

1 JULY 2026

VOL. 07

# divorce guide magazine

Guidance for every step of rebuilding,  
emotionally, financially, and practically.

*published by Fresh Starts Registry*

**Expert Feature: Anna Howerton**  
*on fear, clarity, and the life  
waiting on the other side*

**Hope Firsell**  
*on the in-between season  
nobody warns you about*

**Rachel Spekman**  
*on rebuilding income, identity,  
and momentum — all at once*

**Maria Natapov**  
*on protecting your kid's  
peace when everything's shifting*

# **The Only Active Divorce Focused Magazine in the United States.**

**And we're pretty proud of it.**

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## **Divorce Guide Magazine**

Published by Fresh Starts, Inc.

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Every divorce is unique. Readers are encouraged to seek individualized advice from professionals who understand their specific circumstances.

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for details and availability.**

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# *Welcome to Divorce Guide Magazine*

## **Our Mission**

At Divorce Guide Magazine, our mission is simple: to bring clarity, compassion, and community to one of life's most disorienting transitions. We believe that divorce deserves thoughtful guidance, stigma-free conversations, and accessible support. Our goal is to empower readers with knowledge, language, and perspective — so you can move through this season with confidence, dignity, and a sense of possibility. Fresh Starts exists because nobody should have to rebuild their life alone.





# *Divorce Isn't a Solo Sport*

When your life is being rebuilt, redesigned, or completely reimagined...you deserve more than advice.



**You deserve a team.**

## **The Fresh Starts Expert Guide**

Your curated roster of divorce-savvy pros:

Therapists. Coaches. CDFAs. Lawyers. Mediators. Realtors.



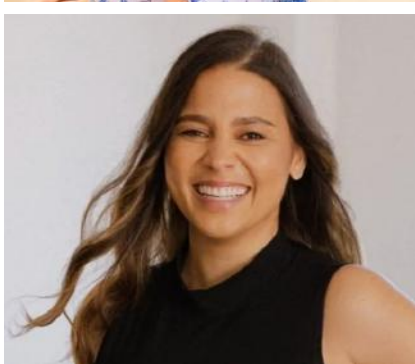
Career strategists. Parenting specialists. Healing practitioners. The people who help you stabilize, strategize, and start again. We hand-select every expert for compassion, clarity, and credibility. No guesswork. No overwhelm. No “you’ll figure it out.” Just a vetted crew who actually understands what this season feels like.



## **Why it matters**

Because divorce is *logistical*. Because divorce is *emotional*. Because divorce is a *thousand decisions* you shouldn't have to make alone.

*Because the right team turns chaos into a roadmap.*



## **Your next chapter starts with just one click**

Build your hype team. Find your people. Start your fresh start.

**Browse the Expert Guide**



## **Fresh Starts Registry**

**This is support. Reimagined.**

## July Events from Fresh Starts

Fresh Starts Registry presents  
**Good Mourning!**



with  
**Lizzy Gobst,**  
Relationship Coach

July 6 at  
12:00 PM EST

Lizzy Gobst, Relationship Coach is joining Fresh Starts to host: Good Mourning! on Monday, July 6 at 12:00 PM EST. Learn more and sign up [HERE!](#)

Fresh Starts Registry presents  
**Silver Divorce & the Family Home: Protecting Your Equity and Retirement After 62**



with  
**Anastasia Galichanina,**  
Certified Divorce  
Lending Professional

July 15 at  
1:00 PM EST

Anastasia Galichanina, Mortgage Lender is joining Fresh Starts to host: Silver Divorce & the Family Home: Protecting Your Equity and Retirement After 62 on Wednesday, July 15 at 1:00 PM EST. Learn more and sign up [HERE!](#)

Fresh Starts Registry presents  
**Change is Good — Also Uncomfortable, Complex, and Uncertain**



with  
**Monique Alexander,**  
Life Coach

July 22 at  
12:00 PM EST

Monique Alexander, Life Coach is joining Fresh Starts to host: Change is Good — Also Uncomfortable, Complex, and Uncertain on Wednesday, July 22 at 12:00 PM EST. Learn more and sign up [HERE!](#)

Fresh Starts Registry presents  
**Is Mediation The Right Path For Your Divorce? Learn What's Involved (And What's Not)**



with  
**Kristen Ploetz,**  
Divorce Coach

July 29 at  
8:00 PM EST

Kristen Ploetz, Divorce Coach is joining Fresh Starts to host: Is Mediation The Right Path For Your Divorce? Learn What's Involved (And What's Not) on Wednesday, July 29 at 8:00 PM EST. Learn more and sign up [HERE!](#)

Fresh Starts Registry presents  
**Client Conversations: Motivational Interviewing for Divorce Attorneys**



with  
**Jeanne Ward,**  
Co-Parenting Coach

July 30 at  
1:00 PM EST

For Divorce Professionals

Jeanne Ward, Co-Parenting Coach is joining Fresh Starts to host: Client Conversations: Motivational Interviewing for Divorce Attorneys on Thursday, July 30 at 1:00 PM EST. Learn more and sign up [HERE!](#)

*A LETTER FROM OUR EDITOR:*

## *Another Year, Unasked*

No one checks whether you're ready before the year turns over. It just does. And then it's July, and there's a candle in front of you, and you're a year older whether or not the last one went the way you planned.

July is my birthday month, so I think about this more than most people do this time of year. Sometimes we treat a birthday as if it were a tally of what we've built, who was at the table, whether the life we have matches the one we'd sketched out. That math doesn't hold up well when the life changes underneath you.

Birthdays are strange for anyone in the middle of a fresh start. The date doesn't care that you've moved, or split a household, or learned to sign your own name to things you used to sign together. It arrives on schedule. The candle gets lit. Someone, somewhere, asks what you wished for.

If this is your first birthday on the other side of something, you don't owe anyone a performance. You don't have to be radiant about it. You're allowed to find it tender, or boring, or quietly enormous. What I keep relearning is that a birthday isn't a verdict. It's a marker. Proof you got here. That's smaller than a celebration and bigger than nothing, and most years, that's the honest size of it.

Here is what I recommend.

- Tear this page out as a reminder for whenever your birthday is
- Know that a birthday in the midst of a fresh start might be weird — it might be better, worse, different, scary, lonely, wonderful — it's a weird one. That's okay. This is your first (and hopefully last) birthday while you're navigating divorce. And the first of a whole new reality. That's going to be different, no matter what you do.
- Build a day that looks like a perfect Saturday to you. And do that. It's my secret hack to birthdays. *(Check out page 33 to build your perfect Saturday!)*

So: another year,  
unasked. Light  
the candle anyway.  
Then get on with  
the day.

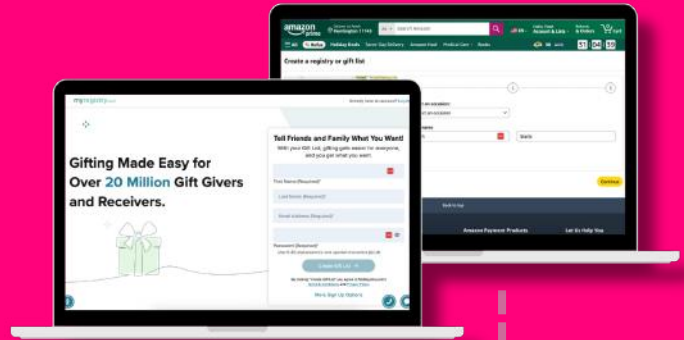
*Jenny*

**Co-Founder of Fresh Starts Registry  
Editor, Divorce Guide Magazine**

# *Build Your Divorce Registry with Fresh Starts Registry*

*Start here*

*Start a registry with Amazon (you can hide your address!) or MyRegistry*



*Add the items you need to rebuild and start fresh.*



*Use our scripts to share your registry with friends and family.*

*Grab the scripts*

*Share your registry with the Registry Fairy and she might just support you with something from off your registry.*

*Get supported by your community during your time of rebuild!*



*Definitely NOT the Registry Fairy*

# Why We Stay When We Know We Should Leave



by Tina Huggins, Divorce Coach

Learn more about Your High-Conflict Divorce Specialist

We often tell ourselves that leaving is a matter of willpower. The reality is more complex: most people stay because of fear, fear of homelessness, financial ruin, losing children, social judgment, or escalation of violence. Understanding the why is the first step toward a safer, more strategic exit.

## Why fear keeps people in place

**Financial control:** Abusers commonly control money, credit, and access to documents, leaving the abused feeling they literally cannot survive on their own.

**Isolation and alienation:** Abusers cut ties to friends and family, leaving the abused with no support network and nowhere to go.

**Threats and manipulation:** Phrases like “If you leave I’ll take the kids,” “You’re not smart enough to make it,” or “I’ll kill myself” are meant to terrify and paralyze. These tactics work.

**Risk to children:** Parents fear solo time between an abusive ex and the children, or losing custody battles complicated by resources and legal knowledge.

**Hope and loyalty:** People often believe the abuser will change, or they stay out of guilt, “they need me” and perceived loyalty, “They are always there”. Codependency can obscure red flags until the situation escalates.

## Two composite vignettes

“Maya” worked part-time and had no access to the joint bank account. Her partner isolated her from friends and threatened to take the kids if she tried to leave. She delayed leaving until she secured steady income, and her kids were old enough to leave the home, an intentional step that made her eventual exit sustainable. Although she stayed too long, the damage was long-lasting.

“Carlos” stayed because every attempt to leave was matched by escalating threats. He finally left after a fight

where the cops came and one of them connected him with a victim’s advocate. But Carlos also stayed too long; he also stayed for his kids, to protect them from their mother’s abuse. Support from a friend & divorce coach made all the difference.

