

how to save money for divorce

How to Save Money for Divorce: A Comprehensive Guide

how to save money for divorce can feel like an overwhelming prospect, especially when facing such a significant life transition. This article delves into practical strategies and essential considerations for building a financial cushion to navigate the complexities of separation and divorce. We will explore understanding your current financial landscape, developing a budget tailored for this period, identifying areas for cost reduction, exploring potential income enhancements, and the importance of professional advice. By systematically addressing these areas, you can empower yourself with financial preparedness, ensuring a smoother and more secure path forward. This guide will provide actionable steps to help you manage expenses, protect your assets, and ultimately achieve a more stable financial future post-divorce.

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Understanding Your Financial Landscape

Before embarking on any savings plan for divorce, it is crucial to gain a comprehensive understanding of your current financial situation. This involves a detailed assessment of all your assets and liabilities. Take stock

of your income, including salaries, investments, and any other sources of revenue. Simultaneously, meticulously list all your debts, such as mortgages, car loans, credit card balances, and personal loans. This clear picture will serve as the foundation for all subsequent financial decisions.

Furthermore, it is essential to review past spending habits. Analyzing bank statements, credit card bills, and receipts from the last 6-12 months can reveal where your money has been going. This exercise is not about judgment but about identifying patterns and potential areas where spending can be adjusted. Understanding your historical spending is key to creating a budget that is both realistic and effective in the context of a divorce.

Inventorying Assets

A thorough inventory of all assets is a critical first step. This includes tangible assets like real estate, vehicles, furniture, and valuable personal property, as well as intangible assets such as savings accounts, checking accounts, retirement funds (401k, IRA, pensions), stocks, bonds, and any other investments. Documenting the approximate current market value of each asset will provide a clear overview of your net worth. Be thorough and don't overlook any potential assets.

Detailing Liabilities

Equally important is a detailed accounting of all liabilities. This encompasses all forms of debt, including outstanding mortgage balances, car loans, student loans, personal loans, and any credit card debt. Note the current balance, interest rate, and minimum monthly payment for each. This information is vital for understanding your financial obligations and how they might be divided during the divorce process. Accuracy here is paramount.

Creating a Realistic Divorce Budget

Once you have a clear understanding of your financial standing, the next step is to develop a realistic budget specifically designed for the divorce period. This budget will need to account for increased expenses and potentially decreased income, especially if one spouse was the primary earner. It should be a living document that you revisit and adjust regularly.

Consider all anticipated expenses related to the divorce itself. This includes legal fees, court costs, potential mediation expenses, and fees for financial advisors or therapists. Beyond these direct divorce costs, factor in changes to your living situation. You might need to budget for separate

housing, increased utility costs if living alone, and potentially childcare if your current arrangement changes. The goal is to anticipate and plan for these new financial realities.

Estimating Legal and Professional Fees

Legal and professional fees can represent a significant portion of divorce expenses. It is wise to consult with a family law attorney early on to understand their fee structure and to get an estimate of potential costs. This may involve hourly rates, retainer fees, and other associated charges. Similarly, if you anticipate needing a forensic accountant or a mediator, research their fees and factor them into your budget. Proactive consultation can prevent financial surprises.

Accounting for Lifestyle Changes

Divorce often necessitates significant lifestyle adjustments. You may need to downsize your home, reduce discretionary spending, or re-evaluate your entertainment and dining habits. Your divorce budget must reflect these potential changes. If you are moving to a smaller residence, consider the costs of moving, setting up a new home, and potentially furnishing it. If you are accustomed to a certain level of spending on hobbies or travel, you may need to temporarily scale back during this period of financial transition.

Strategies for Cutting Expenses

Reducing your current spending is a direct and effective way to increase the amount of money you have available for divorce-related costs and future stability. This requires a critical look at your regular outlays and a willingness to make adjustments. Prioritizing needs over wants is essential during this financially challenging time. Even small, consistent savings can add up significantly over time.

Begin by identifying non-essential expenses that can be reduced or eliminated. This might include subscriptions you no longer use, frequent dining out, impulse purchases, or expensive entertainment options. Renegotiating bills or seeking out more affordable alternatives can also yield substantial savings. Every dollar saved is a dollar that can be allocated to your divorce fund.

