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## Checks and Balances

"How to reconcile your emotions with the financial side of your divorce"

By Violet P. Woodhouse, CFP

How do you deal with money when you are so involved emotionally with your spouse? That is the central question you must answer for yourself, and that is what we will help you do throughout this article, because the better you manage your emotions, the better you will be able to manage your money during divorce. It's a difficult task. The logical and linear management of money and the release of emotional tension pull you in opposite directions. Attempting to balance these poles is an insane proposition. No wonder you feel as if you have the "money crazies."

Your best approach to balancing the emotional and financial sides of your divorce is to understand the divorce process in emotional terms – and then take action to avoid some of the common pitfalls. Here's how:

First, adjust your attitude. Be on guard if you find yourself attempting to:

- get even
- get it over with, or
- get back together.

These three "gets" – plotting revenge, rushing through the divorce, or pushing for a reconciliation – will hamper your ability to think clearly and act in your own best interest. Do any of the following sound like you?

"I'm going to get even no matter what it takes. You're going to pay for what you did to me. Just you wait. I'll see you in court."

It's normal to be angry during divorce, but if you're using the "get even" approach, you'll probably never be satisfied. A settlement may be totally equal according to the numbers on paper, but people with this attitude continue to complain years later. Not only will you harbor bitter feelings, but it's likely you will use poor judgment on important financial questions if you are motivated by revenge. And your attorneys' fees will soar.

Realize, too, that if you insist on getting even, a court trial will likely cost you three times as much as an out-of-court settlement. Besides that, there is no guarantee that an ex-spouse will comply with court orders, or that the court will give you what you want. While you should certainly pursue your legal rights, the judicial system is no place to get satisfaction for your emotional demands.

"I don't care what happens. I just want to get it over with."

Stop right here. The decisions you make during your divorce will affect you (and your children) for the rest of your life. It's no time to rush. Your financial survival depends on participating in each step of your divorce settlement – regardless of how long it takes. And if you take too many shortcuts, you could find yourself paying for them because of unresolved resentments or unexpected money problems. In a year or two, your emotional life will be different. The financial agreements you make during divorce, however, affect you permanently.

"Maybe if I don't cause problems financially, we can work it out. I won't make waves. I'll just give in so we can get back together."

This is one of the most damaging misconceptions during divorce. Certainly you want to work things out if it's appropriate and if both of you are committed to a fair and equitable settlement. But it's futile to think that you can save the relationship by surrendering your financial leverage. Why should someone come back into a faltering relationship if you are giving the person everything he or she wants anyway? In any event, if you and your partner do get back together, your relationship will be much healthier if you are on an equal level financially and emotionally.

### Reduce stress whenever you can

Research has shown that divorce is second only to the death of a spouse in terms of the amount of stress produced. On top of all this, money is a difficult – sometimes taboo – subject, and even happily married couples can have a hard time talking about it. You may also feel pressure because you now have to take on tasks and responsibilities that were shared, or handled exclusively by your spouse.

Here are some of the ways stress affects you during divorce :

- sleeplessness
- fatigue
- loss of appetite
- inability to cope with routine tasks
- disruption in work patterns
- emotional explosions, and

- frustrations over any challenge, large or small.

Do whatever is necessary for you to take care of yourself. If you have children, good self-care becomes even more important. Have a massage, go out to dinner or a movie, or stroll through a museum. Do not use the excuse that you have little money or time to take care of yourself. Sitting under a tree or watching a sunset costs nothing, and can work wonders on your bruised emotions. Try to keep your eating patterns close to normal. Also, exercising is one of the smartest things to do while divorcing. Besides relieving physical tension and helping to fight fatigue, vigorous workouts often improve your mental state. The stress of your divorce will last for a while. You have to learn to live with it and manage it.

### **Safeguard your sanity**

During a divorce, it is important to safeguard your emotional well-being. Spend more time with people who can give you positive reinforcement, join a support group, or see a therapist if necessary.

Rely more on your phone answering machine or e-mail. There will be some days when you feel like talking, and other days when it is the last thing you want to do. And take control of your home environment. Clean a closet, paint a room, or move the furniture. Most people find also it is simply easier to put away the family pictures, the mementos, and the visual cues that can trigger feelings of loss and depression.

### **Watch out for sore spots**

Probably, you already know which financial issues are likely to get you upset. All couples have sore spots – resentments about an unpaid bill, spending sprees, bounced checks, interfering in-laws, loans to relatives, or gifts to a lover.

If you know that you will be dealing with an issue that's been a particular long-term irritation, prepare yourself for it by getting a good night's sleep before or postponing a confrontation until you feel strong enough. Remember, reducing stress means increasing your ability to make sound financial decisions.