## Practical steps to prepare and leave safely

**Start with a plan.** Create a list of essential documents (IDs, birth certificates, financial records) and, if safe, copy them to a secure location, preferably a protection email.

**Build discreet resources.** Open a private email account, “the protection email”, and, if possible, a separate bank account in your name. Keep an emergency bag with essentials in a hidden spot, not in the house or car. You need them off-site in a protected place. Also, add cash and credit cards only in your name to this bag for financial security.

**Document abuse.** Keep a dated record of incidents, texts, photos, medical records. This can be sent to the protection email. This can help with protective orders or custody disputes. Store copies offsite or in the cloud with secure passwords.

**Reach out to trusted allies.** Your divorce coach should know your plan, but try to keep this information to yourself until you are ready to implement. That said, a single friend, neighbor, or coworker who knows your plan when you are close to implementing could be very helpful. If isolation is extreme, connect with professionals such as your divorce coach, therapists, and, if you have an attorney, can give you the support you will need as you move forward.

**Make a safety-first exit plan.** Consider timing, routes, childcare, where you will stay, and how to secure protection with video services. Do not confront an abuser about leaving if you expect violence; involve authorities or advocates when needed. The most dangerous time in any relationship is the moment you go to leave, or talk about it, or they find that you have written or talked to a divorce professional.

You don't have to do this alone. If you're thinking about leaving but aren't sure how to start, confidential help is available. Call the National Domestic Violence Hotline at 1-800-799-7233 for immediate, expert support.

If you'd like a private consultation about your situation and next steps, schedule a confidential appointment or text me at 719-580-6684.

Leaving is rarely a single moment; it's a sequence of small, deliberate steps. With planning, support, and safety first, you can move from fear to freedom.

## Feeling a little lost navigating the next steps?

**Book your free 15-minute Divorce  
Resource Consult at  
[divorceresourceconsult.com](http://divorceresourceconsult.com)**



### ***Your Divorce Support Team: 250+ Questions to Help You Build Your Divorce Support Team***

Your Divorce Support Team is your go-to guide for navigating divorce with clarity and confidence. Packed with 250+ essential questions and expert insights, this resource empowers you to build the right support team, protect your finances, and prioritize your emotional well-being during every step of the process.

**Download the ePub or PDF for FREE**

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## *Divorce 101 A–Z:*

# *Divorce 101: J Is for Judgment (and July)*



July is a month of finality and forward motion. The year’s midpoint. A pause to assess what’s been decided—and what comes next. That makes it the right time to talk about judgment in divorce.

A judgment—sometimes called a judgment of divorce or final decree—is the court’s official document that legally ends the marriage and outlines the terms of the divorce. Parenting plans, support orders, asset division, and responsibilities are all formalized here. Until a judgment is entered, a divorce is not legally complete.

For many people, judgment sounds ominous, as if the court is passing moral evaluation. In reality, it’s administrative. A judgment doesn’t declare who was right or wrong. It simply confirms that decisions have been made and puts enforceable structure around them.

This moment can be emotionally complex. Some people feel relief. Others feel grief, numbness, or unexpected sadness—even when the divorce was necessary or long overdue. A judgment closes one chapter, but it doesn’t instantly resolve the emotional work of rebuilding.

July reminds us that endings and beginnings often coexist. Once a judgment is entered, life shifts from negotiation to implementation. Support payments begin. Parenting plans take effect. Accounts are divided. The

focus moves from “What will happen?” to “How do I live this?”

Understanding what a judgment does—and what it doesn’t—can help temper expectations. It’s a legal milestone, not an emotional finish line. And knowing that distinction allows people to move forward with both realism and self-compassion.



**Listen to Divorce 101!**





*Photo courtesy of Brooke Bryand*

## EXPERT FEATURE

# *Anna Howerton*

*Relationship Coach*

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At Fresh Starts, we're proud to spotlight the incredible professionals who guide people through one of life's most challenging transitions: divorce. Today, we're featuring Anna Howerton, a Relationship Coach, whose work helps clients find clarity, strength, and a true fresh start.

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### **Anna, can you tell us a little about yourself, what you do and what led you to this line of work?**

I help individuals and couples navigate relationships in crisis, whether they're fighting to save a marriage, going through a divorce, or rebuilding after divorce. With expert guidance and proven strategies, I empower my clients to heal, gain clarity, and create a fulfilling next chapter. Relationships can be tough, and when they're in crisis—or ending—it's easy to feel lost. I help individuals and couples gain clarity, heal, and make empowered decisions that lead to peace so they can truly enjoy their lives to the fullest potential.

### **What inspired you to work with people going through divorce or big life transitions?**

I started contemplating divorce when I was 32 and had been married for 8 years (together for 15). I have always been very type-A, driven and planned out my whole life. I wanted to go to UNC-Chapel Hill as an out of state student, I wanted to find my husband in college, I wanted to get married by the time I was 24, have my first child (a boy) by the age of 29 and have a second child exactly 2 years later (a darling girl). All of these things happened. My life was going according to "the plan" quite successfully. But at age 32 when my children were 3 & 1 and my husband at the time worked nonstop, I just started thinking.."This doesn't feel right. Something is amiss...I think it's supposed to feel different than this. Why hasn't "the plan" provided more total life bliss than this?" Getting divorced was the very first thing I hadn't planned for in my insanely, meticulously planned life. It was the first time it felt like I wasn't in the driver seat and it was like a wave crashing over me and there was nothing I could do to stop it.

### **What is your specialty within the divorce space, and how do you typically support your clients?**

I work with individuals who are considering divorce, going through divorce, or are navigating dating after divorce. I work with couples who are dating after divorce and need help and / or couples who are in crisis and want to try to stay together and avoid divorce. My support is super high touch, which is why I love being a coach as opposed to being a therapist (no disrespect to my now husband's profession!). I work with people in 12-week coaching intensives, with weekly 1-1 sessions either virtual or in-person (in Raleigh, NC or Orange County, CA) and then in between, high touch support: texting, voice notes, book and podcast recommendations, tools, resources, etc. I am truly in my clients' corners as their "coach" helping them navigate really challenging seasons in life, love, and loss. I know when I was in the various tough seasons of divorce (contemplating, going through, and dating after) it did not cut it for me to just have a once a week appointment with a therapist. I needed touchpoints with my guides and coach almost every day. When you're truly in crisis, you need to be able to access someone in your corner daily.

### **What makes your approach to working with clients unique?**

One of the main things clients really appreciate about working with me is how honest I am about my own experiences in divorce contemplation, going through a divorce, coparenting and dating after divorce. I never lead with my experience, but if and when clients pointedly ask me, "How did you think about this aspect of your divorce?" "What did you do about this part?" "How did you find this piece of dating after divorce?" etc; I always tell them very openly and vulnerably. If a client is in divorce contemplation, I am able to share from my own deeply painful and agonizing experience in that season how brutal it was for me and how scared I was. If someone is starting the divorce process or going through it, I am able to share how clueless I was initially and how I waded myself through it successfully (with the help of attorneys of course ;). If someone is feeling scared to get back out into dating after divorce and feeling hopeless about the prospects, I am able to say, "Me too! I was also scared!" But I made it through and am now living my dream life with my dream partner.

### **What's one thing that people are often surprised to learn about you?**

Despite having my first marriage end, I am an ardent believer both in love and marriage. Dating, relationships, love, marriage, sex, and intimacy are my favorite topics to engage in with my clients (and in my personal life too

to engage in with my clients (and in my personal life too honestly!). Getting divorced has been the most challenging thing I have ever lived through, but I really see it as a gift now and the most incredible breakthrough allowing me to live the life I am meant to now.

**Do you have a personal story or experience that helps you connect with clients on a deeper level?**

A light bulb moment for me when I was considering divorce and so deeply worried about how it would affect my children, was when I had the thought - "Oh wait. I want my children to feel like they can always change their mind. They don't have to stay stuck. I want them to know they can always make a different call for their life. I want them to feel like they can make a left turn at any moment in their life and just because they wanted to do something or be with someone at age 19 doesn't mean that they have to do that same thing or be with that same person at age 32." I realized I wanted my children to see modeled that you can always change your mind and grow, adapt, and evolve into a new version of yourself over and over again throughout your life. I didn't want them to feel like life was static, and if you locked into something, that was it! You just had to stay and be miserable... because why? Society says so? Religion? Your parents? Your friends? No - I wanted them to see modeled you can always change your life.

**What's your favorite way to reset after a long day?**

Walks in the evening, a fabulous glass of dry rose or sancerre from France, being silly with my kids and playing a card game, reading in bed, sex, listening to a podcast as I fold laundry (least favorite task) or wash dishes. I usually meditate in the morning, but sometimes I will do it in the evening to slow down my mind and my nervous system. I am pretty spiritual, so I do love tucking my kids in bed each night I have them, rubbing their backs and praying for them, for angels to protect them, watch over them, guide them and keep them safe from harm.

**If you could describe your work in three words, what would they be?**

Clarity, fun, hope

**What does "fresh start" mean to you personally?**

It's never too late to begin again. I felt so stuck at age 32... I felt way way too young to be trapped in a container that no longer felt right to me. I remember thinking, "And what happens next? I just die? What happens? 60 more years of this and then it's over?" I was really really really terribly scared to end my marriage for

fear of what my life would look like afterwards. I'm so glad I got quiet and still and after almost 2 years decided to trust my inner voice, my inner knowing to allow myself to make a different call for my life, and start fresh. I am so proud of that version of me and will never get over being grateful for how brave 34-year-old Anna had to be to take the steps to creating the life she knew might be out there for her. I'm living it now and could not be more grateful. It's true - everything you want is on the other side of fear. Start fresh!

