

1 MARCH, 2026

VOL. 03

divorce guide magazine

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

published by Fresh Starts Registry

**What to Do If You
Receive a Draft Court
Order You Don't Agree With**

**Growth and Healing During Divorce:
Learning From the Past Without Living There**

**Cheat Sheet:
When a Friend Says 'I'm
Thinking About Divorce'**

**Realistic Ways to Make Money Fast
From Home While You're Divorcing**

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

And we're pretty proud of it.

Interested in advertising with us?

**We offer quarter, half, and full-page
placements in Divorce Guide Magazine.**

**Reach out to us at hi@freshstartsregistry.com
for details and availability.**

In this edition...

- 7 **A Letter from Our Editor: Let's Exhale Together** by Jenny Dreizen
A gentle reminder to breathe and take the next true step.
- 9 **A Marriage Miranda** by Tracy Galloway, Family Law & Divorce Attorney
What if "I do" came with a warning label?
- 13 **Expert Feature: Lisa Lisser, Divorce Coach**
Clarity, courage, and co-parenting with heart.
- 15 **3 Things I Learned From My Divorce** with Heather Sweeney
Hard-earned wisdom from the other side of heartbreak.
- 16 **What to Do If You Receive a Draft Court Order You Don't Agree With**
- 17 **How to Energetically Clear Your Home After Divorce** by Jo-Anne Suriel, Healer
A ritual reset for your space and your spirit.
- 21 **5 Tips From a Divorce Professional** with Lorraine Connell, Teen Leadership Coach
Confidence, kids, and leading yourself forward.
- 24 **10 Essential Questions to Ask a Potential Therapist When Navigating Divorce**
- 25 **Jenny Says So: The Group Hang After the Breakup**
- 27 **Routines to Support Your Wellbeing** by Emma Worth, Therapist
Tiny anchors for unsteady seasons.
- 29 **Here's How Working With a Certified Divorce Financial Analyst® Can Help You with Melissa Pavone, CDFA®** | *Money clarity without the panic spiral.*
- 32 **10 Questions About Child Custody to Ask Your Lawyer**
- 35 **Growth and Healing During Divorce** by Jill Kaufman, Therapist and Divorce Coach
Learning forward without living backward.
- 38 **Books We Love: Unhitched**
The Divorce Support Book We've All Been Waiting For
- 39 **I Said I Was Getting A Divorce: How to Avoid What Happened Next** by Erin Snow, Professional Listener | *You don't want to miss this cheat sheet!*
- 41 **I'm Divorced and a Divorce Professional—Here's What I Learned** with Kelli Sedwick-Drummond, Divorce Coach | *Insight from someone who's lived it and leads it.*
- 46 **M Is for Marital Assets (and March)**
- 47 **Survival Scenarios** with Lisa McNally, Divorce Strategist
When things get messy, here's your calm plan.
- 49 **Hey Olivia: Realistic Ways to Make Money Fast From Home While You're Divorcing**

Divorce Guide Magazine

Published by Fresh Starts, Inc.

© 2026 Fresh Starts, Inc. All rights reserved.

No part of this publication may be reproduced, stored, or transmitted in any form or by any means without prior written permission from the publisher.

Disclaimer

Divorce Guide Magazine is an educational and informational publication designed to support individuals navigating divorce and major life transitions. The content in this magazine is not intended to serve as legal, financial, mental health, or therapeutic advice. Nothing in these pages should be interpreted as a substitute for professional guidance from a licensed attorney, therapist, accountant, or other qualified expert.

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

While we strive for accuracy and up-to-date information, laws, policies, and professional standards change, and Fresh Starts, Inc. makes no guarantees regarding the completeness or reliability of the information provided. The views expressed by contributors are their own and do not necessarily reflect the viewpoints of Fresh Starts, Inc.

This magazine is created with compassion, intention, and care — but it is not a replacement for a legal strategy, a mental health plan, or personalized professional support.

For more resources, expert guidance, and community support, visit freshstartsregistry.com.

Please note that all articles written by outside experts for Divorce Guide Magazine reflect the views, opinions, and professional perspectives of the individual authors. They do not represent the views, opinions, or positions of Fresh Starts Registry or Divorce Guide Magazine. All content is for informational purposes only and should not be considered legal, financial, or medical advice.

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.

Fresh Starts Registry is the first-of-its-kind divorce registry and support platform, founded by sisters Olivia Howell and Genevieve “Jenny” Dreizen after experiencing their own life-altering breakups. When Olivia went through her divorce in 2019 and Jenny ended her engagement soon after, they both faced the same question: why do we celebrate weddings and babies with support, but leave people to rebuild alone after divorce? Fresh Starts was created to change that narrative — to reframe divorce as a brave new beginning and to provide both tangible and emotional support during major life transitions. Today, Fresh Starts offers a free, private registry tool to help individuals furnish and rebuild their homes, a vetted Expert Guide of compassionate professionals across legal, financial, therapeutic, and coaching fields, free educational resources and consultations, and a robust media ecosystem including podcasts and Divorce Guide Magazine. Our mission is simple: no one should have to start over 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.

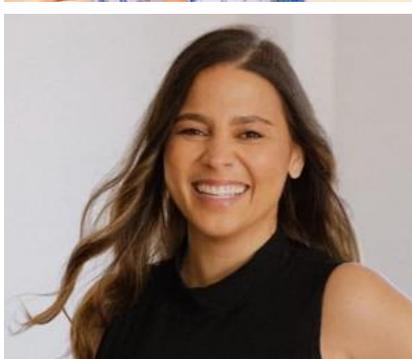
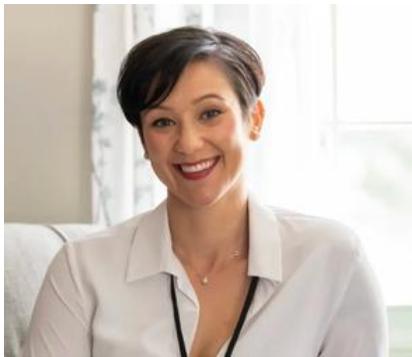
Your next chapter starts with just one click

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

[Browse the Expert Guide](#)

Fresh Starts Registry

This is support. Reimagined.



