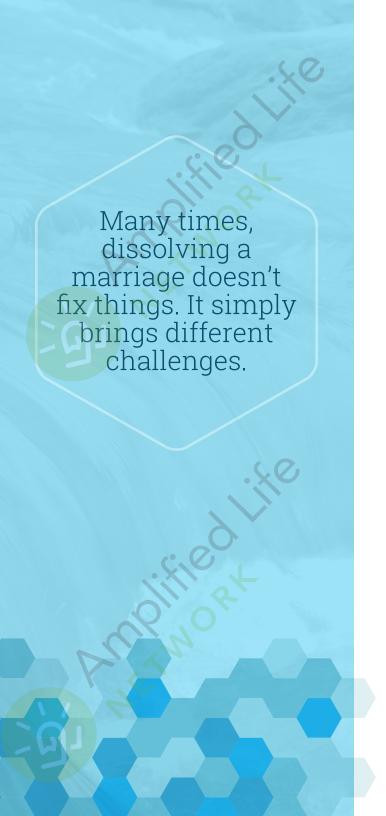
## **KEEP IN MIND**

Ending a marriage can be stressful and overwhelming, and it affects not just you and your spouse but your children too. If you decide to move forward with a divorce, try to make the process as smooth as possible and reach out to experts for help.





The reality of day-to-day marriage struggles can push some couples to pursue divorce. Before you make that final decision, consider all that it entails. Splitting what you own and what you owe is real. And divorce can drastically change a child's lifestyle and affect their emotions.

## THINKING THROUGH A DIVORCE

Consider your post-divorce expectations and ask yourself—and your spouse, if possible—questions like the ones below:

- Why do I want to get divorced? Do I imagine life would be easier alone?
- Would I be happier with someone else?
  If another person is already involved,
  you might be romanticizing a future that
  the challenges of a new marriage could
  quickly alter.
- Did I try everything? Are you and your spouse willing to pursue marriage counseling, talk with a religious leader, or work on the relationship in another way?
- Who will stay in the home? Who will get what? Who will pay what?
- What will custody and co-parenting look like? Who will talk with the children about the upcoming changes?

## WALKING THROUGH A DIVORCE

- The legal process. Usually one person files, then the other is served. Failure to respond may find the served spouse in default, and they might lose their rights to participate in the case. Many states allow "no fault" divorces where no specific reasons need be offered.
- Find an attorney. Whether your divorce proceedings are charged or civil, you'll need an advocate to assist in communication and negotiations.
- Plan for distribution and protection of your assets. Collect pay stubs to prove income, consider your post-divorce budget so you know what to ask for in the settlement, establish your own credit, and shut down joint accounts. If no agreements can be made, a case may proceed to trial where a judge will determine the outcome.