Reducing Discretionary Spending

Discretionary spending refers to money spent on non-essential items and activities. This is often the easiest category to trim. Examine your budget for areas such as entertainment, dining out, shopping for non-necessities, and subscriptions. Consider temporary reductions in these areas. For example, instead of eating out several times a week, plan for more home-cooked meals. Look for free or low-cost entertainment options. Every conscious decision to reduce discretionary spending directly contributes to your savings goal.

Renegotiating Bills and Seeking Alternatives

Many recurring bills can be reduced through negotiation or by switching to more affordable providers. Contact your utility companies, internet providers, and insurance agents to see if you can secure better rates. Consider bundling services or switching to competitors who offer lower prices. Similarly, review your grocery bills and look for ways to save, such as buying in bulk, using coupons, or opting for generic brands when appropriate. These efforts, while seemingly small, can lead to significant savings over the long term.

Creating a "Needs vs. Wants" List

A practical exercise in expense reduction is to create a definitive list differentiating between your "needs" and your "wants." Needs are essential for survival and basic living, such as housing, utilities, food, transportation, and essential healthcare. Wants are the items and activities that enhance your life but are not strictly necessary, like luxury goods, frequent vacations, and expensive hobbies. By clearly defining these categories, you can make informed decisions about where to cut back without compromising your fundamental well-being during the divorce process.

Increasing Your Income Potential

While cutting expenses is crucial, exploring avenues to increase your income can significantly accelerate your savings efforts. This might involve leveraging existing skills or acquiring new ones to generate additional revenue streams. Even a modest increase in income can provide a valuable financial buffer.

Consider opportunities for earning extra money that align with your skills, available time, and interests. This could range from taking on a part-time

job to freelancing or selling items you no longer need. The goal is to strategically boost your financial capacity during a period of increased demand on your resources.

Exploring Part-Time Employment or Freelancing

If your current work schedule allows, consider taking on a part-time job or pursuing freelance opportunities. Many industries offer flexible work arrangements that can be adapted to your availability. Platforms for freelance work in writing, design, web development, or administrative support are readily accessible. Even a few extra hours of work per week can contribute meaningfully to your savings goals. Assess your skills and market demand to identify potential income-generating ventures.

Monetizing Hobbies or Skills

Often, people have hobbies or skills that can be monetized. If you are a talented baker, consider selling baked goods. If you are skilled at crafting, explore selling your creations online or at local markets. If you have expertise in a particular subject, you might offer tutoring services. Turning a passion or a skill into a source of income can be both rewarding and financially beneficial during a divorce. It leverages existing talents for immediate financial gain.

Selling Unused Items

Conducting a thorough decluttering of your home can yield surprising financial benefits. Go through your possessions and identify items that you no longer use or need, such as clothing, electronics, furniture, or collectibles. Platforms like online marketplaces or consignment shops offer convenient ways to sell these items and convert them into cash. This not only helps with savings but also can simplify your living space as you prepare for potential changes.

The Importance of Professional Financial and Legal Advice

Navigating the financial complexities of divorce is often best done with the guidance of professionals. Attorneys specializing in family law and financial advisors can provide invaluable expertise, ensuring you make informed

decisions and protect your interests. Their insights can prevent costly mistakes and lead to a more favorable outcome.

Seeking professional advice early in the process is highly recommended. They can help you understand your rights, obligations, and the financial implications of various divorce scenarios. This proactive approach can save you both time and money in the long run, contributing to a more secure financial future.

Consulting with a Family Law Attorney

A qualified family law attorney is essential for understanding the legal aspects of your divorce. They can advise you on property division, spousal support, child support, and other critical legal matters. Their expertise will help you understand your rights and obligations, negotiate effectively, and ensure that any agreements reached are legally sound and fair. Do not underestimate the value of knowledgeable legal representation during this process.

Engaging a Certified Financial Planner (CFP)

A Certified Financial Planner (CFP) can provide crucial guidance on managing your finances during and after divorce. They can help you create a comprehensive financial plan, assess the long-term implications of settlement options, and develop strategies for rebuilding your financial independence. A CFP can assist with budgeting, investment planning, retirement planning, and tax considerations, ensuring a more secure financial future.

