazing results. Now you'll be able to utilize them to go through your divorce and come out the other side being empowered, self-assured and at peace with yourself and the process.

There are two parts to this – The Short Term Plan and The long Term Plan. The Short Term Plan has benchmarks and when it's done it's done and you move on. The Long Term Plan is a long range plan for the next 12-24 months and it is similar to a business plan, in that it evolves. It will inspire you and keep you on task. It will also steady you when something does not go as planned. You can't win every battle but knowing where you want to be in the end will make the compromises easier and you'll get more value for your compromises in the end. Before getting started it's important to recognize that your individualized plan starts with knowing all the areas you'll need to address, what's important to you to accomplish and to expand your quality of life.



SHORT
TERM
PLAN

LONG
TERM
PLAN



SHORT TERM PLAN

This is a plan of action for the divorce. Use the assessment and anything else that helps you list all the things that need to get done. Down to crossing the t's and dotting the i's. There's an age old saying "marriage is about love and divorce is about money!" Let's create the list of the Must Do's –

FIND THE RIGHT ATTORNEY

- 1) Keep in mind that the type of divorces an attorney specializes in may make a difference in your outcome as well as the ease of working with him/her. Does the attorney handle cases that involve child custody and child support or cases where children are grown and child custody and child support are no longer an issue?
- 2) Would you feel more comfortable with a male or a female attorney?
- 3) Does the attorney have experience taking a case to trial, if you or your spouse, for whatever reason, have a contested divorce?
- 4) Can the attorney be tough on your behalf if necessary?
- 5) Can the attorney handle cases where financial matters are very complex and contentious?
- 6) Do the attorney's fees fit in your budget?
- 7) Do you feel comfortable with the attorney speaking openly about matters concerning all the issues involved with your divorce?
- 8) Will the attorney provide you with good advice and the proper resources to be well informed to make good decisions?
- 9) If you call with an immediate crisis or a have question you need an answer to, how quickly can you expect to have your call returned?
- 10) Does the attorney have a good reputation and positive reviews from past clients?

FINANCIAL PLANNING

- 1) Gather all your financial records. Identify, collect, and organize the financial information you will need for your attorney or financial planner.
- 2) Real estate that you and your spouse own.
- 3) Motor vehicles you own or lease.
- 4) Personal property, particularly items of significant sentimental or monetary value, and household items such as furniture, china, art, etc.
- 5) Cash accounts such as savings, checking, money market, certificates of deposit and bonds.
- 6) Retirement accounts, securities accounts such as mutual funds and stocks.
- 7) Life insurance policies.
- 8) Ownership interest in businesses.
- 9) Taxes that are owed or refunds that are due.
- 10) Debts, including mortgages, credit card balances, student loans and other loans.

CREATE A MONTHLY BUDGET

- 1) Household expenses down to the last detail. Rent or mortgage payment, utilities, phone, cable, insurance, cleaning services, etc.
- 2) Living expenses such as car payment, gas, groceries, credit card payments, clothing, tuition, personal care and services, etc.
- 3) Entertainment.
- 4) Travel and vacations.
- 5) Medical insurance and expenses.
- 6) Taxes on spousal support and/or child support payments.
- 7) Which spouse will claim the children as dependents on their tax return?
- 8) Gifts, charitable contributions, club memberships.
- 9) Determine the amounts of maintenance and child support you realistically need.
- 10) Savings.

MY PRIORITIES

1) The must have items that are non-negotiable. (Spousal, child support, pets, family heirlooms, things I had before the marriage, etc..)

2) Items I want but I can live without. Items perhaps you both want and a compromise may be way to get something in return.

3) Items I don't care about but may be used as leverage for something I want.

LONG TERM PLAN

This plan is for what you want in the first year after the divorce and in the future moving forward with your life. This is things like where will I live, what to do for income, schools if kids are involved

What is my career and income desires?

Where do I want to live? (Top 2 locations)

What type of dwelling do I want – apartment, townhouse, condo or a house?

Rent Own

Roommates – Yes No

If my children are still at home, what school(s) do I want them to attend?

Furnishings – what style of furniture do I like (Modern, French Country, Western, etc...?)

What type of car do I want to drive?

Do I want/need to further my education? If so, for what and what are my goals?

How do I want to spend my free time? (hobbies, sports, night life, etc...)

What do I want to pursue, learn and experience?

Do I have now or want pets? Yes No

Do I want to change my name? Yes No

If yes, to what?

EVALUATION

After going through all that's involved above, think about how you are handling things so far. What has been your emotional posture in the proceedings to date, have you been strong, confident and determined? Or are you feeling like a victim, bullied and manipulated? Are you hot tempered, or irrational? Are you fearful, crying, hoping to get "something" (please oh please oh please)?

If you're not feeling strong, confident and determined then this is where we start – getting rid of the triggers that your soon-to-be-ex-husband and others in your life use to manipulate or control you. You need to eliminate and replaced old, ineffective behavior with an attitude that will empower you and get the results you want.

First, determine a posture you want to have with each person in your life. A posture is the way you carry your self physically and respond emotionally. Examples; Kids - loving but firm, confident about the future yet a bit vulnerable too, hopeful, optimistic yet realistic, and, physically strong and focused on being healthy and prepared.

Husband – Composed, focused, and on task. Physically look your best at all times. Look straight through him when he gets aggressive or when he gets whinny.

Parents – Accepting and appreciative of their help, respectful of their guidance, firm on making your own decisions and fearless in letting them know in a respectful and loving way when to back off. Show command and decisiveness in what you want and how you're going about getting it (this comes much easier when you have a well thought out plan). Teach them how to treat you by expecting them to treat you as an adult and do it with a loving smile.

Others you will have to interact with such as your in-laws and other relatives, friends, co-workers, people you regularly see at church or events etc... the same applies. You teach them how to treat you!

Your situation is unique and these are just a few examples to help you in your process. Don't make this complicated. Keep it simple – adjustments are inherent in all relationships. REMEMBER YOU TEACH PEOPLE HOW TO TREAT YOU. PATIENCE AND PERSISTANCE ARE REQUIRED!



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