March Events from Fresh Starts

Fresh Starts Registry presents
*Fresh Starts for Adult
Children of Divorced Parents*



with
*Madisen Rose,
Somatic Coach*

March 4
at 1:00 PM EST

Madisen Rose of Better Half to Whole is joining Fresh Starts Registry to host: Fresh Starts for Adult Children of Divorced Parents, March 4 at 1:00 PM EST. Learn more and sign up [HERE!](#)

Mar 4, 2026

Fresh Starts Registry presents
*Understanding Your Divorce Options
—and How to Choose the Right Path*



with
*Lisa McNally,
Divorce Strategist*

March 11 at
11:00 AM EST

Lisa McNally, Divorce Strategist is joining Fresh Starts to host: Understanding Your Divorce Options—and How to Choose the Right Path on Wednesday, March 11 at 11:00 AM EST EST. Learn more and sign up [HERE!](#)

Mar 11, 2026

Fresh Starts Registry presents
*What the Heck Is Mediation
(and Will It Work for Us)?*



with
*Allison McFadden,
Mediator, Attorney & Coach*

March 18
at 01:00 PM EST

Allison McFadden, Divorce Coach is joining Fresh Starts to host: What the Heck Is Mediation (and Will It Work for Us)? on Wednesday, March 18 at 01:00 PM EST. Learn more and sign up [HERE!](#)

Mar 18, 2026

Fresh Starts Registry presents
*Using Music to Reclaim Your
Voice After Divorce*



with
*Demaree Hill,
Voice & Acting Coach*

March 25 at
12:00 PM EST

Demaree Hill, Voice & Acting Coach is joining Fresh Starts to host: Using Music to Reclaim Your Voice After Divorce on Wednesday, March 25 at 12:00 PM EST. Learn more and sign up [HERE!](#)

Mar 25, 2026

A Letter from Our Editor

Genevieve “Jenny” Dreizen

Let's Exhale Together

March always feels like the month where the world starts to exhale.

It's the subtle shift you don't fully notice until you do—light lingering in the afternoon, windows cracked open “just for a minute,” a sudden urge to clear a surface, sort a drawer, make a plan. March is movement. Not the loud, cinematic kind. The quiet kind. The kind that happens when you're ready to stop holding your breath.

And when I think about movement—real movement, the kind you have to choose again and again—I think about my sister, Olivia.

If you know anything about what we do, you probably know the headline version: we built this work because we lived it. But the behind-the-scenes version is smaller and truer. It's Olivia sitting at a kitchen table doing the math nobody wants to do.

It's Olivia making a list titled “What I can do today” when her nervous system is begging her to do nothing at all. It's Olivia being a mom, being a professional, being a person in grief—and still finding ways to put language to the moment so other people feel less alone inside it.

People talk about divorce like it's one decision. One conversation. One filing. One big dramatic scene.

But what I've watched Olivia live—and what I suspect you're living, too—is that divorce is actually a hundred tiny decisions that you make while you're tired. It's the slow work of untangling. It's the bravery of choosing clarity over confusion, even when clarity hurts. It's the repeated act of saying: I am allowed to change my life.

March is the perfect month to talk about that because March doesn't demand that you transform overnight.

March doesn't shame you for being in process.

photo by Terrie Alfrest

March simply asks: What's ready to move? What's ready to be seen? What's ready to be sorted—gently, honestly, at your pace?

That's why this issue is about the practical things that often carry the most emotional weight.

We're talking about the "stuff," yes—but we're also talking about what the stuff represents. The home. The accounts. The routines. The invisible labor. The sentimental objects that feel like proof of a life you built. The paperwork you avoid because it makes everything feel real.

And we're doing it the way Olivia does it: with language that tells the truth and holds your hand.

Because here's what Olivia understands instinctively: you can't divide what you can't see. You can't advocate for yourself around assets, budgets, custody schedules, or support needs if everything is still a blur. So this month is an invitation to bring things into focus—without panic, without perfection, without trying to become a different person just to survive this.

If you're early in your divorce journey, I hope this issue feels like a flashlight. Not a verdict. Not a push. Just a little light: Here's what this means. Here's what matters. Here's what to ask. Here's how to take one step without spiraling.

And if you're later in the journey—if you're rebuilding, reorganizing, reinventing—I hope it feels like company. A reminder that progress doesn't always look like confidence. Sometimes progress looks like reading one article and finally understanding what a term means. Sometimes progress looks like making one phone call. Sometimes progress looks like throwing out a folder you no longer need because that chapter is closed. March is often when people start to feel the first flicker of: Maybe I can do this.

Not in a forced, inspirational way. In a real way. The kind that still includes tears, still includes fear, still includes unanswered questions. But also includes movement.

So wherever you are right now—messy middle, quiet beginning, exhausted aftershock—I want you to hear this clearly:

You don't have to do everything this month. You just have to do the next true thing.

Also while we're talking about Olivia, it feels notable to let you know her birthday is this month (March 15!) so if you get a chance wish her a happy birthday.

With love and one step at a time,

Jenny

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

Happy
Birthday,
Olivia!



A Marriage Miranda



by Tracy Galloway of The Divorce Bootcamp

Learn more about The Divorce Bootcamp

“You have the right to remain silent....” Everybody is familiar with that ubiquitous line from a criminal justice series on television and could recite at least the beginning sentences of the “Miranda” warning. This warning is a series of statements that must be given by the police to anyone being taken into police custody. They are derived from *Miranda v. Arizona* (1966), a United States Supreme Court decision in which the Court found that a defendant had been deprived of his Constitutional rights (specifically his Fifth Amendment “privilege against self-incrimination”) when he was not given full and effective notice of his rights. Following that decision, law-enforcement officers were required to educate citizens at the very moment that the police were arresting them. Here are the words that must be recited:

1. You have the right to remain silent.
2. Anything you say can and will be used against you in a court of law.
3. You have the right to talk to a lawyer and have him/her present with you while you are being questioned.
4. If you cannot afford to hire a lawyer, one will be appointed to represent you before any questioning if you wish.
5. You can decide at any time to exercise these rights and not answer any questions or make any statements.