Understanding Mediation as a Cost-Saving Option

In some cases, mediation can be a more cost-effective alternative to traditional litigation. A neutral third-party mediator facilitates discussions between you and your spouse to reach mutually agreeable solutions. Mediation often involves lower legal fees and can lead to a quicker resolution. Discuss with your attorney whether mediation is a viable option for your situation, as it can significantly reduce the financial burden of divorce.

Protecting Your Assets During Divorce

During a divorce, safeguarding your assets is a paramount concern. It

requires careful planning and strategic actions to ensure a fair distribution and to prevent unnecessary depletion of your wealth. Understanding what constitutes marital property and how it is typically divided is the first step.

It is essential to be transparent about all financial dealings and to avoid any actions that could be construed as hiding or dissipating assets. Doing so can have serious legal and financial repercussions. Focus on preserving the value of your assets and ensuring that the division is equitable.

Understanding Marital vs. Separate Property

A fundamental concept in divorce proceedings is the distinction between marital property and separate property. Marital property is generally defined as any asset or debt acquired by either spouse during the marriage, regardless of whose name is on the title. Separate property, conversely, is typically that which was owned by a spouse before the marriage, or received during the marriage as a gift or inheritance. Understanding this distinction is critical for asset division negotiations and legal proceedings.

Avoiding Dissipation of Assets

Dissipation of assets refers to the irresponsible or wasteful spending or transfer of marital property for non-marital purposes. This could include excessive spending on gambling, an affair, or gifts to third parties. Courts often view such actions unfavorably and may order the offending spouse to reimburse the marital estate for the dissipated funds. It is crucial to maintain financial prudence and avoid any actions that could be interpreted as trying to diminish the marital estate's value.

Securing Financial Records

Gathering and securely storing all relevant financial records is a crucial protective measure. This includes bank statements, investment account statements, tax returns, pay stubs, property deeds, and any other documents that pertain to your finances. Having these records readily available will be essential for property division negotiations and for providing necessary information to your attorney. Ensure these are kept in a safe and accessible location.

Planning for Post-Divorce Financial Independence

The ultimate goal of saving money for divorce is to establish a foundation for financial independence and stability after the legal proceedings conclude. This requires forward-thinking planning and a commitment to rebuilding your financial life. It involves creating new financial goals and developing a roadmap to achieve them.

Your post-divorce financial plan should address your immediate needs as well as your long-term aspirations. This might include establishing an emergency fund, developing a new investment strategy, and planning for retirement. Taking a proactive approach to your financial future is essential for regaining control and confidence.

Establishing an Emergency Fund

An emergency fund is a critical component of post-divorce financial security. This fund, ideally covering three to six months of living expenses, provides a safety net for unexpected events such as job loss, medical emergencies, or unforeseen home repairs. Building or maintaining a robust emergency fund offers peace of mind and prevents you from having to go into debt when unexpected costs arise.

Developing a New Investment Strategy

After divorce, you may need to re-evaluate and potentially adjust your investment strategy. Your previous investment approach may have been based on shared financial goals. Now, you will need to develop a strategy that aligns with your individual needs and risk tolerance. Consulting with a financial advisor can help you create a diversified portfolio designed to meet your long-term financial objectives, such as wealth accumulation and retirement planning.

Setting Realistic Future Financial Goals

Re-establishing financial independence involves setting clear and realistic future financial goals. This could include saving for a down payment on a home, funding further education, planning for retirement, or achieving financial freedom. Breaking down larger goals into smaller, manageable steps can make them more achievable. Regularly reviewing and adjusting these goals

will ensure you stay on track towards a secure and prosperous future.

FAQ

Q: What are the most common unexpected expenses during a divorce?

A: The most common unexpected expenses during a divorce often include fluctuating legal fees as negotiations or court appearances become more complex, the cost of immediate temporary housing if one party moves out quickly, unexpected repairs or maintenance on properties that need to be sold, and higher than anticipated childcare costs if custody arrangements change. It is also not uncommon to encounter hidden debts or liabilities that surface during the discovery process.

Q: How much money should I aim to save specifically for divorce costs?