*Thank you Anna for sharing your wisdom and experience with the Fresh Starts community! You can learn more about their work by checking out Anna's profile below!*



*Photo courtesy of Brooke Bryand*

**Anna Howerton, Relationship Coach**

*Able to work with clients in all 50 states and Internationally*

**Anna Howerton Coaching, LLC**

## DIVORCE HAPPENS PODCAST:

### *3 Things I Learned from My Divorce with The Mother Lode Writer Cindy DiTiberio*

In this powerful episode of Divorce Happens, Olivia Howell sits down with Cindy DiTiberio—writer, ghostwriter, and author of the bestselling Substack The Mother Lode—to unpack the raw truths and hard-won wisdom that come with divorce. Cindy shares the three biggest lessons she learned through her own divorce, and nothing is off the table: finances, post-nups, boundaries, and reclaiming your power.

Cindy opens up about the moment she realized just how capable she truly is—especially in taking back control of her financial life after years of handing it over in her marriage. From doing her own taxes to uncovering the invisible labor of money management, she shares how divorce forced her to research, advocate, and rise. We also dig into why postnuptial agreements should be non-negotiable, and how they can radically change the power dynamics in a marriage.

Finally, Cindy shares the revolutionary impact of setting boundaries. Divorce, she says, taught her that she didn't have to accept treatment that didn't feel good—and that realization transformed all of her relationships. This episode is a must-listen for anyone who's ever doubted their strength or felt stuck in outdated expectations.



*Click through to listen!*



*Get Your Fresh Starts Gear*

# We're Writing a Book!

Three years ago, we started talking about writing a book. We finally have the right one.

Divorce Happens: A Compassionate Guide to Starting Fresh, by Fresh Starts co-founders Olivia March Howell and Genevieve Dreizen, is under contract with Sheldon Press. Built on our six-part Fresh Starts Framework. Out August 2027.

Want to follow along? Sign up for updates at [freshstartsregistry.com/book](https://freshstartsregistry.com/book) and we'll keep you in the loop as the book takes shape.

More to come.

**Sign up for book updates!**



JENNY SAYS SO

*Jenny Says So: "But Divorce Is So Hard on the Kids..."*

Dear Jenny,

I need a script for something that keeps happening, because every time it does, I feel like I get punched in the throat.

When people find out I'm divorcing, someone inevitably says, "But divorce is so hard on the kids..." Sometimes it's said gently, like concern. Sometimes it's said like an accusation wearing a cardigan. Either way, it lands the same: like I'm being irresponsible, selfish, or reckless.

Here's the thing: I know it's hard on the kids. I think about it constantly. I've stayed up late researching co-parenting. I've cried in the shower so my kids wouldn't hear. I've gone to therapy. I'm trying to do everything "right." But I also know what it was like inside my marriage. The tension. The walking on eggshells. The way the air changed when someone walked in the room. The version of me my kids were getting when I was depleted and bracing all the time.

I don't want to explain my whole life story to someone at soccer practice. But I also don't want to just smile and absorb the shame.

What do I say when someone throws that sentence at me—especially when I'm already carrying the guilt?

Love,

Tight-Chested in Toronto

*Read Jenny's response →*

Dear Tight-Chested,

That comment is one of society's favorite shortcuts: it skips right over context and goes straight to judgment. And it's especially unfair because it assumes the only "hard" option is divorce—when living in chronic conflict is also hard on kids. Sometimes, staying is the thing that quietly erodes everyone.

Here's the etiquette truth: you don't owe strangers your justification. You owe your children safety, stability, and love—and you're clearly doing the work. Use VASE: Validate, Acknowledge, Support, Express.

Try: "Absolutely—kids feel change deeply. That's why we're being really intentional and getting support. I'm not going into details, but this decision was made with their long-term wellbeing in mind."

If the person is pushy or preachy: "I hear your concern. And I'm not taking feedback on this."

If you want a softer close: "Thank you for caring. We're focusing on creating a calmer home."

You can be compassionate without accepting shame.

And you can protect your kids without performing your pain for the public.

Jenny Says So.

*Jenny*

*Find Jenny Says So in all places you listen to podcasts!*

*Listen to Jenny Says So*

*Ask Jenny a Question*



# *When Divorce Is a Thought You Can't Ignore: How Coaching Helps Men and Women Navigate One of Life's Most Difficult Decisions*



Hope Firsell, Divorce Coach

[Learn more about Hope Firsell](#)

Sometimes it begins with emotional exhaustion. Sometimes with years of disconnection, loneliness, betrayal, conflict, or silence. Sometimes it emerges after trying everything to save the marriage. And sometimes, despite outward appearances, someone simply realizes they no longer recognize themselves within the relationship.

For many men and women, contemplating divorce can feel terrifying, disorienting, and deeply isolating.

As a divorce coach, I often work with individuals during this exact stage — before decisions are finalized, before papers are filed, and before they fully know what comes next. My role is not to tell someone whether to stay or leave their marriage. Rather, I help clients slow down, reconnect with themselves, regulate overwhelming emotions, and move through the process with greater clarity, intention, and self-trust.

One of the most important things I help clients understand is that human beings are layered and emotionally complex. It is possible to deeply love your family while simultaneously feeling unhappy, disconnected, unseen, or emotionally depleted. It is possible to experience grief, anger, fear, guilt, hope, relief, sadness, and uncertainty all at once.

Often, during the contemplation phase of divorce, people feel internally divided. One part may long for peace, freedom, or change, while another fears loss, instability, judgment, loneliness, or the impact on the children. One part may want to speak honestly, while another has spent years trying to avoid conflict or keep the family together. These competing internal experiences can create tremendous confusion and emotional overwhelm.

Through coaching, clients begin learning how to approach these emotions with greater curiosity, compassion, and self-awareness rather than shame, self-criticism, or fear.

Divorce is not only a legal transition. It is an emotional, psychological, financial, relational, and identity-shifting experience. People often come into coaching feeling flooded by anxiety, grief, guilt, anger, confusion, or fear about the future. Many are struggling to parent effectively while privately carrying immense emotional pain. Others are afraid of making the “wrong” decision or worry about how divorce may impact their children, finances, family relationships, or sense of stability.

In our work together, we create a safe and confidential space where these fears and emotions can be explored without judgment.

I often help clients recognize when their nervous system has shifted into survival mode. When individuals are emotionally dysregulated, reactive, or overwhelmed, it becomes difficult to think clearly, communicate effectively, or access the calm and confidence needed to make thoughtful decisions. Many people are operating from chronic fear, hypervigilance, people-pleasing, emotional shutdown, or self-protection without fully realizing it.

Coaching helps clients become more aware of these patterns so they can respond intentionally rather than react impulsively.

My coaching approach integrates emotional support, practical guidance, accountability, and mindset work. I often incorporate tools from Rapid Resolution Therapy (RRT), somatic awareness, reflective exercises, and principles inspired by Internal Family Systems (IFS) to help clients better understand their emotional responses and reconnect with a more grounded sense of self.

Together, we identify patterns, clarify priorities, strengthen emotional resilience, and focus on what clients can control rather than remaining consumed by uncertainty. Instead of fighting against difficult emotions, clients begin learning how to listen to themselves with greater compassion and understanding.

Many individuals contemplating divorce feel pressure to have immediate answers. They may wonder:

“Should I stay or go?”

“Am I overreacting?”

“How will I survive financially?”  
“What will happen to my children?”  
“Who am I outside of this marriage?”  
“How do I prepare emotionally if divorce becomes inevitable?”

These are deeply personal questions that deserve thoughtful exploration.

Coaching can also help clients prepare for the realities of the divorce process if they choose to move forward. I collaborate with divorce attorneys, financial professionals, therapists, and other specialists when appropriate so clients feel supported by the right team. My goal is to help individuals become more proactive, organized, emotionally regulated, and empowered throughout the process.

Importantly, divorce coaching is different from therapy. Therapy often focuses on diagnosing and treating mental health conditions or healing past trauma. Coaching is future-oriented and action-focused. While emotions are absolutely acknowledged and explored, the emphasis is on helping clients move forward intentionally, strengthen communication skills, establish healthier boundaries, develop coping strategies, and create a vision for life beyond the current crisis.

I work with both men and women because emotional suffering during divorce is universal. While experiences may differ, the longing for peace, clarity, dignity, safety, and hope is something I see in nearly every client. Beneath the fear and uncertainty is often a person trying to reconnect with their voice, their worth, and the parts of themselves that may have been silenced, dismissed, or lost along the way.

One of the most meaningful parts of my work is witnessing clients rediscover their inner strength and self-leadership. Over time, many begin trusting themselves again. They become less reactive and more intentional. They learn to communicate with greater confidence and emotional clarity. They begin envisioning a future that once felt impossible to imagine.

Divorce — or even the contemplation of divorce — can feel like the unraveling of an identity and a life once envisioned. But it can also become an opportunity for profound growth, healing, self-discovery, and transformation when navigated with support and care.

In addition to private coaching, I host a monthly support group for individuals who are in the contemplation phase of divorce or navigating uncertainty within their marriage. The group meets once a month on Sundays at 11:00 AM EST and offers a compassionate and confidential space for reflection, emotional support, meaningful conversation, and connection with others experiencing similar challenges.

No one should have to move through this chapter entirely alone.



*Get Your Fresh Starts Gear*



## HERE'S HOW WORKING WITH A CAREER TRANSITION SPECIALIST CAN HELP YOU WITH

### *Rachel Spekman*

*Career and Resume Coach*

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If you've ever wondered what role a Career Transition Specialist plays in the divorce process, you're not alone. Today, Rachel Spekman's pulling back the curtain on how their expertise can support you every step of the way.