Then:

Do you understand each of these rights as I have explained them to you?

Having these rights in mind, do you wish to talk to us now?

Thus, in order to be interviewed any further, a defendant must first choose to waive his/her rights;

otherwise, no interview may proceed.

Consequently, our federal and state governments have the responsibility of not only “playing fair,” even while enforcing laws, but further, of educating the very citizens that they are in the process of investigating, while enforcing the law. These dual roles of government entities, the roles of Enforcer and Educator, are complicated, tense, and often contradictory in operation. But there is one arena in which there appears to be a distinct lack of education at the critical moment - the application for a license to marry.

The “right to marry” has been protected under our Constitution, triggering rights and responsibilities of enforcement when dealing with the citizenry. But there is a stunning lack of information communicated to couples about the affirmative rights that they already possess, before taking the steps to diminish those rights. Just as the accused are warned they have a right to remain silent, to withhold their words and refrain from giving the government any further advantage, may I suggest that couples applying for a marriage license could be similarly advised? Shouldn’t the responsibility of the government include an educational component, prior to delivering a “license,” as to what rights these individuals possess, before being relinquished? I am suggesting here that, given the stakes involved, and the agonizing price paid by individuals and families when marriages fail, that state government should be asked to educate citizens at the moment of application for a marriage license.

Based on over thirty-three (33) years of practicing divorce law, plus seven (7) years as a Justice of the Peace, I have observed that people rarely, if ever, have even a rudimentary understanding of the laws to which they voluntarily subject themselves when

they get married. And why would they? Human beings are understandably driven by feelings in the first instance. People in love are under the influence of powerful neurotransmitters, hormones and the physiology of pleasure that has been designed by evolution to ensure our reproduction and survival. Which is not to say that people in love are incapable of making good decision but without a point of interception at which education is made available, the more logical part of the brain, (the prefrontal cortex) is left untended, sometimes trampled by the momentum of wedding planning, rather than encouraged to build the architecture of a marital and family relationship that will withstand pressures over time.

City halls hand out marriage licenses like candy, with no pamphlets on the wall about what marriage means, nor mandated training on what happens to your money and your children by the act of marriage. There are no marriage courses required, no secular equivalent of the Catholic Church's Pre-Cana equivalent offered, much less mandated, by the state. (While there are plenty of premarital counseling books or courses out there, none of them are mandated when applying for a marriage license.) Similarly, filing a divorce action only requires one of the two spouses' desire to do so, nothing else. (fn. 1 = In three states only [Arizona, Arkansas, and Louisiana], a legally distinct category of marriage called "covenant marriage" is available, a type of marriage that has more vigorous requirements to both enter and to exit, including premarital counseling, and divorce granted only for limited statutorily defined reasons.)

In another example of education and enforcement: the state has a public safety interest in educating prospective drivers of the inherent risks when operating a vehicle on public roads. Doesn't it seem ironic that the state requires thirty (30) hours of driver's education, and a further eighteen (18) hours of instruction in a training motor vehicle, but zero (0) training or education on the consequences of getting married? Think about this: if marriage fails, the participants cannot "give up" their license, but rather, they need the approval of a judge in a court in order to get out? Nor are citizens educated on what the law requires a judge to consider before deciding what will happen to their home, children, and

money? It borders on the ludicrous that people are offered no education about what they are relinquishing of their financial and emotional freedom.

Even the Massachusetts Department of Children and Families, when investigating an allegation that a child may have been abused or neglected, behave just like the police; the social worker, poised at the threshold with the power to make an emergency removal of the children in the home, hands a parent a pamphlet explaining their rights. Another ironic example: divorcing couples in Massachusetts are mandated to take a course on how to be better co-parents after divorce. But before they marry and have children? No such luck. State government should really become more invested in and more responsible for educating its citizens, by giving notice and education to citizens on the legal consequences of marriage.

Does this suggestion seem anti-marriage? I hope not. Make no mistake, I admire family and friends who have built lasting marriages. I have observed beautiful examples of deep love and commitment, and the tremendous work involved in facing and overcoming the innate challenges. But successful long-term marriages are rare exceptions. Very few people of my age have been married over 20 years who would describe the marriage as "happy." Many who remain married are contemplating divorce. As soon as one party files for divorce, and both spouses begin to learn what is involved, those next moments are the ones that I would like to think that my divorce-professional peers might agree are some of the most painful: the moments I speak of are the ones when our clients begin to realize that everything they hold dear may be in the hands of a judge, a stranger, a third-party human being who may or may not be having a good day (or, as one may even more vividly imagine, a human being who might be over-caffeinated, or under-medicated, or who may be experiencing their own significant family drama.) The word I use to describe this moment is "shell-shocked." My clients' eyes, when they realize that they may have no control over their home, their children, and their money, even their future, reflect trauma, harm that might be mitigated by even a fraction of a degree if the government issuing marriage licenses had provided education, and encouragement for better planning.