A: The amount you should aim to save for divorce costs varies significantly based on your individual circumstances, including the complexity of your assets, whether children are involved, and the level of conflict in the divorce. As a general guideline, many experts recommend having at least \$10,000 to \$20,000 saved for immediate legal fees, court costs, and initial living expenses. However, for more complex cases, this amount could easily reach \$50,000 or more. It's best to consult with a family law attorney to get a more personalized estimate.

Q: Can I protect my separate property from being divided during a divorce?

A: Generally, separate property is not subject to division in a divorce, as it is typically defined as assets owned by one spouse before the marriage or received as a gift or inheritance during the marriage. However, proving that an asset is indeed separate property can require diligent documentation. If separate property funds have been commingled with marital funds or used to benefit the marriage, it can complicate the classification and potentially lead to claims against it. Consulting with a legal professional is crucial to understand how your specific separate property will be treated.

Q: Should I inform my spouse if I am saving extra money for divorce?

A: It is generally advisable to be transparent about your financial situation during divorce proceedings, as hiding assets can have serious legal

consequences. However, how you communicate your savings efforts is important. Instead of announcing a specific "divorce savings fund," focus on building financial security for yourself. If you are actively cutting expenses and redirecting those savings into a separate account, it is wise to have documentation to support your actions if questioned, demonstrating prudent financial management rather than an attempt to dissipate assets.

Q: What is the role of a forensic accountant in divorce?

A: A forensic accountant is a financial professional who specializes in investigating financial discrepancies and irregularities. In divorce cases, they can be invaluable for uncovering hidden assets, tracing financial transactions, valuing complex business interests, and providing expert testimony in court. They are particularly useful in high-net-worth divorces or when there are suspicions of financial misconduct by either spouse.

Q: How can I reduce my legal fees during a divorce?

A: To reduce legal fees, consider choosing an attorney who offers flexible fee structures, such as flat fees for certain uncontested matters. Explore mediation or collaborative divorce as alternatives to traditional litigation, as these processes are often less expensive. Be prepared for attorney meetings by organizing your documents and having a clear understanding of your goals. Finally, communicate efficiently and avoid unnecessary or emotional communication with your attorney, focusing on substantive issues.

Q: Is it wise to empty joint bank accounts before initiating a divorce?

A: It is generally not advisable to unilaterally empty joint bank accounts before initiating a divorce. This action can be viewed by the court as dissipation of marital assets, which can have negative repercussions for you. Instead, consult with your attorney on the best way to manage joint accounts during the divorce process, which may involve freezing the accounts or agreeing on a temporary withdrawal limit.

Q: How can I prepare financially for living on my own after divorce?

A: Preparing financially for living on your own involves creating a detailed personal budget that accounts for all your projected expenses as a single individual. This includes housing, utilities, food, transportation, insurance, and debt repayment. You'll need to assess your income and identify any gaps. Building an emergency fund is also critical to cover unforeseen expenses. Exploring options for increasing your income, such as a part-time

job or freelance work, can also provide a stronger financial footing.

Q: What impact does divorce have on retirement accounts?

A: Divorce can significantly impact retirement accounts. Typically, retirement funds accumulated during the marriage are considered marital property and are subject to division. This division often occurs through a Qualified Domestic Relations Order (QDRO), which allows for the transfer of assets from one spouse's retirement plan to the other without immediate taxes or penalties. It is crucial to consult with an attorney and a financial advisor to understand how your retirement accounts will be divided and to plan accordingly for your future retirement savings.

Q: How can I save money on household expenses if I have to move out?

A: If you need to move out, prioritize finding a cost-effective living situation. This might mean renting a smaller apartment, considering a roommate situation, or exploring more affordable neighborhoods. When setting up your new home, look for used furniture and essential items rather than buying everything new. Become diligent about managing utilities by conserving energy and water. Creating a strict grocery budget and cooking meals at home will also significantly reduce your monthly expenses compared to eating out.

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sense of humor. Brimming with stories and insights, valuable resources and smart strategies, in-the-trenches tips and sanity-saving takeaways, this book prepares you for each phase of divorce, from having “the talk,” to breaking the news to family and friends, to figuring out where to live, to co-parenting with an ex, to rebounding and rebooting your life. It’s divided into three sections that cover the process from start to finish—Deal, Heal, and Reveal—and make it easy to jump in wherever you are in your journey. And even better, to make the choices that will help you develop a better relationship with the one person you’ll be with for the rest of your life—yourself.