#### **Can you introduce yourself—your name, title, and the work you do?**

Hi, I'm Rachel Spekman, Founder of Made for More Coaching, career strategist, therapist, and coach for high-performing professionals who know they're capable of more. I help people leave high-paid but soul-sucking careers and transition into work that is aligned with their values, strengths, and purpose—without sacrificing strong income. My work focuses on helping ambitious professionals navigate career pivots, burnout, divorce, and major life transitions so they can build careers and lives that feel both successful and fulfilling.

#### **What drew you to this profession, and why do you specialize in divorce?**

What drew me to this profession is seeing how many talented, successful people stay stuck in lives and careers that no longer fit them because change feels overwhelming. I've always been passionate about helping people navigate transitions with clarity, confidence, and strategy so they can create lives that feel more aligned and meaningful.

I specialize in divorce because it is one of the most significant transitions a person can experience. It often impacts identity, finances, confidence, family dynamics, and career decisions all at once. While divorce can be incredibly painful, it can also be a powerful turning point—a chance to rebuild intentionally rather than continue living on autopilot. I help people move through that chapter with support, regain stability, and use the transition as an opportunity to create a stronger, more authentic next version of their life.

#### **What exactly does a Career Transition Specialist do during the divorce process?**

A career transition specialist helps individuals navigate

the professional and financial side of major life change during divorce. Divorce often creates immediate questions around income, identity, stability, and the future, especially for people who may have paused careers, outgrown their current work, or need to become more financially independent.

During the divorce process, I help clients assess where they are professionally, clarify what kind of work makes sense for this new chapter, and build a realistic strategy to increase income and long-term security. That can include returning to the workforce, negotiating higher compensation, changing careers, starting a business, or redesigning work to better fit parenting and life responsibilities.

I also support the emotional side of transition, because career decisions during divorce are rarely just about resumes and job applications. They are often tied to confidence, fear, grief, and identity shifts. My role is to help clients make smart, grounded moves so they don't just survive the divorce process—they position themselves to thrive afterward.

#### **What are the biggest misconceptions people have about your role?**

One of the biggest misconceptions people have about my role is that career transition work is just resume help or job search support. In reality, it is much deeper and more strategic than that. It's about helping someone rethink their identity, earning potential, priorities, and long-term direction during a major life transition.

Another misconception is that people should wait until the divorce is finalized before thinking about their career. Often, the smartest time to begin is during the process, so they can build clarity, confidence, and financial momentum as they move into their next chapter.

People also assume career change during divorce has to mean starting over or taking a major pay cut. In many cases, it's about leveraging existing strengths, transferable skills, and experience in a smarter way that creates both income and fulfillment.

Finally, some believe this work is only practical and tactical. While strategy matters, transitions are emotional too. My role is to help clients navigate both the external steps and the internal shifts so they can make decisions from a place of strength rather than fear.

#### **At what stage in divorce should someone consider working with a Career Transition Specialist?**

Someone should consider working with me as soon as they realize divorce may be part of their reality—or anytime they know their current career or financial situation will need to change because of it. You do not need to wait until everything is finalized. In fact, getting support earlier often creates more options and less stress. For some people, that means working together in the contemplation stage, when they are asking themselves how they would support themselves, what life could look like independently, or whether they've outgrown both the marriage and the career attached to it. For others, it happens during the active divorce process, when decisions around income, housing, parenting schedules, and future stability become urgent.

Many people also seek support after the divorce is finalized, when they are ready to rebuild confidence, reenter the workforce, pursue a promotion, start a business, or create a more meaningful next chapter.

The truth is there is no wrong time. If someone feels stuck, uncertain, financially anxious, or ready for reinvention, that is the right time to begin.

#### **What are the top ways you help clients during divorce?**

The top ways I help clients during divorce center around creating stability, confidence, and a clear path forward during a time that can feel uncertain.

First, I help clients strengthen their financial footing by identifying career opportunities, increasing income potential, negotiating compensation, or creating a plan to reenter the workforce.

Second, I help clients navigate career transitions. Many people realize during divorce that their current job no longer fits their needs, values, or responsibilities. Together, we determine whether the best move is to refine their current path, rebuild in a new role or company, or redesign work entirely through consulting, entrepreneurship, or flexible options.

Third, I help rebuild confidence and identity. Divorce can shake someone's sense of self, especially if they have spent years prioritizing others. I help clients reconnect with their strengths, gifts, and what they truly want next.

Fourth, I provide structure and accountability. During emotionally intense periods, it is easy to freeze or procrastinate. I help clients stay focused, take strategic action, and keep momentum.

Ultimately, I help clients use divorce not as an ending, but as a transition into a stronger, more aligned, and empowered next chapter.

#### **How does working with you make the process less overwhelming or stressful?**

Working with me makes divorce less overwhelming by turning uncertainty into a clear, strategic plan. I help clients navigate career, income, and identity decisions step by step, so they are not carrying everything alone or trying to solve it all at once. I provide structure, accountability, and steady support during a highly emotional time. Instead of feeling stuck, fearful, or directionless, clients gain confidence, momentum, and a practical path toward financial stability, meaningful work, and a stronger next chapter.

#### **What outcomes do your clients usually experience after working with you?**

My clients usually experience greater clarity, confidence, and momentum during a time that often feels uncertain. Instead of feeling stuck or overwhelmed, they leave with a clear plan for their next chapter and the confidence to execute it.

Professionally, many clients secure stronger job opportunities, increase their income, return to the workforce, negotiate better compensation, or successfully pivot into work that better fits their values and lifestyle. Others create more flexible paths through consulting, entrepreneurship, or redesigned careers.

Personally, clients often experience a renewed sense of identity and self-trust. Divorce can shake confidence, but through our work they reconnect with their strengths, make decisions from a place of empowerment, and stop defining themselves by what they have been through.

Ultimately, the outcome is not just career progress—it is building a life that feels more stable, aligned, and hopeful than the one they thought they had lost.

#### **What's one example of how your work has made a big difference in someone's divorce journey? (You can share generally, no personal details needed.)**

One example that stands out is a client who came to me feeling trapped and overwhelmed. She was navigating divorce, doubting her ability to support herself, and believed she had to accept work that felt draining just to survive. The fear around money was keeping her stuck.

Together, we created a clear career strategy based on her strengths, experience, and the kind of life she wanted moving forward. We worked on confidence, positioning, and practical next steps. Within a relatively short period of time, she secured a stronger opportunity with better income and more flexibility than she thought was possible.

The biggest shift was not only financial—it was emotional. She moved from feeling powerless and scared to feeling capable, hopeful, and in control of her future. That kind of transformation can change the entire divorce journey.

### **What's one piece of advice you'd give someone thinking about hiring a Career Transition Specialist?**

My biggest piece of advice is not to wait until you feel “ready” or until everything is finalized. Major transitions rarely come with perfect timing, and waiting often prolongs stress, confusion, and missed opportunities.

The right career transition specialist helps you create clarity when life feels uncertain, identify options you may not see on your own, and make smart moves that protect both your income and your future. Look for someone who understands not just resumes and job searches, but also identity shifts, confidence rebuilding, and the emotional side of change.

The right support can save you time, reduce costly mistakes, and help you move into your next chapter with far more confidence and momentum.

### **How do you collaborate with other divorce professionals to support clients?**

I collaborate with other divorce professionals by helping clients address the career, income, and life-transition pieces that often impact the broader divorce process. Divorce is rarely just a legal matter—it can involve finances, housing, parenting, emotional stress, and future planning—so strong collaboration creates better outcomes.

I often work alongside divorce attorneys, mediators, financial planners, therapists, and divorce coaches. While they focus on their areas of expertise, I help clients clarify earning potential, evaluate career options, rebuild confidence, and create a practical plan for financial independence and long-term stability.

For example, an attorney may be guiding legal decisions while I help a client think through returning to work or increasing income. A financial professional may be building post-divorce budgets while I help create the career strategy that supports those goals. A therapist may be supporting emotional healing while I help translate renewed confidence into concrete next steps.

My goal is to be part of a trusted team that helps clients feel supported from every angle so they can move through divorce with more clarity, strength, and momentum.

*Thank you Rachel for sharing your wisdom and experience with the Fresh Starts community! You can learn more about their work by checking out Rachel's profile below!*

Rachel Spekman, Career and Resume Coach  
Able to work with clients in all 50 states and Internationally



## ***What to Consider When You're Considering Divorce***



*Photo by Alissa Randall*

Thinking about divorce? This powerful, practical guide walks you through the first steps—emotionally, legally, and financially. With expert insights on custody, alimony, assets, and more, it's your essential roadmap to clarity, confidence, and support as you consider, plan, and prepare for divorce.



# *What to consider when you're considering divorce: financial considerations, banking, credit cards, and debt*

Divorce can be an emotionally charged and overwhelming experience, but one of the most practical aspects to address early on is your finances. Whether you've been together for a few years or many, understanding how divorce will impact your financial future is crucial. From untangling joint bank accounts to determining how debt will be divided, there's a lot to consider. In this post, we'll explore key financial considerations, including banking, debt, and personal financial planning, to help you navigate this challenging time with clarity and confidence.

## **4 Essential Financial Considerations When Considering Divorce**

### **1. Understand Your Current Financial Situation**

- **What It Is:** Before initiating the divorce process, it's crucial to get a clear picture of your current finances —assets, liabilities, income, and expenses.
- **Why It's Important:** Knowing your financial standing will help you make informed decisions moving forward and avoid surprises. It's vital for preparing for negotiations and understanding what you might be entitled to in terms of alimony or division of assets.
- **Experts Who Can Help:** A financial planner or a Certified Divorce Financial Analyst (CDFA) can help you assess your financial situation.
- **How to Ask for Help:** Reach out to a financial professional with a question like, "Can you help me understand my financial picture and prepare for a potential divorce? I'd like to be fully informed on my assets and liabilities before moving forward."