Perhaps the time has come to shift how our society continues to favor weddings and receptions and showers, when the benefits no longer necessarily outweigh the detriments. State-facilitated education could potentially influence couples to learn more, to reconsider the steps to be taken before getting married, and to engage in further dialogue about mutual goals, and agreement regarding what assistance (including professional assistance) they might seek if they experienced difficulties. And if marriages still fail, at least our clients might be less shell-shocked by the process of divorce, had they been forewarned. If our government could provide a basic but compelling level of education that was designed to appeal to the rational mind, to penetrate the powerful romantic and sexual bonding of a relationship, then we might see an improvement in the quality of decision-making, and, potentially, less divorce throughout our population. If that aspiration is too ambitious, then perhaps we could hope for less shell-shock, and a more balanced management of the broken contract, should the marriage fail. If only citizens could hear and read, at the time of application for a license to marry, a version of a Marriage Miranda offered to them:

- be subjected to court scrutiny and divided “equitably” (which means potentially unevenly) in a court of law, including over your objection, should your marriage fail, for any reason.
- You have the right to speak to a lawyer of your choosing, about marriage, children, divorce and custody law, and the potential financial and custody outcomes, should a marriage fail, and you have to present your life and wishes to a judge for approval;
- If you cannot afford to hire a lawyer, you can request a consultation with a volunteer attorney through your local Bar Association.

And then, the Waiver:

WAIVER –

Do you understand each of these rights I have explained to you?

Having these rights in mind, do you wish to proceed with applying for a marriage license?

Originally written March 3, 2021

Tracy D. Galloway, Esq., M.A.

- You have the right to partner with another adult without applying for a license and without directly involving your state or federal government.
- You have the have the right to enjoy a consensual sex life, without getting married.
- You have the right to live together, buy property together, enter contracts together, purchase insurance together, name each other as beneficiaries on accounts, and/or procreate and birth and parent children together (subject to the laws regarding your rights and responsibilities toward each other and such children), all without getting married;
- You have the right to celebrate your partnership with a big party, at which you receive gifts, without getting married.
- You have the right to exchange and wear rings, symbolizing your commitment to each other, without getting married.
- If you choose to voluntarily give up these rights, and apply for and use a license to marry, then anything you own, earn, birth, build or create during the course of your marriage can and will



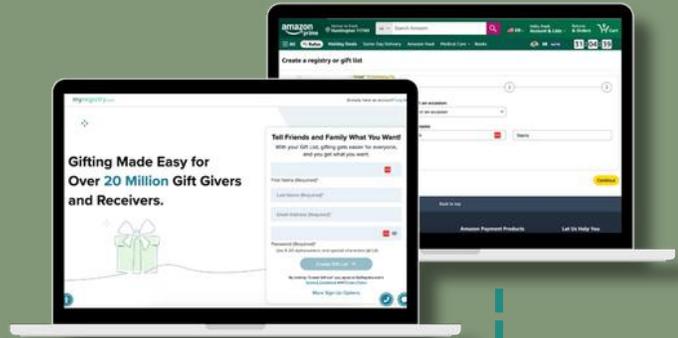
What to Consider When You're Considering Divorce

Download the ePub or PDF for FREE

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!



EXPERT FEATURE

Lisa Lisser

Divorce Coach

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 Lisa Lisser, a Divorce and Coparenting Coach, whose work helps clients find clarity, strength, and a true fresh start.

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

I'm Lisa Lisser, the founder of LZL Coaching, a boutique coaching firm specializing in divorce, mediation support, and the BeH2O™ co-parenting process. I see myself as the compassionate guide on the side through life's pivotal transitions. I'm my client's "phone a friend." I love this work because it blends my multiple experiences as a certified coach, former attorney, philanthropic leader, educator, author, mediator, and spiritual counselor. I'm also a divorced mom of three now grown kids, and I know the support I provide would have completely changed my own divorce experience. My goal is to inspire my clients to embrace new possibilities that shape their path to a fulfilling future. I believe that vision, values and education are the keys to a more grounded divorce process.

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

During my own divorce I was an emotional wreck. I felt guilty and I felt dumb. I didn't know the right questions to ask and I was embarrassed that I didn't know the answers to the questions I had. Ultimately, my learning journey through Jewish education and spiritual counseling inspired me to bring something different to the divorce landscape. Once I heard there was a field called divorce coaching. I knew I had found my work - and then the work found me.

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

I have several areas of support. In the beginning, I work with people to help plan for their divorce, evaluate financial scenarios, learn their financial picture and begin to get educated about the divorce process. I help them find the authentic words to tell their spouse this is really happening. I also work with clients in the middle who are stuck in communication quagmires. We work on building tools and techniques to open up communication when necessary and close it down when boundaries have been crossed. I help clients prepare for mediation and understand that there are things they want, but things they want more. We prep what it means to negotiate from alignment. Finally, I work with individuals and couples through the BeH2O coparenting process to help them create a new operating system for their coparented family.