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Raoul Felder, a take-no-prisoners divorce attorney, draws from his experience to show readers how to avoid an acrimonious divorce and move on with life. There is nothing better than a good marriage. But when a marriage goes bad, there is no better option than divorce to give men and women a chance to start over. Handled wisely, divorce can be a beginning, not an end. It is the doorway to a new life free of hurt, anger, and resentment. Felder and Victor cover each phase of divorce, from knowing when to call it quits, to choosing a lawyer, to the final decree. They explore prenuptial contracts, mediation, alimony, child custody, same-sex marriage, and life after divorce. They also share some of the most important facts one should know such as: • The first offer a woman gets when divorce negotiations begin is usually the best. • In all divorces, income rather than assets determine who pays what to whom. • Divorce is about compromise. Divorce court is not a boxing ring. After years of watching how divorce can go tragically wrong, Felder uses his expert knowledge, including case histories from his list of celebrity clients, to suggest how to make divorce more fair, civilized, and painless.

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PRAISE FOR GRACEFUL DIVORCE SOLUTIONS Divorce doesn't have to be a hideous thing. *Graceful Divorce Solutions: A Comprehensive and Proactive Guide to Saving You Time, Money, and Your Sanity* is a guide to happier divorces, some to many at first sight seems like an oxymoron. Advising readers to remember their family, understand their needs, understand why you're breaking up, and more, *Graceful Divorce Solutions* is a thoughtful read anyone who wants to end their union with less bad blood should consider. MIDWEST BOOK REVIEW, Oregon, Wisconsin If you care about your well-being and the well-being of your children while going through a divorce, you need to read this book. CHERYL RICHARDSON, NY Times bestselling author of *Take Time for Your Life*, *Stand up for Your Life*, *The Unmistakable Touch of Grace*, and *The Art of Extreme Self-Care* Challenging conventional wisdom and lawyering styles and dispelling myths about divorce, *Graceful Divorce Solutions* is a wake-up call, legal consultation, and a shout-out to your common sense all in one. Whether you're going through divorce or just thinking about divorcing, this compassionate and comprehensive book is a useful guide. It is brimming with practical information, realistic expectations, and sage advice, all of which can put you on the path to achieving a better and more mindful divorce experience.

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More than 1.1 million women are actively involved in divorce each year and all need solid financial advice to help make this transition less painful. In *Fair Share Divorce for Women*, Second Edition, Certified Financial Planner Kathleen Miller has created a comprehensive guide to help you completely integrate all the financial aspects of your divorce into a personalized and sound financial plan. This completely revised and expanded second edition includes updated statistics, recent case studies that reflect modern marriages, complete indexing, and a comprehensive appendix of resources. Kathleen Miller has added new topics and chapters, including: -Current economic impacts on retirement and benefits planning -Dealing with a disparity of earnings post-divorce -Career planning and maintenance strategies business valuation -Succession long-term care and other insurance provisions -Child support and parenting plans -Pre-and post-nuptial and cohabitation agreements Grounded in the experiences of her more than 3,000 clients, Kathleen Miller's advice is clear and concise. *Fair Share Divorce for Women*, Second Edition will offer you the guidance and support you need to safeguard your marital assets, and will empower you to take control of your

divorce and financial future.