### **2. Review Joint Bank Accounts and Credit**

- **What It Is:** Identify and review all joint bank accounts, credit cards, and loans that you share with your spouse.
- **Why It's Important:** Understanding the state of your joint financial obligations is essential for protecting your credit and ensuring you aren't caught off guard by any financial surprises. In many cases, it's a good idea to open individual accounts to separate your finances before making the divorce official.
- **Experts Who Can Help:** A financial advisor or a credit counselor can provide guidance on how to navigate and protect your credit during this transition.
- **How to Ask for Help:** Contact a financial advisor and ask, "Can you help me set up separate accounts and review my credit situation to make sure I'm prepared for financial independence?"

### **3. Plan for Division of Debt and Assets**

- **What It Is:** Understand how debt and assets might be divided in the event of a divorce. This includes property, savings, retirement accounts, and any joint debts.
- **Why It's Important:** Knowing how your debts and assets will be divided helps you anticipate your future financial responsibilities and plan accordingly. It's important to have a clear understanding before entering negotiations or legal proceedings.
- **Experts Who Can Help:** A divorce attorney and a Certified Divorce Financial Analyst (CDFA) can offer insight into how assets and debts are typically divided in your state.
- **How to Ask for Help:** Approach a CDFA and ask, "Can you help me understand how my assets and debts might be divided in a divorce, and what steps I can take to protect my financial interests?"

### **4. Consider Long-Term Financial Planning**

- **What It Is:** Think about your financial future beyond the immediate aftermath of divorce, including retirement plans, health insurance, and future savings.
- **Why It's Important:** Divorce can significantly impact long-term financial goals, so it's crucial to start planning for the future—especially when it comes to retirement and any health-related expenses. This will help you adjust to your new reality and ensure financial stability.
- **Experts Who Can Help:** A financial planner or retirement specialist can guide you in adjusting your long-term goals.
- **How to Ask for Help:** Ask a financial planner, "Can you help me reassess my retirement and financial goals in light of the potential divorce? I want to ensure I'm financially prepared for the future."

## **4 Essential Debt and Credit Considerations When Considering Divorce**

### **1. Review Joint Debt and Financial Obligations**

- **What It Is:** Take an inventory of any debts you and your spouse share, including credit card balances, personal loans, mortgages, and auto loans.
- **Why It's Important:** Understanding who is legally responsible for joint debt after the divorce is crucial. If debts are not properly addressed, you may remain responsible for obligations even after the divorce is finalized.
- **Experts Who Can Help:** A financial advisor or a Certified Divorce Financial Analyst (CDFA) can help you assess shared debt and create a strategy for handling it.
- **How to Ask for Help:** Reach out to a financial professional and say, "Can you help me review all of our joint debts and figure out how they should be divided or handled before divorce proceedings?"

### **2. Understand How Divorce Affects Your Credit**

- **What It Is:** Your credit score may be impacted by divorce, especially if there is shared debt or if you rely on joint accounts that could be left unsettled.
- **Why It's Important:** Divorce can cause changes in creditworthiness, so it's essential to separate your credit profile early on to avoid negative effects from joint financial obligations.
- **Experts Who Can Help:** A credit counselor or financial advisor can offer advice on how to protect your credit during the divorce process.
- **How to Ask for Help:** Contact a credit counselor and ask, "Can you help me understand how divorce will impact my credit and what steps I can take to safeguard my credit score moving forward?"

### **3. Separate Joint Accounts and Credit Cards**

- **What It Is:** Take steps to open individual accounts and remove yourself from joint credit cards or lines of credit.
- **Why It's Important:** Keeping joint accounts open during divorce can lead to financial complications, especially if your spouse continues to use them. It's vital to establish financial independence early on.
- **Experts Who Can Help:** A financial advisor or an attorney can guide you through the process of separating finances.
- **How to Ask for Help:** Ask a financial advisor, "Can you help me separate our joint accounts and ensure my name is removed from any credit cards or loans that are still shared?"

## **4. Plan for Dividing Debt in the Divorce Settlement**

- **What It Is:** Understand how debt division will be handled in the divorce settlement, including who will be responsible for certain debts and how they'll be paid off.
- **Why It's Important:** How debt is divided can significantly impact your financial future. A fair division of debt is crucial to avoid ongoing financial strain and ensure you're not left with more than your fair share.
- **Experts Who Can Help:** A divorce attorney and a Certified Divorce Financial Analyst (CDFA) can help you understand your rights and negotiate the division of debt during the divorce process.
- **How to Ask for Help:** Reach out to your attorney or a CDFA and say, "Can you explain how debt is typically divided in a divorce and help me make sure the settlement is fair and manageable?"

## **4 Essential Personal Finance and Banking Considerations When Considering Divorce**

### **1. Assess Your Joint Bank Accounts and Separate Accounts**

- **What It Is:** Review all joint bank accounts, credit cards, and financial accounts shared with your spouse. Consider how to separate these accounts before initiating the divorce process.
- **Why It's Important:** Keeping joint accounts open during divorce can lead to complications, especially if your spouse continues to withdraw money or rack up charges. Separating finances early helps you maintain control over your financial assets.
- **Experts Who Can Help:** A financial advisor or a Certified Divorce Financial Analyst (CDFA) can help you create a strategy for separating your accounts.
- **How to Ask for Help:** Contact a financial expert and say, "Can you help me separate our joint accounts and set up my own personal banking system before the divorce process starts?"

### **2. Understand the Impact of Divorce on Your Credit Score**

- **What It Is:** Divorce can impact your credit score, especially if there is shared debt or if you fail to separate your financial obligations properly.
- **Why It's Important:** It's important to protect your credit score and prevent your spouse from making decisions that could affect your financial standing. Early planning can help you avoid negative financial consequences.
- **Experts Who Can Help:** A credit counselor or financial advisor can offer advice on safeguarding your credit during and after divorce.

- How to Ask for Help: Ask a credit counselor, "Can you help me understand how my credit may be affected by the divorce, and what steps I can take to protect my credit score?"

### 3. Create a Personal Financial Plan for Life After Divorce

- What It Is: Develop a financial plan for your life post-divorce, including budgeting for new living arrangements, child support or alimony, and any adjustments to your lifestyle.
- Why It's Important: Understanding your financial needs post-divorce ensures you're not left financially unprepared for the changes ahead. A solid financial plan can help you create stability and clarity for your future.
- Experts Who Can Help: A financial planner or Certified Divorce Financial Analyst (CDFA) can help you create a comprehensive financial plan that accounts for post-divorce expenses.
- How to Ask for Help: Approach a financial planner and say, "Can you help me create a budget and financial plan for my life after divorce? I want to make sure I'm financially stable and ready for the future."

### 4. Understand How Divorce Affects Retirement Accounts and Investments

- What It Is: Review how your retirement savings, investment accounts, and other assets will be divided in the divorce. Understand the potential impact on your long-term financial security.
- Why It's Important: Divorce can significantly affect your retirement savings, and it's essential to know how your investments and retirement accounts will be divided to plan for the future. Ensuring an equitable division of assets can protect your financial future.
- Experts Who Can Help: A Certified Divorce Financial Analyst (CDFA) or financial advisor can guide you in understanding how your retirement assets will be divided.
- How to Ask for Help: Contact a CDFA and ask, "Can you help me understand how my retirement savings and investments will be divided in the divorce, and how I can ensure I'm financially secure moving forward?"

By addressing these essential financial considerations early, you can take proactive steps to protect your financial health and make informed decisions during the divorce process. Reaching out to the right experts will ensure you're on the right path to a stable financial future.

*Are you a divorce or family professional looking to plug into the fastest growing divorce support network—and get in front of the people who actually need you?*

**Join The Fresh Starts Registry Expert Membership and grow your visibility (and your impact) through:**

- Expert directory placement + ongoing promotion across Fresh Starts channels
- Exclusive expert networking (real referrals, real relationships, no weird pitching energy)
- Audience access to a community actively navigating divorce and fresh starts
- Featured articles in Divorce Guide Magazine (credibility + SEO + shareable press)
- Podcast opportunities across the Fresh Starts shows (expert interviews + evergreen discovery)
- Media + PR opportunities (get tapped for quotes, roundups, and expert commentary)

*If you're ready to be part of the platform that's modernizing divorce support—now is the time to join.*

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**Fresh Starts — Support You Can Feel.**

# Here's How Working With a BeH2O® Co-Parenting Coach Can Help You Safeguard Your Child's Peace



by Maria Natapov,  
Co-Parenting Coach

Learn more about  
Synergistic Stepparenting

"I feel like I'm losing her." "What if I never see her again?" "What if she forgets me?"

Before we started dating, my husband was in the thick of a painful separation. No custody order. No clarity. No structure. Parenting time with his daughter was inconsistent and unpredictable. Sometimes weeks would pass with no contact.

He told me he'd come home, drop his keys, and fall to his knees in grief. And later, his daughter revealed that even short gaps in time felt like months to her.

She didn't understand what was happening. She just knew it didn't feel safe to mention her dad around her mom. Her world felt confusing, unstable, and lonely.

Both of them were in pain. Neither had a system to help them feel secure, heard, or supported.

## What Families Like Theirs Deserve and Don't Always Get

Most families in conflict don't lack love. They lack structure.

That's where working with a BeH2O® Certified Co-Parenting Coach changes the game.

BeH2O® is not therapy. It's not just education. It's a court-compatible, trauma-informed system that helps you rebuild your co-parenting relationship with clarity and compassion so your child isn't the one holding the emotional weight of your separation.

