

WOMEN IN DIVORCE

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PRE-DIVORCE NAVIGATION GUIDE

Do you feel unfocused as you deal with all the issues you find yourself facing when considering separation and divorce?

Since 2005, I have been helping hundreds of women like you... women who find themselves thinking about or facing divorce.

I have developed this guide to help you focus on the things you need to focus on when contemplating separation. How you choose to divorce will impact your future.

The logo for EVA, featuring the letters 'EVA' in a stylized, red, serif font. The 'V' is particularly large and has a decorative flourish that extends upwards and to the right.

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F I N A N C I A L

1 Is my Marriage really over?

Why does this issue affect me?

Have you made the decision that your marriage is over? Make sure your spouse knows that you want to end the marriage. Regardless who's decision it is, either of you will have to first get over the emotional shock before any productive discussion can begin.

What does this decision involve?

Asking your spouse for a divorce can be difficult and emotional. Try to find a way to broach the subject — you know your spouse best. Having a lawyer send a letter to your spouse announcing your intention to divorce is one of the least productive ways to start.

What can you expect from us?

You can engage a therapist, family professional or marriage counselor to help you with this conversation. We can provide referrals.

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2

Critical choices

Why does this issue affect me?

I need to choose the best way to do this.

What does this decision involve?

You need to research and decide on a process that is the right “fit” for you and your particular situation.

Your choices include:

1. Creating an agreement on your own
2. Mediation
3. A collaborative process
4. Traditional lawyer / lawyer negotiations
5. Court trial

What can you expect from us?

We can provide referrals to Mediators, Collaborative Lawyers and Family Law Lawyers, and help you understand how each can best assist you.

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F I N A N C I A L

3

Getting legal advice

Why does this issue affect me?

If and when I need a lawyer, I want to pick the “right” one.

What does this decision involve?

Regardless of the divorce process, if you are facing divorce you require independent legal advice in order to review your Separation Agreement and ensure that your interests are protected.

What can you expect from us?

We provide referrals to Family Law Lawyers that provide independent legal advice. We will advise you on how to select a lawyer best suited to your situation.

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4 Expenses before a final Separation Agreement is reached

Why does this issue affect me?

I have bills to pay and responsibilities to manage while I wait for a formal Separation Agreement.

What does this decision involve?

An Interim Agreement is the process for dealing with how family finances are handled until your final Separation Agreement. Your Interim Agreement can cover the time between your separation date to the date when your final Separation Agreement is reached.

What can you expect from us?

This is a difficult agreement to negotiate during a difficult time in the process. You don't want to be rushed through this important step. We support you during this process and help you develop your initial Interim Financial Arrangement.

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5

Completing Legal Financial Statements

Why does this issue affect me?

I need to complete numerous court forms that will affect my long-term settlement.

What does this decision involve?

Properly completed Legal Financial Statements are essential because they record information such as your Income, Current and Proposed Expenses and Net Family Property (Assets, Liabilities, etc). These are required as a base starting point for the financial aspect of your final Settlement.

What can you expect from us?

Legal forms can be daunting but have a long term effect on your life. We provide detailed direction and a process for completing forms so that you protect what is most important to you.

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6

My future lifestyle

Why does this issue affect me?

I would like to maintain a certain lifestyle post separation.

What does this decision involve?

In order to adequately project your future lifestyle, you need to calculate your Net Disposable Income After Tax, after Separation.

What can you expect from us?

At this stage, you are now beginning to sort out what you want, what you need, what you would like for your future lifestyle. We work with you to create a Cash Flow Analysis of various scenarios, showing your Net Disposable Income after Tax, after Separation to see if you have a surplus or a shortfall. This is essential when you enter the negotiation process.