



Ditch Your Divorce Fears

So you can get ready, get out, and get on with your life!

DEBRA DOAK, CDC[®], CDFA[®]



What Stands Between You and Freedom?

I'll admit it, I stayed far too long. And when I finally decided to leave, I was unprepared and made my divorce harder and more expensive than it needed to be.

Why is the thought of divorce so scary? And why do so many women put it off?

The top three answers I consistently get are money, kids, and conflict. Is one or more of those hitting home with you?

- Are you afraid you don't know enough about finances or won't have enough to live on?
- Do you worry divorce will hurt your kids?
- Are you hesitant to "poke the bear" because your partner might get angry and lash out?

Divorce can feel intimidating because it's unfamiliar territory and there's a lot at stake. Ending your marriage is a BIG decision with BIG consequences. I want you to know that by planning ahead, thinking things through, and getting the right support...you can conquer your fears and find freedom. You really can Ditch Your Divorce Fears!

What are you afraid of?

Start by listing 3-5 fears that are holding you back from moving ahead with a divorce. Be as specific as possible.

1

2

3

4

5

For each of the above fears you listed, continue to ask yourself these two questions until you get down to the root fear that's really keeping you stuck.

**WHY?
WHAT THEN?**



Step 1: Challenge & Reframe Fears

The goal is to reframe your fears. To be able to see them as opportunities or objectives rather than obstacles. An obstacle keeps you from taking action, but reframing might allow you to see a positive next step you can take.

***For example:** I'm afraid I won't have enough money.*

***Why?** I haven't worked for 10 years and couldn't get a job that would pay well enough.*

***What then?** I wouldn't be able to keep the house.*

***Why?** I wouldn't be able to afford the payment and the upkeep.*

***What then?** I would have to move from my familiar home and neighborhood.*

Make sure you understand what your fear is telling you so you're not trying to find the right solution to the wrong problem.

Fear: I'll have to move from my familiar home and neighborhood.

Reframe: I may not know enough yet to understand all my options, but I can seek help and be open to new possibilities.

Try this reframing exercise for the fears that come up for you:

Fear: _____

Reframe: _____ may/may not _____,

but I am/can _____



Step 2: Investigate

One of the best ways to ditch your divorce fears is to gather information about all these unknown and complex parts of divorce. By doing this, you'll also be creating your exit strategy because you're really doing the research and legwork necessary to decide when to leave and how to proceed.

Investigate: "to search out and examine in an attempt to learn the facts about something hidden, unique, or complex..."

You'll want to pay attention to three main categories as you do your investigation:

1. Divorce basics: the process and your state laws

Familiarize yourself with terms like residency requirements, contested vs. uncontested divorce, custody, child support, spousal support, marital vs. separate property, mediation. It's a foreign language that's likely not familiar. Check out [this glossary](#), Google your state's divorce laws, and begin to educate yourself on your options and your rights. Many of the forms and calculators are available online from your local court as well.

2. Marital and personal financial analysis

A lot of the big decisions in divorce revolve around money. The more prep work you can do, the better. Gather documentation of income, assets, debts, etc... Work on identifying what it might cost you to live on your own.

Go grab my [Know Your Numbers Starter Pack](#) for all the worksheets and guidance you need to get through this step. Even if math scares you to death, I promise you can do it.

3. Safety planning (because sometimes things get crazy)

- *Enough emergency cash set aside for a month of expenses plus an attorney retainer fee*
- *Your own bank account that your spouse can't access for your emergency money*
- *Your own credit card in case emergency money runs out*
- *A "Go" bag packed and ready stored in your car*



Step 3: Build Your Team

Divorce is not a solo sport. You'll need a network of family, friends, and professionals to navigate your divorce with confidence and create that new life.

But...keep in mind that you're still the team captain and must be prepared to be your own best advocate at all times.

Family/Friends

Family and friends are the best, but I want to stress the importance of choosing safe people to lean on. Safe people will be empathetic and non-judgmental. They help you find the best decision for you - not push their own opinion.

Here are a few of the professionals that you may want on your team. Begin to ask friends for referrals, do online research, and even have few consultations so you know with whom you want to work when the time comes.

Divorce Coach: *Helps you think through the big stuff, understand the process, handle all those emotions, and choose other professionals for your team. A coach is like having a been there, done that BFF.*

Family Law Attorney: *This is the only person who can ensure your legal rights are protected. Be sure to seek out an attorney that specializes in divorce and works frequently in your local court.*

Mediator: *May help you be able to negotiate an agreement and avoid court.*

Certified Divorce Financial Analyst/Financial Planner/Forensic Accountant: *These professionals specialize in helping you understand the financial aspects of divorce. Google each to learn more about the different role each might play.*