As a certified coach, I help you

- define shared, child-centered parenting goals (your WHY)
- communicate clearly and calmly, even when it's hard (your HOW, using the CLEAR™ method)
- establish mutual boundaries that protect your child and reduce tension (your WHAT)

It's practical. It's emotionally intelligent. And it works because it gives you a framework to anchor to, even when emotions are high.

## What the Research Says

BeH2O® is aligned with the latest research in child psychology and family systems. Studies show that children fare best when they have healthy, meaningful contact with both parents in low-conflict environments (Nielsen, 2018).

Even short-term exposure to high conflict can increase anxiety, confusion, and internalized stress for kids. And when there's no system, guesswork takes over. The child becomes the casualty of adult unpredictability.

What I Say to the Parent Who Thinks, "They're Better Off Without the Other One"

I hear this often. And sometimes, where abuse or coercive control is present, limiting contact is the right thing to do.

But in many cases, that instinct comes from hurt, not harm. From fear, not fact. And while it may feel protective in the moment, it can plant seeds of confusion and loss for a child who still loves both parents.

If your goal is to protect your child without teaching them to erase a part of themselves, BeH2O® gives you the tools to do that with boundaries, not blame.

## My Family's Turning Point Came Too Late. Yours Doesn't Have To

In our home, things only began to shift when my daughter, now my adopted child, found the words to name the neglect she had experienced. That moment changed everything. But we didn't have BeH2O® back then.

We were reacting. Hoping. Doing our best without a shared roadmap.

If we'd had BeH2O®, we could have

- set healthier boundaries sooner
- communicated without walking on eggshells
- found peace without cutting off important connections prematurely

This isn't just theory for me. It's personal.

### **You Don't Need to Figure It Out Alone**

Working with a BeH2O® Coach means you're not just reading articles or hoping things will get better. You're actively building a child-centered system that restores stability for you and for your child.

If you're feeling overwhelmed, unsure, or just exhausted trying to do what's best for your child without adding fuel to the fire, I invite you to reach out.

Let's talk.

No pressure. No judgment. Just clarity.

I offer complimentary consultations to help you explore what BeH2O® could look like for your family.

## ***Pro Bono Attorneys 101: How to Get Free Legal Support for Family Court***

Legal help shouldn't only be for those who can afford it. If you're facing a divorce, custody issue, or any family court matter and can't afford a lawyer, there are options—and one of the most powerful is working with a pro bono attorney.

### **How to Find a Pro Bono Attorney for Your Divorce (or Family Court Case)**

*What Is a Pro Bono Attorney?* “Pro bono” is short for pro bono publico, meaning “for the public good.” Pro bono attorneys volunteer their time and legal expertise to individuals who can't afford representation—particularly survivors of abuse, people experiencing financial hardship, or those navigating major life transitions like divorce or custody disputes.

Why Seeking a Pro Bono Lawyer Is a Smart Move:

- You gain professional legal guidance from someone trained in family law
- You don't carry the burden of high legal fees
- You're not alone in navigating complex and emotional legal systems
- If your case involves domestic violence, child custody, or major financial need, you may qualify for a volunteer attorney who will represent you for free.

### **How to Find Pro Bono Legal Help**

Here's a step-by-step guide—with scripts—to help you reach out with confidence.

#### **Step 1: Call Your State's Bar Association**

Every state has a Bar Association with a legal referral service or a pro bono program. Just Google “[Your State] Bar Association.”

**Phone Script:** Hi, my name is [Your Name], and I'm looking for help with a family court issue. I can't afford a lawyer right now—do you offer any referrals to pro bono attorneys or low-cost legal services in my area?

**If they ask for more details:** I'm dealing with a [divorce / custody case / protective order], and I'd really appreciate any resources or referrals you can offer, especially someone with experience in family law.

#### **Step 2: Contact Local Legal Aid Organizations or Clinics**

Legal aid clinics often partner with pro bono lawyers or offer sliding-scale services.

Search “[Your City] legal aid family law” or try your local courthouse self-help center—they often have flyers or referrals available.

**Bonus Tip:** If you're a survivor of domestic violence or emotional abuse, shelters and crisis centers often work directly with pro bono attorneys and can help expedite referrals.

#### **Step 3: Use Online Tools Like ProBono.net**

Head to [ProBono.net](http://ProBono.net) and click on your state to view resources for free or low-cost legal help. You'll find local organizations, legal clinics, and intake forms to request assistance.

### *What to Say When You Reach Out*

Whether you're walking into a clinic or calling an agency, here's a script to guide you: "Hi, I'm looking for legal help for a family law matter, but I can't afford to hire a private attorney. Do you have any pro bono lawyers available, or can you refer me to someone who might be able to help?"

### **What If I'm Nervous to Ask?**

You're not alone. This process can feel intimidating—but remember: the courts are there to serve the public. You have the right to access justice, and fee waivers exist for a reason.

Here's a reminder script if you're feeling unsure:

"Hi, I'm trying to navigate this as best I can, and I'm just hoping to get some guidance. I want to file but truly can't afford the fees right now. Can you help me understand the next steps?"

### **Documents to Have Ready**

When applying for pro bono assistance, you may need to show proof of income or your legal situation. Have the following on hand:

- Government-issued ID
- Recent pay stubs or unemployment verification
- Any court documents related to your case
- A brief written summary of your situation (optional, but helpful)

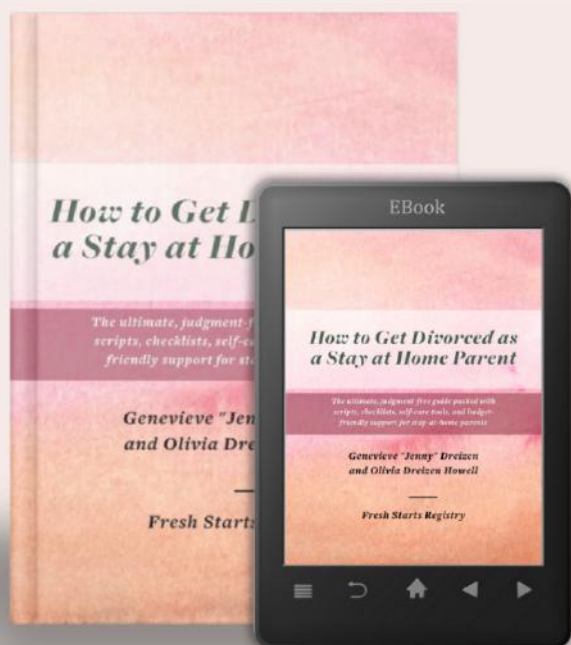
### **What if I'm turned away?**

Don't be discouraged—sometimes there's a waitlist or limited availability. Keep calling, keep checking in, and ask: "Are there any upcoming legal clinics or other resources you recommend?"

Persistence pays off—and your safety and rights matter.

Divorce, custody battles, and other family court issues can feel isolating—but there is help out there, even if you can't afford it. Pro bono attorneys exist for you—to make sure everyone has access to justice, regardless of income.

You are not alone, and you don't have to navigate this system without support.



## ***How to Get Divorced as a Stay at Home Parent***

If you're a stay-at-home parent ready to leave your marriage but don't know how to afford it, this guide is for you. Written with compassion and practicality, this judgment-free book walks you through the legal, emotional, and logistical steps of getting a divorce without income. Inside, you'll find checklists, scripts, budget-friendly strategies, and powerful self-care tools to help you reclaim your future—on your terms. You don't need a paycheck to take back your power. You just need a plan—and this is it.

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# ***Divorce Guide: How to Create a Post-Divorce Financial Budget for Your Lifestyle (without getting overwhelmed)***

Divorce marks the end of one chapter, but it also opens the door to a new beginning, including managing your finances on your own. Creating a post-divorce budget is an essential step to regaining control over your financial future, but it doesn't have to be overwhelming. This budget will help you prioritize your spending, plan for future goals, and ensure you're living within your means as you navigate this next phase of life. In this article, we'll walk you through how to create a budget that fits your new reality, explore the key categories to include (such as living expenses, child support, and savings), and share tips for making the process easier and more manageable. Whether you're financially savvy or new to budgeting, this guide will help you build a plan that works for you—one step at a time.

## **Step-by-Step Guide to Creating a Post-Divorce Budget**

Divorce can bring about many changes, especially when it comes to managing finances. A post-divorce budget is crucial for regaining control and creating a clear plan for your financial future. While the idea of budgeting can seem overwhelming at first, breaking it down into manageable steps will help you stay on track without feeling stressed. Here's how to create a post-divorce budget that fits your new lifestyle, including essential categories, how to keep it simple, and how to adjust it as your circumstances evolve.

### **Step 1: Assess Your New Income and Financial Situation**

Start by understanding your financial picture. This is the foundation for your budget. Gather all sources of income, including your salary, alimony, child support, and any other revenue streams. Knowing exactly what you have coming in each month is essential for setting a realistic budget.

**Why it's important:** You need a clear view of your income to ensure you don't overestimate what you can spend. This is the starting point for all your budgeting decisions.

**How to break it down:** Write down all sources of income you expect to receive after your divorce. Divide them into regular (monthly) and irregular (quarterly, yearly) payments. This gives you a clear monthly income to work with.

### **Step 2: Track Your Fixed Expenses**

Next, list all of your fixed expenses, which are those that stay the same each month. These will likely include rent or mortgage payments, utilities, car payments, insurance premiums, and loan repayments.

**Why it's important:** Fixed expenses are non-negotiable, meaning you have to cover them every month. Understanding these will help you prioritize your spending.

**How to break it down:** Create a list of these expenses and note the amount for each. You might also want to account for any necessary changes (e.g., moving to a new place or getting new insurance) based on your new lifestyle.