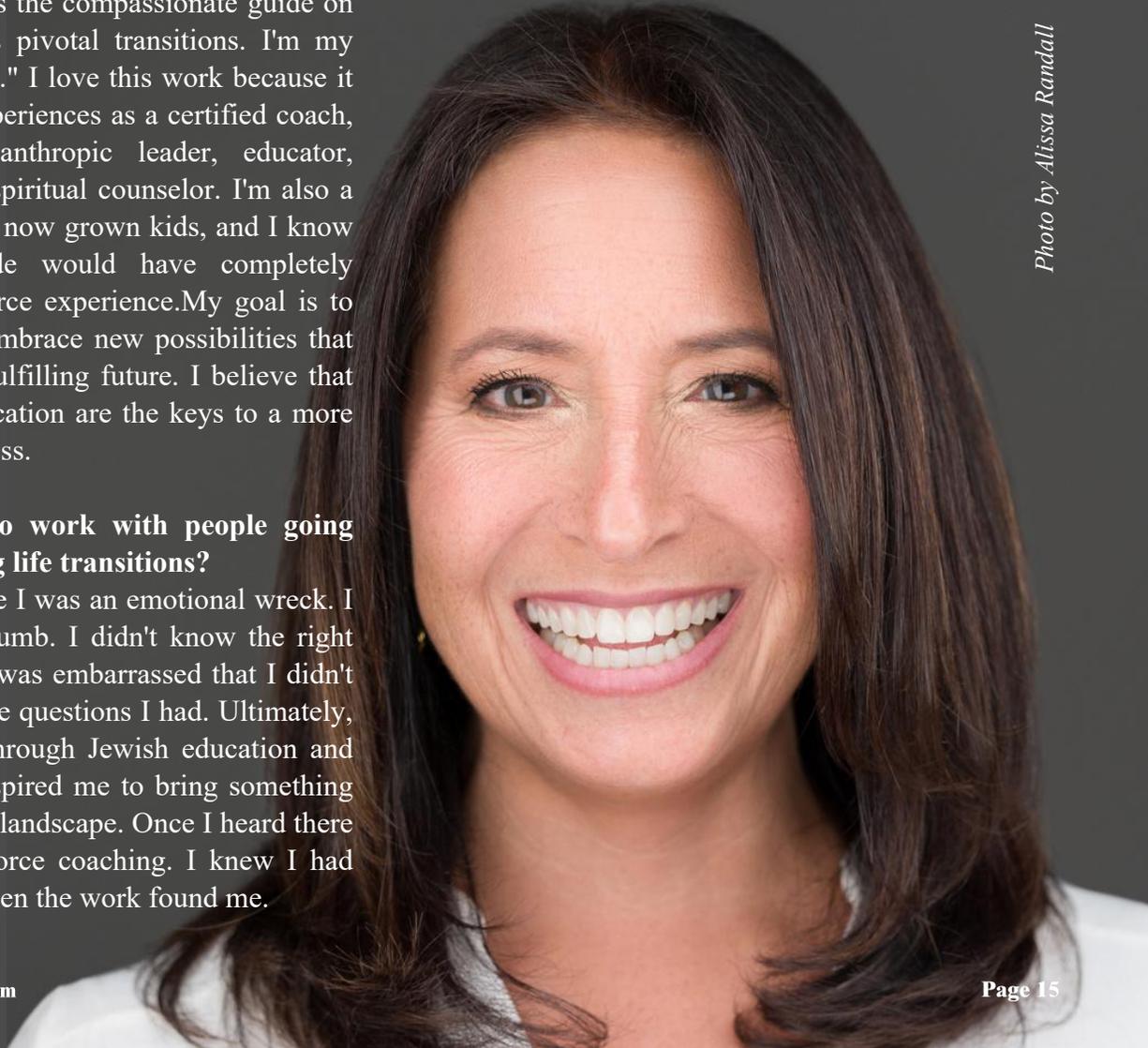


Photo by Alissa Randall

What makes your approach to working with clients unique?

I think the vision, values and education foundation is essential to my work. Women feel like they get to know themselves when they pause and take the time to articulate what matters most to them. They start with their "Why", and that creates an avenue toward the future that is grounded and personal. Additionally, I help women learn that they can design their own future, and I let them build alignment through their values and life plan. Strategy comes from values and vision. Further, as one who practiced law and went through her own divorce, I know the pitfalls and I know what won't work. I help my clients find their words so that when they speak they are heard. Ultimately, I help them get "unstuck."

I help women learn that they can design their own future, and I let them build alignment through their values and life plan.

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

I think people are surprised that I have so many trainings and skills up my sleeve. I have lived a full life and have constantly pursued learning and education that enhanced my soul. I use my experience as a model for my clients. We can always learn more and build a network of support that is broader than what we might have imagined. Some of the people I work with in the divorce world have become good friends. We are aligned in values. When you find those people, you thrive.

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

For some people, when I share my background in Jewish spirituality they are surprised. It's not all "woo woo", it is grounded in millenia of wisdom and history. What worked for people who lived generations before us, still works today. I think it is the acknowledgement that we are all humans. That we make mistakes and that's ok. We don't have to be perfect. I didn't have a perfect divorce. But it led me to where I am now. And this is where I am supposed to be. I hope people find that uplifting. I know my clients leave with confidence that they are standing for themselves.

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

I love making dinner. Really. I work at home and I shift from work to home mode by planning my dinner. It really doesn't take that long or require too much advance planning to prepare a meal that is healthy and delicious. Sometimes it feels hard to do that when you live alone, but I have found that it makes me feel whole. Since my kids are grown and flown and I'm single, the simple caretaking act of preparing a meal is something I truly enjoy doing for myself.

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

Vision, Values and Alignment

What does "fresh start" mean to you personally?

Fresh start means that every day is an opportunity to begin again. We are never done until we are done. Fresh start tells me that I have the opportunity to grow and learn and each day I can wake up and look at the world with wonder. Sometimes it can feel like the growing process is hard - that's true. And that's why they are called "growing pains." For me, my

Fresh Start is my opportunity to find the people who will walk with me toward my future.

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

Lisa Lisser, LZL Coaching
Divorce Coach

Able to work with clients in all 50 states and Internationally

Lisa Lisser



Photo by Alissa Randall

3 Things I Learned from My Divorce with Writer Heather Sweeney

When Heather Sweeney left her marriage, she wasn't just walking away from a relationship—she was reclaiming an identity that had been lost in the shadows of military life. In this powerful and honest episode, Heather joins Olivia Howell to share the story behind her memoir Camouflage, diving into the fear, uncertainty, and ultimate freedom that came with her divorce journey. From feeling stuck and scared as a stay-at-home mom, to rebuilding her life on her own terms, Heather's story is one of resilience, clarity, and becoming whole again.

Together, Heather and Olivia unpack what it means to start over when you don't even remember who you are anymore. They talk about the emotional toll of comparing divorces, the importance of self-trust and therapy, and why walking away from what's safe can sometimes be the bravest decision of all. Heather's experience navigating military divorce adds an important layer to the conversation, reminding listeners that every divorce is deeply personal and uniquely complex.

Whether you're currently in a relationship that's no longer serving you, navigating a divorce of your own, or finding your footing on the other side, this conversation will leave you feeling less alone—and a little more hopeful. Heather's wisdom is generous and grounding, and her message is clear: you are allowed to thrive after divorce. You are allowed to be whole.