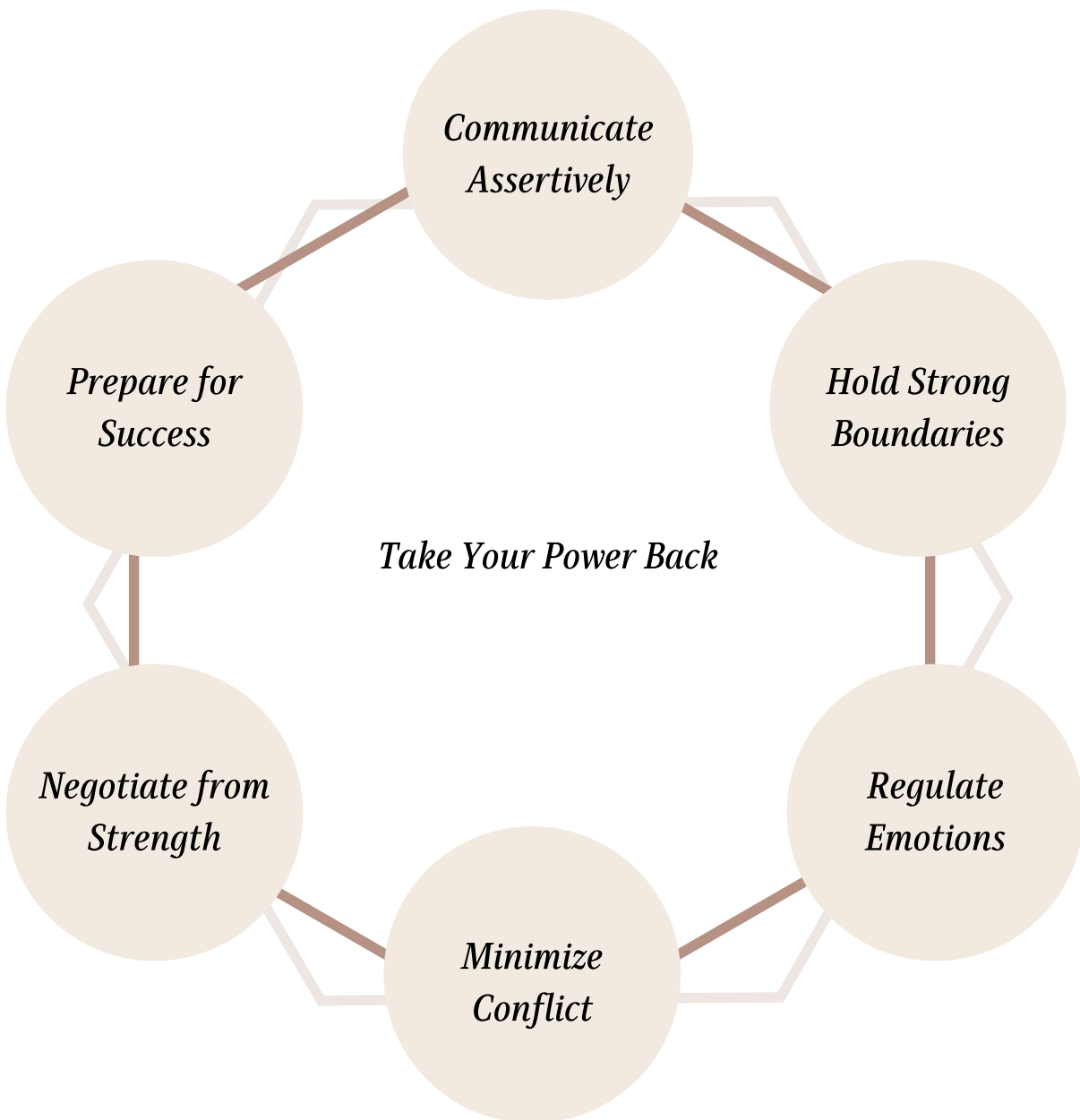
Physician/Counselor/Therapist: *A visit to a health professional might be in order if the divorce is impacting you or your children to the extent that coping with daily life is being affected.*

Parenting Coordinator: *Specially trained professionals who help co-parents create or manage their parenting plan, have better communication and resolve disagreements.*

Mortgage Lender/Realtor: *Consult with these experts if you're thinking of keeping the marital home, refinancing or purchasing a new property. Seek out someone with a divorce specialty if possible.*

Your Own Best Advocate

One of the best things you can do to prepare for divorce is to strengthen your “I believe in myself” muscles. Preparing for divorce, negotiating a settlement, and co-parenting will all be easier to handle when you stand up for yourself. But BONUS, you’ll also notice a change in your relationships with your children, co-workers, parents, and potential new partners. You’ll no longer settle for people who don’t respect you or offer you less than you deserve.





Some Favorite Resources *(because I can't cover it all!)*

[High Conflict Divorce for Women](#)

[Divorce and Your Money Podcast](#)

[Know Your Numbers](#)

[Divorce Survival Guide Podcast](#)

[Womenslaw.org](#)

[Divorce and Beyond Podcast](#)

Find an attorney on [Avvo](#) or [Superlawyers](#)

[My Blog](#)

[High Conflict Institute](#)

[Glossary of Divorce Terms](#)

[Institute for Divorce Financial Analysts](#)

[Divorce Lending Association](#)

[Certified Divorce Coach](#)

[Gifted Wisdom of Unpleasant Feelings](#)

[Negotiate Like You M.A.T.T.E.R.](#)

[Healthy Boundaries](#)

IMPORTANT: Be sure to *right click* to open these links in a new tab or you may navigate away from this document!

Hey! I'm Debra

I sure hope this free download helps you get started ditching your divorce fears.

The point isn't to do everything at once, it is to take consistent action. Make just one phone, do one Google search, read one article, fill out 5 lines on your budget, or listen to one podcast.

Divorce really doesn't have to be scary and you don't have to do it alone. I'll offer you personal, professional support all along the way. Reach out and schedule a [complimentary consult call](#) and let's chat about how to bust through your divorce fears.

LET'S KEEP IN TOUCH



Instagram



Facebook



Website



Consult Call

DEBRADOAK.COM