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how to save money for divorce: Divorce Bootcamp for Low- and Moderate-Income Women (6th Edition) Anna T. Merrill, Esq., 2018-12-16 According to the U.S. Census Bureau, the average woman's family income drops by 37% after divorce. Do you know what assets or how much alimony or child support you are entitled to receive? Has your spouse threatened to leave you penniless? Have you spoken to an attorney and gotten sticker-shock? Do you earn too much money to qualify for free legal aid? This book was written to help the low- and moderate-income women the legal system has abandoned by walking a hypothetical self-represented woman step-by-step through the divorce process, including: -- How to prepare financially to stand on your own two feet; -- What the court can, and cannot do for you; -- 'Legwork' that can save you money on legal fees and help you get a better outcome; -- How much child support and alimony you might be entitled to receive; -- Custody disputes ... 'fatal flaws' and how you can fix them. -- How to show a judge that your spouse is lying about their assets and income; -- What property you are entitled to receive ... and should ask for; -- Ways vindictive ex-spouses can hide money ... and how to prove they are lying; -- Real life dirty tricks, traps, and pitfalls highlighted so you can avoid them; -- How to find a good attorney (if you can afford one), save money on legal fees, or combine "a la carte" legal advice with your own efforts if you can't afford to hire a full-service attorney; -- Mediation and court-connected Alternative Dispute Resolution ... benefits and pitfalls; -- How to dig up information your spouse doesn't want you to know (discovery) like an attorney; -- Common court forms and how to fill them out; -- Separation Agreements dissected and clarified; including two blank fill-in-the form boilerplates which you can download and use in your own divorce; -- Sample discovery requests and motions - we'll dissect each motion and show what information you can use it to get; -- Sample hearing scripts for common court hearings (including Restraining Order hearings, Temporary Order hearings, Custody Dispute hearings, Contempt hearings, and parts of a mock-Trial); -- Restraining orders ... how to get one ... how to keep one; Filled with helpful examples of common court forms and legal pleadings, this book will introduce you to everything you NEVER wanted to know about divorce ... but need to come up to speed ... FAST!!! This is the only self-help legal book written by a woman who was once in your shoes who later went back to school to become an attorney! BONUS: links to download, edit and print blank Separation Agreement forms. The 6th Edition has been completely updated with the latest case law, including ways to sensitively handle a Christian divorce, caveats regarding same-sex couple custody disputes post-Obergefell, and a completely rewritten Separation Agreement chapter with suggested clauses for unusual situations such as extraordinary school fees, private school or homeschooling. Book 1 of the Divorce Bootcamp Self-Help Legal series . KIRKUS: "A solid, informative self-help divorce guide. This exhaustive...guide covers a range of topics related to contested and uncontested divorces, including how to gather documentation of assets, estimate child support and alimony, and even, if necessary, obtain restraining orders. She discusses many topics related to asset division and child custody, including marital debt and visitation rights. The

book is aimed at the broadest possible audience, but also discusses variations in state laws.” (Review of the 5th Edition). . Legal Disclaimer: This book is not meant to constitute legal advice. The author is licensed to practice law in Massachusetts. Links have been provided to direct women to their local court resources in all 50 states, but the court forms, case histories and property division examples used are loosely based upon Massachusetts examples. This book is NOT a replacement for consultation with a licensed local attorney.

how to save money for divorce: *I Want Out* Sean Collinson, 2013-02 We do not see things as they are, we see things as we are. When you change your perception, you change your results., Custody, and Child Support Sometimes life can take turns which we are unprepared for. Divorce is one of those detours in life that rock the foundation upon which we live. Without proper guidance and support, divorce can seem like an overwhelming and frightening path. Fortunately, there is hope! This book provides that vital guidance and support. In *I Want Out*, Family and Divorce Mediation Expert Sean Collinson provides practical and psychological insights which are derived from his many years of experience in the family law system. In this must have book, Sean educates and helps change perceptions in order to achieve successful results by operating in reality verses heated emotion. Sean writes from the heart, from experience, and from the point of view of an ally. *I Want Out* provides the reader with insights, ideas, and wisdom on divorce, child custody, child support, mediation, lawyers, and so much more. It is filled with information to get you successfully through these challenging times. *I Want Out* speaks to those who are contemplating divorce, going through divorce or are unmarried and dealing with paternity issues and concerns. It lends an opportunity to evaluate the situation, create a plan of action, and ultimately, to make educated decisions toward a solution that can help you get your life back on track and allow you to move on. **AVOID COMMON MISTAKES - PROTECT YOURSELF!** You don't get what you deserve; you get what you negotiate. -Sean Collinson - Take control of your situation with assertiveness and strategic thinking - Learn how to deal with difficult personalities - Learn how to protect yourself and make better choices

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and spiritually fit. These three steps are at the core of building a rich, independent life. Money Confidence provides divorced or widowed women with essential information that can transform their lives. This book should be viewed as a survival kit to help you protect the assets you have, pay the bills, organize your income, and help you navigate the grief with positive action steps through difficult transitions.

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