Click through to listen!

What to Do If You Receive a Draft Court Order You Don't Agree With

It's not unusual during divorce for one party's lawyer to send over a draft order before it has been filed or signed by a judge. Sometimes those drafts include terms that don't quite match what was said in court—or that feel unfair. A common question we hear is: “What do I do if I disagree with parts of a draft order that's been sent to me?”

First Things First: A Draft Is Not Final

If you've been sent an order to review, remember: it's not legally binding until a judge signs it. A lawyer can draft language, but that doesn't make it the law. You have the right to review, disagree, and respond.

How to Respond

If you're representing yourself, here are some steps to consider:

- Read carefully. Go through the draft line by line and mark what you agree with and what you do not.
- Respond in writing. Send back a clear, professional response outlining what you agree with and where your disagreements are.
- Document everything. Save copies of emails, drafts, and notes for your records.
- Stay within deadlines. If you're asked to respond within a certain number of days, make sure to meet that deadline.

Protecting Your Interests

If the draft order includes terms you believe are inaccurate or unfair—especially related to finances—you may need to file a written objection or your own proposed order with the court. Some people in this position file a counter-motion or affidavit to ensure their perspective is included. The exact form can vary depending on your state's court system, so it's best to check with your local court clerk or seek legal advice.

The Challenge of Going Pro Se

Representing yourself in court (“pro se”) can feel overwhelming, especially if the other side has an attorney. While you may not be able to hire a lawyer right away, you might be able to seek out limited-scope representation (sometimes called “unbundled legal services”), where an attorney helps you draft or review documents without taking on your whole case.

A Gentle Reminder

You are not wrong for feeling overwhelmed. Divorce paperwork can be dense, confusing, and full of legal language that doesn't always match what was said in the courtroom. Remember: until a judge signs it, nothing is final. You are allowed to disagree, clarify, and protect your financial well-being.

At Fresh Starts, we have divorce attorneys, mediators, and financial experts in our Expert Guide who can support you—whether you need someone to look over a draft order, explain your options, or guide you through the next steps.

And if you're at the beginning of this process, download our free ebook, [What to Consider When You're Considering Divorce](#). It's full of scripts, checklists, and practical guidance to help you feel more confident when navigating paperwork, hearings, and unexpected challenges.

Your fresh start may be tangled up in legal documents right now, but step by step, you'll get clarity and support.

How to Energetically Clear Your Home After Divorce



by Jo-Anne Suriel of the Energetic Well, Reiki Master,
Akashic Records Reader and Sound Healer

Learn more about The Energetic Well

Your home is meant to be a sanctuary—a place you return to again and again to feel nurtured and to restore your energy.

Your home is meant to be a sanctuary—a place you return to again and again to feel nurtured and to restore your energy.

Following divorce, no matter if the uncoupling was amicable or contentious, it always helps to reset the atmosphere of your apartment or house. Actually, just about everyone can benefit from doing a space clearing like this periodically to invite in a sense of revitalization and vibrancy. You can do this practice after divorce or if you're simply ready for a fresh start.

We see the ancient wisdom of space clearing carried out on a wide scale throughout the Asian continent during Lunar New Year. Also, the practice of spring cleaning also goes back millennia in the Jewish tradition of Passover as well as the Persian new year, Nowruz. But no matter where you come from, your ancestors likely had some way of energetically cleansing the hearth. And you can do this, too, when moving into a different dwelling, preparing to welcome a new family member, honoring the changing of seasons, or before embarking on a brand-new chapter in life.

This is For Everyone

I've been clearing space personally and for others for nearly 25 years. While I no longer offer space clearing professionally, I wanted to share how you can easily clear your home yourself. You don't need any special training or certifications to do this. In

fact, I believe it can be just as powerful to do this work on your own. You already know your home intimately and this practice is a beautiful way to develop your relationship with your abode—you got this!

What if I Don't Currently Have a Home?

If you're a human being, then you must have somewhere to rest your head on occasion. Even if that space is a couch in your ex's apartment, consider that couch your home for this purpose. You can do this entire protocol no matter how small your space and no matter how temporary your situation.

Disclaimers

This practice is meant for you to clear your own personal space. This is not meant to clear another individual's home, which involves more nuanced work that is beyond the scope of this article. For space that you feel is actually haunted, I recommend seeking the assistance of a Reiki Master who is trained in Holy Fire.

How Will This Work?

In this process, you'll prepare your space and then do an energetic cleanse, which will cleanse, protect, and bless the energy of your home. This shifts the frequency within your space, which can ripple outward and extend a breath of fresh air into many other aspects of your life.

The protocol outlined below is based on indigenous knowledge, nature-based practices, feng shui, and divine guidance. Please be sure to read through the entire article before you get started.

How and What to Prepare

As with many things in life, most of the heavy-lifting of space clearing is in the preparation. But stick with me—it will be so worth it! If you have a limited amount of time, figure out where you can break up the work below and perhaps do a little bit each day.

TIME - The time needed for this space clearing will depend on the size of your home and how much physical stuff is already in it. After completing the prep work, you could do the whole energetic cleanse in one morning or an afternoon. For a large house, you might need a full day. Ideally, you would do the preparation below in advance (taking as much time as you need for the prep) and then do the cleanse in a single day. However, if you need to break it up into pieces, I recommend completing the cleanse within a single week.

MATERIALS: All of these are suggestions. If you don't have access to certain materials, use the power of your mind's eye and visualize any components you'd like to utilize.

- Small altar cloth (or placemat, scarf, or any other small piece of fabric)
- Bell, chime, or singing bowl
- Journal (or paper) and pen
- Candle
- Small bowl of water
- Small bowl of salt
- Potted plant (or fresh flowers)
- Selenite crystal (or smudge, like a cinnamon stick or mugwort bundle)

INTENTION: What is your intention for this space clearing? Take five minutes or more to journal about what kind of energy you want in your space and in your life. Are you craving resilience? Do you want to call in abundance? Are you ready to let go of limiting beliefs? Do you simply want a fresh start?