### **Step 3: Budget for Variable Expenses**

After fixed expenses, consider your variable expenses, which can change each month. These include things like groceries, gas, entertainment, childcare, and other personal expenses.

**Why it's important:** Variable expenses are where you have more flexibility and control, which is essential in creating a balanced budget that allows for flexibility as you adjust to your new life.

**How to break it down:** Estimate the average costs for each category over the last few months, but be sure to adjust based on your new living circumstances (e.g., if you now have to cover child care or travel costs more frequently). Track your spending here to stay within the limits of your income.

### **Step 4: Set Aside Savings and Emergency Funds**

It's essential to build savings into your post-divorce budget, even if it's just a small amount at first. Establishing an emergency fund can help you cover unexpected expenses, while setting aside for future goals (e.g., retirement or education) is crucial for long-term financial stability.

**Why it's important:** Life after divorce may come with new uncertainties. A solid savings plan will provide a financial cushion for you and your family as you navigate the transition.

**How to break it down:** Aim to save at least 10% of your income, if possible. Start small if needed—any amount you save is a step toward financial security. Build this into your budget under a "savings" category.

### **Step 5: Adjust Your Budget for Children (If Applicable)**

If you have children, their needs will likely impact your budget. This could include child support, school fees, health insurance, extracurricular activities, and general childcare costs. It's important to ensure you're budgeting for their well-being without stretching yourself too thin.

Why it's important: Children's expenses are ongoing, and it's important to factor these costs into your financial plan to make sure you're meeting their needs and preparing for their future.

How to break it down: Identify the child-related expenses from your divorce agreement or past budgeting habits. This might include new child care expenses or any changes to alimony or child support payments.

### **Step 6: Account for New Debt or Expenses**

You might have new debts or financial obligations after your divorce, such as paying off joint debts, setting up a new home, or other life changes. Understanding these new obligations is essential for managing your finances responsibly.

Why it's important: Debt can weigh heavily on your finances, and it's crucial to address it right away to avoid falling behind or creating unnecessary financial strain.

How to break it down: Make a list of all new or ongoing debts, along with payment due dates and amounts. This will help you prioritize your debt payments and avoid missing any deadlines.

### **Step 7: Consider Health Insurance and Other Benefits**

Health insurance and benefits often change after a divorce, so it's important to update your plan. If you were on your spouse's insurance, you may need to secure your own coverage, and understanding the costs involved is key.

Why it's important: Health insurance is critical, and not planning for it could leave you with gaps in coverage or unexpected medical bills.

How to break it down: Research your options through work, the government, or the market. If you're responsible for covering your children's health insurance, be sure to factor that into your budget as well.

### **Step 8: Review Your Financial Goals and Future Planning**

Your post-divorce budget is not just about getting by day-to-day. It's an opportunity to revisit your financial goals, such as buying a home, paying off debt, or saving for your children's education. Setting financial goals will help you stay motivated and focused.

Why it's important: Clear goals will give you something to work toward and help keep you on track as you adjust to your new financial reality.

How to break it down: Set short-term goals (e.g., paying off credit cards, building an emergency fund) and long-term goals (e.g., retirement, homeownership). Adjust your budget each month to allocate funds toward those goals.

### **Step 9: Track Your Spending Regularly**

The best way to stay on top of your new budget is to track your spending regularly. Whether it's using an app, a spreadsheet, or a pen-and-paper method, tracking will help you stay accountable and see where you might be overspending.

Why it's important: Keeping track of your spending ensures you don't go over budget and gives you insights into where you might cut back if needed.

How to break it down: Set aside time each week or month to review your spending. Compare your actual spending to your budget to ensure you're staying within your limits.

### **Step 10: Reevaluate Your Budget as Your Life Changes**

Finally, your post-divorce budget should be flexible and adjustable. As your circumstances change—whether through increased income, new financial goals, or lifestyle changes—make sure to reevaluate your budget periodically to stay aligned with your goals.

Why it's important: Life post-divorce will continue to evolve, and your budget should reflect those changes, helping you stay in control of your finances.

How to break it down: Schedule a monthly or quarterly review of your budget to make adjustments. Over time, your financial needs will change, and having a flexible budget allows you to keep up.

By breaking down these steps, creating a post-divorce budget becomes a manageable and empowering process. With a little time and attention, you can take control of your financial future, plan for the unexpected, and move forward with confidence. Don't be afraid to adjust your budget as needed—it's all part of building a sustainable, realistic financial plan that suits your new life.

**HEY OLIVIA:**

## ***I Thought I'd Feel Relieved. Instead I've Been Crying for Days.***

*"I just got the draft of our divorce petition to review before we sign and file. I thought I'd feel relieved when we got here. Instead I've been crying for days and I can't even explain why — the marriage is over, he made sure of that. He had an affair with one of my closest friends for over a year before I found out. There's nothing to save. I know that. We were together for 20 years. Half my life. Things weren't perfect, but I genuinely believed he was my person. The one I'd grow old with. And now I'm looking at this document and I don't even recognize the man whose name is on it. I guess I just need to know: when does it get better?" — Still standing, barely*

First — of course you're crying. Of course you are.

You didn't just lose a marriage. You lost a best friend, a future you believed in, and a version of yourself that still trusted both of them. That's not one loss arriving at your door. That's a pile of losses, all at once — and a legal document just made it impossible to look away.

There is nothing wrong with you for falling apart right now. This is exactly when falling apart makes sense.

Here's something I want you to understand about this moment: relief and grief are not opposites. They can — and often do — live in the same body at the same time. You can know with absolute clarity that this marriage needs to end and still be devastated that it's ending. The grief isn't confusion. It's not weakness. It's not a sign you're making the wrong choice. It's just what 20 years feels like when it has to be let go.

Twenty years is not a small thing. Even a relationship that ended in betrayal held real moments — real history, real tenderness, real versions of you that mattered. Grieving those things doesn't mean you're grieving him. It might mean you're grieving who you were when you still believed in the life you were building together. That version of you deserves to be mourned. She trusted. She loved. She showed up. The fact that he didn't is about him — not her.

And that feeling of not recognizing him anymore? I hear this so often, and I want you to sit with it — because it's actually important information. The person who did this was always there. What changed is that you can finally see him clearly. That's not nothing. That's your perception catching up to reality, and it's disorienting in a way that almost has no words. You are not losing your mind. Your mind is finally, painfully, recalibrating. That's part of the process.

So when does it get better? I won't give you a timeline, because I'd be lying if I did. But here's what I can tell you: it gets better in layers. First, the crying starts to

have more space between it. Then one day you realize you went a few hours without the weight of it. Then a whole morning. You won't notice it happening — but it happens. What helps is letting yourself feel it instead of fighting it, getting support that meets you where you are, and not being alone with the story in your head.

For right now, just for today — you don't have to be okay. You just have to get through today. If you need to cry over that document, cry. If you need to close your laptop and call someone who loves you, do that. If you need to sit in your car for twenty minutes before you can go inside — that counts as coping.

You are not behind. You are not broken. You are a person going through one of the hardest things a person can go through — and you're still here, still asking questions, still trying to find your way through.

That matters more than you know.



# Building Your Perfect Saturday

There's a reason the perfect-Saturday trick works better than the standard birthday advice. A Saturday doesn't ask you to perform. It has no agenda built into it, no candles, no one waiting to see whether you look happy enough. It's just a day that's yours to shape — which is exactly what a birthday is supposed to be and almost never feels like, especially in the middle of a fresh start. So instead of trying to engineer a Capital-B Birthday, you build the most unremarkable, deeply satisfying Saturday you can imagine, and then you go live in it. Maybe that's a long walk and a good coffee and absolutely no plans. Maybe it's a houseful of people and something cooking all afternoon. There's no right version, and that's the point: you're not measuring up to anything. You're just designing one good day, on purpose, around what actually makes you feel like yourself. The worksheet below is here to help you find out what that is.

The worksheet is a vertical timeline starting with 'SUNRISE' (yellow dot), 'MIDDAY' (yellow dot), and 'SUNDOWN' (pink dot). A dashed line connects these points. On the left, a vertical dashed line has five circular icons: a sunrise, a coffee cup, stars, a plate with a fork and knife, and a moon. Each icon is next to a rounded rectangular box containing a prompt. Each box has a title, a question, and a blank line for an answer.

**SUNRISE** **MIDDAY** **SUNDOWN**

 **The slow start** **STARTS AT** \_\_\_\_\_  
Quiet and unhurried, or up and out the door? The version you actually like — not the one you think you should.  
\_\_\_\_\_

 **First good thing** **AROUND** \_\_\_\_\_  
The small reliable pleasure you'd build the morning around — a coffee, a walk, a particular song.  
\_\_\_\_\_

 **The main event** **AROUND** \_\_\_\_\_  
The thing that makes you lose track of time in a good way. Where does it land in the day?  
\_\_\_\_\_

 **A meal worth it** **AROUND** \_\_\_\_\_  
The one meal you'd look forward to. Are you making it, going out for it, or having it made for you?  
\_\_\_\_\_

 **Lights out** **ENDS AT** \_\_\_\_\_  
How the day winds down — and how you want to feel as it does.  
\_\_\_\_\_

# The fine print of a good day

No wrong answers. You don't have to fill in every line.

## 1 START WITH THE FEELING

Three words for how you want to feel by the end of this day.

ONE

TWO

THREE

## 2 WHO'S THERE?

Tick the one that sounds like relief, not obligation. All three are valid.

Just me    One other person    A full house

## 3 LESS OF, PLEASE

Tick what you want less of than a normal day — then name the one “should” you’re setting down.

