



How To Prepare For Divorce



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The decision to end your marriage is a difficult one. No matter the length of the marriage, the number of children, the problems you see with your spouse, or your concerns for your own well-being and that of your children, deciding to move on with your life, on your own, is never an easy decision.

Regardless of whether you are committed to divorce, considering divorce, or just have an uneasy feeling about the future of your relationship, there are some things you can do now to empower you to make the right decisions moving forward.

Your Home Economics

First and foremost, be sure that you have a thorough understanding of your family's finances. Prepare a monthly budget to help you clearly see how much money it takes to live your current lifestyle. Take a hard look at whether the family is solvent and accumulating savings, or whether you are accumulating debt to continue living your current lifestyle.

Many of the decisions divorcing couples must make are directly contingent upon the state of the family finances.

Beyond your budget, in considering your family finances, be sure you have a full understanding of the income and assets of your spouse. If you have been kept in the dark regarding your spouse's earnings and assets, you are likely in an unhealthy relationship. Successful outcomes in divorce often hinge upon your level of knowledge about the household finances, learn how to budget, and learn about your spouse's earnings. If you can educate your attorney on your family's budget and earnings, then your attorney can get to the heart of the matter right away.

Your Family and Friends

Divorce, under the best of circumstances, is a difficult endeavor. Uncertainty about your social and economic future is the single greatest stressor. Your attorney will be your divorce professional, and you may have a therapist to deal with your personal well being, but it

is without question that your greatest source of support can be your family and friends. Don't let the embarrassment of a failing marriage alienate you from your family and friends. Make a concerted effort to reach out for them, share your troubles with them, and ask them for support. After all, you would be there for your friends and family if they needed you (or, perhaps you have already helped them through a difficulty in their life). Taking affirmative steps to gather support around you will help you make clear decisions concerning the need for divorce and settlement negotiations if you decide to divorce.

Your Single Self

Take some time to imagine the outcome of a divorce. Where would you like to live? What are your interests and goals? How can you meet your needs and your children's needs? Are you worried about your basic needs for food, clothing and shelter, or are you worried about emotional needs for companionship and meaning in your life? Lawyers are much more effective when they are advocating for a client with a plan than if they are



Educating yourself on the laws of divorce can help ease the anxiety and make the process go smoother.

charged with "getting as much as they can for you." Try to think about your future in a constructive way. Your divorce will pass, and then your life will restart. There is no better time to construct the future you want.

It is only in the rare cases of high income earners that alimony and child support will be sufficient to permit a supported spouse to stay at home. Most divorced spouses have to work. With that in mind, you should take an inventory of your network of contacts for a job search. Divorce can be a great time to start over, both with your personal life and your career. Consider career options in light of your needs to be with your children, earn a living wage,

supplement your support, save for your future, or provide you with personal fulfillment. If you need to further your education, explore the costs and time commitments involved. Look into the job opportunities and salaries for your intended career and be sure they make sense in light of your age, aptitude and desires going forward.

Your Health

Lastly, but not least, consider your health. If divorce will mean limiting your health insurance coverage, schedule any routine doctor and dentist appointments and take care of any emergency or elective procedures while your coverage is intact and your spouse is available to care for your children while you recover. In addition, gym memberships can provide great opportunities for social interaction while you get in shape and combat the deleterious effects that the stress of divorce can have on your health.

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Jay Turnbach, partner with the firm of Horn, Turnbach & Rybar, LLC, has 15 years experience handling family law matters in Ocean and Monmouth Counties. He is certified by the Supreme Court of New Jersey as a Certified Matrimonial Law Attorney. He is qualified as a divorce mediator pursuant to Rule 1:40 of the New Jersey Rules of Court. He is the vice president of the Jersey Shore Collaborative Law Group, chairman of the Family Law Committee of the Ocean County Bar Association, and an adjunct lecturer at Ocean County College teaching family law.