Write down a word or short phrase to help guide the space clearing process. Do not skip this step! This is the energy that you'll be anchoring into your home. If you're not sure, you can always set an intention for health and happiness.

THE PHYSICAL CLEARING: Do this physical clearing in the days leading up to the energetic cleanse. If you're short on time, just do the best you can with the intention that you will continue to keep your space physically clear and tidy going forward. Remember that the physical supports the energetic. Grab a couple of large tote bags (or garbage bags)—designate one as “Donate,” for items in good condition that will be given to charity, and one as “Done,” for items to be thrown out.

Go through each room of your home and intentionally assess every object in the room. I recommend placing your hands on every object as taught by Marie Kondo in *The Life-Changing Magic of Tidying Up*, and asking if the object sparks joy. Does the object create a feeling of warmth within your heart? Does it align with your intention?

Try to do this assessment quickly using your initial gut reaction rather than mental rationalizations. If you're in a rush, use your eyes to scan everything in the space and just pick up the items that you're not immediately sure about. Sort anything that doesn't resonate into the tote bags. This process is key in helping you to release any physical clutter.

For anything that belonged to your ex, unless it now feels like it truly belongs to you, it's best to toss. For items that you may want to save for your children, send those to storage or ask a trusted loved one to hold onto them until your child is ready to take ownership of the item.

The final preparation is to do a deep physical cleaning of your home. Do what you can to thoroughly cleanse and scrub every surface of your home. Most important are the floors and windows. If

possible, use non-toxic cleaning products or basic cleaners like water and vinegar. As you're cleaning, remember the intention you've set for your home.

The Energetic Cleanse

Now that your home is physically clear and tidy, let's dive into the fun stuff!

First, focus—put your phone on Do Not Disturb and turn off any noisy electronics. Take a few minutes to sit in silence and be present with your home.

Next, open up all of the windows. If it's freezing out, at least crack one window in each room.

Start at the (approximate) center of your home and set up the altar cloth in a place that's accessible—the floor is ok as long as it will be safely undisturbed by animals, small children, etc. Place all of the other materials on the altar.

Pause, take a deep breath. Light the candle and speak your intention out loud. Hover your hands above the bowl of water with palms facing the water. Send the energy of love, along with your intention, from your palms into the water—it's ok, just go with it.

You're going to be walking through the rooms of your home with the various altar tools. Take your time with this energetic cleanse and hold a loving intention for your home in your heart as you go.

To begin, you'll cleanse your home by walking in a counterclockwise motion starting in the room where your altar is set up, then proceed to the next adjacent room and continue going room by room, spiraling outward in a counterclockwise direction until you've walked through each room. If you have multiple floors, begin on the first floor, then the basement, then do any upper floors (working from the second floor and continuing upward, if needed).

First, take your selenite, salt, and bell. Within each room, walk the selenite in a counterclockwise

motion sweeping it along each of the four walls (keeping the crystal a few inches away from the wall). At each corner, hover the selenite from the floor towards the ceiling and back down to clear any stuck energy.

Next, take another pass counterclockwise in the room and clap your hands in each corner going up and down a few times similar to the selenite clearing but instead with a vigorous applause. You may notice a shift in the sound of your claps as you go, changing from a duller sound to a sharper one.

After clapping out each corner, ring the bell three times from the center of the room, allowing the sound to reverberate until it stops on its own.

Finally, take the salt and, with gratitude, toss a pinch out of each window for protection.

Repeat the above steps in each room. Once completed, you can either close the windows or keep them open.

Return to your altar and take the bowl of water and plant to proceed with blessing your home.

For this part, you'll place the plant in the center of the room and then walk in a clockwise motion though your home and within each room. Dip your fingertips into the bowl of water and sprinkle the water all around each room as you walk. You could also use the head of a flower or plant leaves instead of your fingertips. As you do this, say your intention either out loud or in your mind. The presence of the plant will bless each room and infuse the space with a vibration of freshness. Repeat in each room.

Next, return to your altar. Express your gratitude for this cleansing, protection, and blessing either out loud or in your mind. Sprinkle any remaining salt around the exterior of your home for additional protection. Give any remaining water to the earth or to a houseplant. Write down in your journal any

intuitive messages you received during the cleansing.

For bonus points, you can complete the blessing by singing and dancing joyfully throughout your home. You could also play any music that makes you feel calm and relaxed to extend the blessing and invite in a spacious feeling of restoration. (If you're looking for a recommendation, check out my album, [The Remembering by The Energetic Well](#), a collection of frequency medicine songs designed to help you return to balance and harmony. Available on Bandcamp and on all music streaming platforms.)

Finally, back at the altar, seal the energetic cleansing, protection, and blessing, with your gratitude. Come into stillness, place your hands on your heart, and let the vibration of thanks radiate outward from your heart center—filling up every corner of your home with thankfulness. Blessed be.



[Listen to The Remembering](#)



Get Your Fresh Starts Gear

5 Tips From a Divorce Professional

with

LORRAINE CONNELL,
TEEN CONFIDENCE COACH

Divorce can feel overwhelming, but the right guidance can make all the difference. Lorraine Connell, a Teen Confidence Coach, is sharing five powerful ways to make the divorce journey a little more manageable—and a lot less stressful.

Lorraine Connell, can you introduce yourself—your name, title, and the work you do?

I'm Lorraine Connell, the founder of Peers Not Fears, where I work with youth and educators to redefine what leadership looks like. My background actually started in environmental science, but after more than 20 years teaching high school chemistry, I realized my real passion was helping students discover their own voices and confidence — not just their grades.

I was that “perfect student” who thought leadership meant having all the answers, and I watched so many young people hold themselves back for the same reason. What led me here was the realization that leadership isn't about control or perfection — it's about connection, empathy, and the courage to learn through mistakes. Now I help schools and organizations build programs that empower students to lead authentically and create communities where everyone feels seen and valued.