Noise    Plans    People    Decisions    Screens

Obligations

The one “should” I’m setting down for these 24 hours:

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## 4 THE SMALL SPECIFICS

What are you wearing? (comfort > occasion)

Where does the day happen?

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One thing that reliably makes you happy — write it down so you don't forget to include it

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## 5 PUT IT TOGETHER

Write out your perfect Saturday as if you were planning it for someone you love. Because you are.

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Now pick the date: \_\_\_\_\_

It doesn't have to be your birthday. It can be this Saturday.



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## ***10 Essential Questions to Ask a Potential Divorce Coach***

Divorce is a monumental life transition, and navigating its complexities often requires more than just legal support. A divorce coach can provide the emotional guidance, practical planning, and strategic thinking needed to move through this time with clarity and confidence. Whether you're considering divorce, actively in the process, or rebuilding after separation, finding the right coach can make all the difference. Here are ten essential questions to ask when selecting a divorce coach to ensure you find the perfect fit for your journey.

### **How to Choose a Divorce Coach: 10 Questions That Make the Difference**

#### **1. What is Your Experience with Divorce Coaching?**

Not all coaches are created equal. Ask about their specific experience with divorce coaching, including how many clients they've helped, their understanding of divorce law (if applicable), and their background in handling the emotional and practical challenges of divorce.

#### **2. What Type of Support Do You Offer?**

Divorce coaching can encompass a variety of support types, including emotional resilience, decision-making strategies, co-parenting plans, and financial clarity. Make sure the coach you choose specializes in the areas where you need the most guidance.

#### **3. How Do You Help Clients Navigate High-Conflict Situations?**

If your divorce involves high-conflict dynamics, you'll want a coach who is well-versed in de-escalation strategies and conflict resolution. Ask how they handle situations involving narcissistic ex-partners, custody disputes, or legal challenges.

#### **4. Are You Familiar with Collaborative Divorce and Mediation?**

A growing number of divorcing couples are choosing collaborative divorce or mediation over litigation. If this is a path you're considering, make sure your coach understands the process and can guide you effectively.

#### **5. What Strategies Do You Use for Emotional Healing and Resilience?**

Divorce isn't just a legal event; it's an emotional one too. Ask your coach about the tools and strategies they use to help clients build emotional resilience, manage stress, and heal from the loss.

#### **6. How Do You Support Clients with Co-Parenting Plans?**

If you have children, co-parenting will be a significant part of your life post-divorce. Ask your coach if they can help you create effective co-parenting strategies and communication plans to minimize conflict and prioritize your children's well-being.

#### **7. What is Your Availability and Preferred Method of Communication?**

Understanding your coach's availability is crucial. Ask if they offer virtual sessions, in-person meetings, or text and email support for quick questions and urgent needs.

#### **8. How Do You Measure Progress and Success?**

Divorce coaching should be goal-oriented and results-driven. Inquire about how your coach measures progress, sets milestones, and evaluates success throughout the coaching process.

#### **9. Do You Work Alongside Other Professionals Like Lawyers or Financial Planners?**

A well-connected divorce coach can be invaluable, particularly if they collaborate with attorneys, financial advisors, and mediators. This holistic approach ensures you have a full spectrum of support.

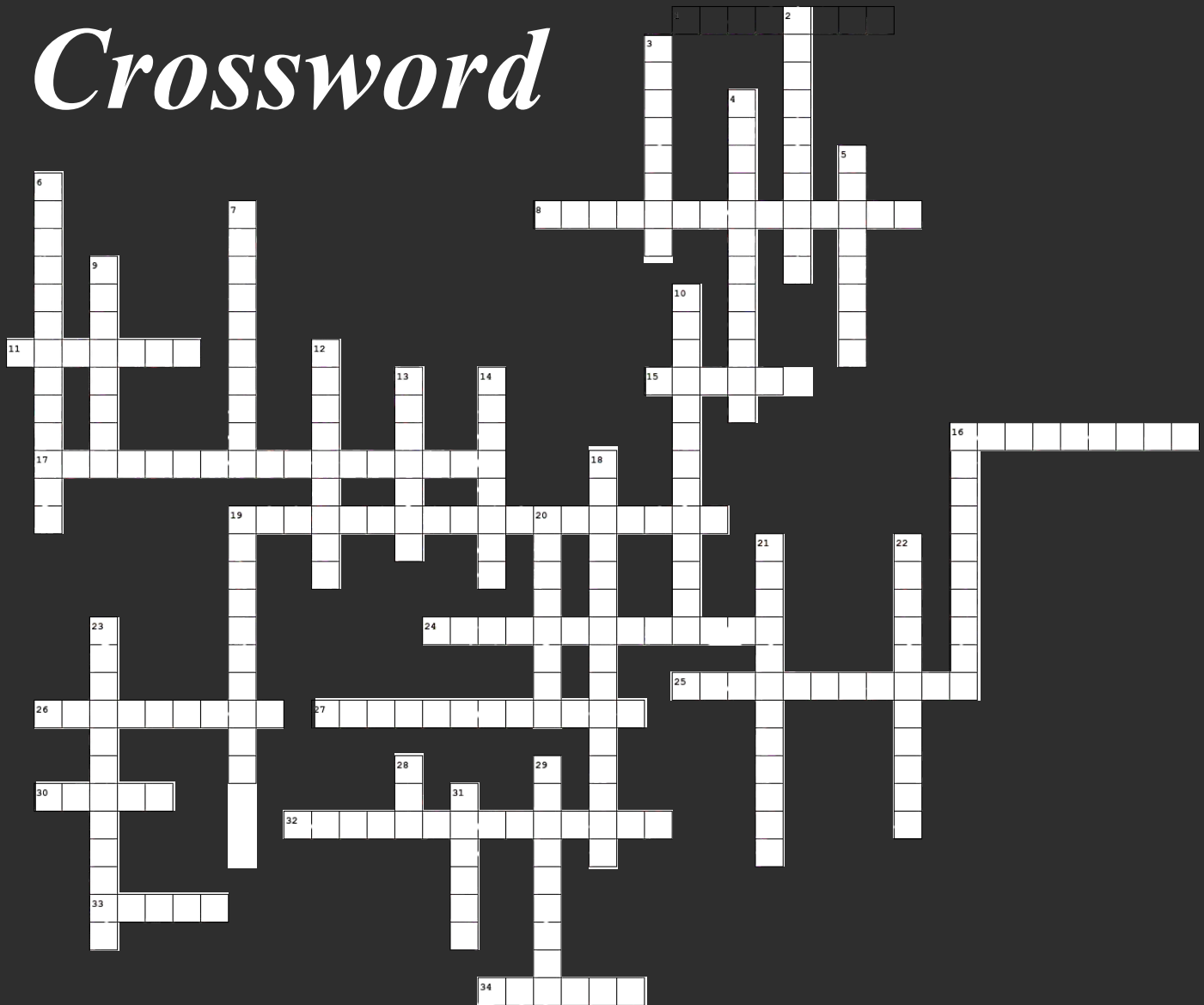
#### **10. What Can I Expect from Our Coaching Sessions?**

Understanding the structure of your sessions can help set expectations. Ask about the length of each session, the frequency of meetings, and what typical sessions include—like goal-setting, emotional check-ins, or strategic planning.

#### ***It's important to remember that...***

Choosing the right divorce coach is a critical step toward reclaiming your confidence and building a life that aligns with your vision for the future. By asking these ten essential questions, you ensure that your coach is prepared, experienced, and capable of guiding you through the complexities of divorce with empathy and strategic insight.

# Crossword



## Across

10. Dramatic snap-close for emphasis.
11. Magazine where crushes lived and died.
13. Emotional VHS advice we ignored.
15. Collective cultural trauma garment.
17. Original girl gang empowerment unit.
18. Y2K ankle hazard.
20. Alicia Silverstone's 90s masterclass in matchmaking and plaid.
21. "When pizza's on a \_\_\_\_\_..." (sleepover anthem food)
22. Soundtrack of early internet and impatience.
23. Group that taught us synchronized yearning.
26. Term we retired with our side parts for a Woman in Charge
29. Goldie Hawn revenge-core before revenge-core was trending.
31. "I'll be there for you" (but not emotionally available) show theme
32. Excuse me, you're stepping on her neck.
34. Hair tie that survived the patriarchy.
35. Freddie Prinze Jr. proves removing glasses equals transformation.
36. Love language of people who avoid therapy.

## Down

1. Season of saying no.
2. "I want it that way" but no one knows what "it" is.
3. Romance built entirely on anonymous messaging, Nora Ephron.
4. School supply that held both homework and secrets.
5. Millennial generational hair marker.
6. Magazine that told us how to decode "mixed signals" at 14.
7. Official writing utensil of dramatic diary entries.
8. How we got viruses and Avril Lavigne.
9. Nickname of Randy Taylor Actor, patron saint of Tiger Beat.
12. Catalog that shaped our identity, we wish they'd bring it back.
14. Bend and snap > your ex's personality.
16. Modern boundary disguised as a button.
19. How we downloaded feelings illegally.
24. Modern relationship announcement method.
25. LAVIGNE He was a sk8r boy, she filed eventually.
27. Hairstyle that should have come with an apology, but actually came with too much cologne.
28. Middle school status symbol in strawberry kiwi.
30. Handwritten group chat from Mean Girls.
33. Nora Ephron romance built on radio waves and destiny.

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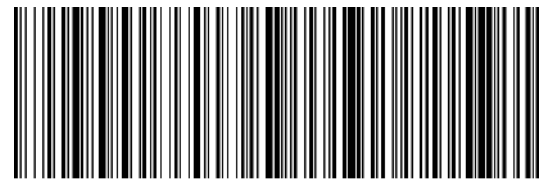
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