Be prepared for bad scenes

During courtship, partners do everything possible to build the relationship, while in divorce, energy goes into destroying it. The stress, coupled with these "relationship destroying" behaviors, creates many of the horror stories of divorce. The sweet irrational gestures of romance are reversed by the equally ridiculous acts of "vengeance" during separation.

Being prepared for the actions of someone who is determined to cut off any connection to you – by wiping out the checking account, running off to another state or province, or ruining the family's credit – can help you short-circuit potential damage.

Don't let threats throw you

In the process of divorce, your soon-to-be-ex-spouse may try to threaten you in some of these ways:

"Unless you play this my way, you'll never get a dime."

Keep calm. The person making this threat wants to scare and intimidate you and to continue the power plays that worked in the past. Tell yourself that coercion won't work. The property will be divided fairly, and support will be awarded in accordance with schedules.

"I'll go to jail before I'll pay you a dime of support."

Don't panic. Know that support can be enforced through a wage assignment, which means that your check will come directly from your ex-spouse's employer. If your ex-spouse doesn't work for someone else and falls behind in support payments, there are a number of enforcement methods. Ultimately, failing to pay support can mean a jail term, but most people pay voluntarily before going to jail.

"I'll quit my job before I'll pay you that kind of money."

Try to get witnesses to this kind of comment. If you can show a court that your ex-spouse quit a job to avoid support obligations, the court will probably continue support at the same level, and your ex will have to find a way to comply.

### **Develop a financially focused mental attitude**

To combat a devious spouse during divorce, you must develop a strong mental attitude and a solid legal strategy. Certainly you are entitled to feelings of outrage and betrayal. You can utter the cry, "How can you do this to me?!?" as much as you want to, but the fact remains that you will have to keep going and keep fighting for your financial life regardless of the injustices which may be perpetrated by your spouse and/or your spouse's attorney. You can stand up for yourself. If you stay focused on the future and the financial realities of your life, you will be in a much stronger position as your divorce progresses.

### **Avoid the "all at once" syndrome**

Most likely, you will experience a wide range of feelings and moods: anger, hatred, elation, excitement, sadness, loss, depression, bitterness, rejection, loneliness, guilt, and hostility. Sometimes it will feel as though you're experiencing those feelings all at once.

You may also feel that everything is coming apart all at once. One explanation is that you simply notice problems more because of your stressful state. Moreover, by the time most people separate, a great deal of their energy has been focused on the relationship, not on the normal chores that can keep a household running.

The all at once syndrome in divorce can manifest itself in other ways as well. Some people decide that since they are changing a mate, they should change everything else in their lives as well. They try to lose weight, quit smoking, get a new job, and redecorate the house, all at the same time. Go slowly. You will have your hands full just getting through the divorce.

## Manage the ebb and flow of emotions

Keep in mind that emotions tend to be experienced in waves. One day you may feel fine; the next day, life is awful. Such fluctuations are common in divorce, and eventually the wave action subsides. Do not attempt to handle important money tasks on the bad days, wait until the storm passes.

The level of tension in a divorce is often compared to the stress that accompanies the death of a loved one. Some psychologists claim the grief processes are also similar. Elisabeth Kubler-Ross's groundbreaking work on death and dying pinpointed five stages of grief: denial, anger, bargaining, letting go, and acceptance. How you go through these stages is unique to you, but it is important that you experience them.

Marriage counselors note that people who avoid grieving by jumping into a new relationship too quickly are only prolonging the process. Those who do allow themselves to grieve for the marriages they had get through their divorces more quickly – and carry less psychological baggage when the marriage is over. As a consequence, they are often able to manage their financial lives better, too.

## Don't let financial tasks overwhelm you

As you move through your divorce, it will be easy to become overwhelmed with the financial details. You may suffer from math anxiety or money phobias. Or perhaps you and your partner shared a complicated financial life, one that will take effort to untangle. Whatever form your feelings take, you can get some relief by breaking down your tasks into small steps. Reward yourself for completing an item. Hire a math whiz to help you when necessary. If you are upset, do not hesitate to see a counselor or join a therapy group. Anything you can do to build your self-esteem is important now. Divorce tends to make you feel worse about yourself, and it is easy to confuse money issues with your sense of self-worth. You may also find it helpful to keep a journal. Tracking feelings and reactions in this way can make it easier to reach those bottom-line decisions.

For some people, the divorce recovery process lasts one or two years, while for others, recovery from a divorce may take longer. You are very likely to become a different person in that time, with different needs and attitudes. Keep that in mind as you manage the money crazies of your divorce – and make sure the financial choices you make today will work for you tomorrow.

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