What drew you to this profession, and why do you specialize in divorce? Why are you passionate about helping people navigate divorce?

What inspired me to work with people going through divorce or major life transitions is how often confidence — or the lack of it — shapes those experiences. During these moments, it's easy to lose your sense of self and start letting others make decisions for you. I see confidence as a driving skill — the anchor that allows you to reclaim your voice, set boundaries, and move forward intentionally. This is where I come in. My work helps people rebuild that confidence, reconnect with their strengths, and see that even in uncertainty, they still have the ability to lead themselves toward the life they want next.



Photo by Hannah Mac Studio Photography

What are your top five tips for someone going through divorce?

Tip 1: Involve your children in the conversation.

Don't assume you're protecting your children by keeping them out of discussions about the divorce or major changes. While they may not be able to make the decisions, inviting them into age-appropriate conversations helps them feel seen and considered. When kids feel shut out, they often fill in the blanks with their own fears or self-blame. Don't let them create the narrative on their own - it often becomes their fault, when they don't know any different. Being honest, gentle, and clear communicates that they matter and that their voice counts in the family's transition.

Tip 2: Don't hide the pain — guide them through it.

Many parents believe shielding children from sadness or conflict helps, but children sense more than we realize. Instead of pretending everything is fine, model healthy coping and communication. Let them see that it's okay to feel sad, confused, or angry — and that those feelings can be managed with love, support, and honesty.

Shame is often the emotions we feel alone, when we can name and share the feelings it doesn't become a space of shame. If you are afraid to share the feelings with your children your shame may lead to their own shame.

Tip 3: Communicate with schools and caregivers.

Keep teachers, coaches, and counselors informed when family dynamics shift. It's especially helpful for schools to know if your child is moving between two homes, so they can provide extra flexibility — like keeping duplicate materials or offering reminders. A little communication can prevent unnecessary stress or embarrassment for your child.

Tip 4: Avoid putting extra weight on the oldest child.

It's easy to lean on your most mature child for emotional support or help managing siblings, but remember — they're still a kid too. Encourage them to share their feelings, connect with peers, and just be a teenager. They need space to process the change, not the pressure to hold everyone together.

If this is something that you notice happening, naming it can be the pressure release your child needs, and build ways for them to find space for themselves, especially when the pressure is high!

Tip 5: Model what it looks like to start again.

Your Children are watching how you handle this transition. When you show that it's possible to face hard things, make mistakes, and still move forward with compassion, they learn resilience. Your growth gives them permission to believe they'll be okay too — that even in change, there's strength, learning, and a fresh start ahead.

Hiding the challenge sends the message that they need to hide when things are hard. It is very important to admit when we you don't know the answer, this tells our children it is normal not to be all knowing. Something so simple can have the biggest impact!

Out of all your tips, which one feels the most important right now, and why?

Of all the tips, modeling what it looks like to start again one may be the most important. Our children learn more from what we do than what we say, and we don't always know how our actions are being received by them. When we can be open and honest about what we're feeling — the uncertainty, the sadness, even the hope — we show them that this is the real path through change.

We're all going to make mistakes, and that's okay. When we treat divorce as something terrible or shameful, we unintentionally send the message that we are broken. But when we frame it as a moment of learning, growth, and resilience, we show our children that mistakes don't define us — how we move through them does. That's the lesson that helps them carry confidence and compassion into every challenge they'll face.

What does “fresh start” mean to you in the context of divorce?

To me, a “fresh start” isn't just a clean slate or a new beginning in the traditional sense. So often we're led to believe life moves neatly from point A to point B, but in reality — and in every conversation I've had with leaders — the growth happens in the rough patches. A fresh start is about what we learn in those difficult moments and how those lessons shape us on the other side. It's about taking the challenges, the mistakes, and the setbacks, and using them to step forward with more clarity, confidence, and purpose than before.

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



Photo by Hannah Mac Studio Photography

Lorraine Connell | Peers not Fears,
Life Coach for Teens & Teen Leadership Coach
*Able to work with clients in all 50 States and
Internationally*

[Learn more about Peers not Fears](#)

You Don't Have to Navigate Divorce Alone. Start With a Divorce Resource Consult.

Feeling overwhelmed, unsure where to begin, or drowning in Google tabs? A Divorce Resource Consult is your first calm, grounded step forward.

In this 15-minute conversation with Fresh Starts co-founder Olivia Howell, you'll get clarity on what you actually need, which professionals can help, and how to move through your next decisions with confidence — not chaos. No judgment. No pressure. Just clear direction and compassionate support.

Book your FREE consult at divorceresourceconsult.com

Fresh Starts — Support You Can Feel.

10 Essential Questions to Ask a Potential Therapist When Navigating Divorce

Navigating the complexities of divorce is a deeply personal and emotionally charged journey. Whether you're considering divorce, actively going through the process, or working to rebuild your life post-divorce, the right therapist can be a lifeline of support and guidance. However, finding the right fit is crucial. Here are ten essential questions to ask when choosing a therapist for divorce-related support, ensuring you find someone who truly understands your journey.

1. What is Your Experience with Divorce Counseling?

Divorce is a unique life event, and not all therapists specialize in its emotional and practical complexities. Look for a therapist with specific experience in divorce counseling who understands the nuances of grief, co-parenting struggles, and rebuilding self-identity.

2. Are You Familiar with High-Conflict Divorces?

If you're navigating a high-conflict divorce involving legal battles or complex family dynamics, you need someone well-versed in managing high-stress and emotionally charged situations.

3. Do You Offer Support for Co-Parenting Challenges?

Post-divorce co-parenting comes with its own set of challenges. Ask if the therapist can provide strategies for communication, conflict resolution, and supporting children emotionally through the transition.

4. What Therapeutic Methods Do You Use?

Different therapists employ different therapeutic styles—like Cognitive Behavioral Therapy (CBT), Narrative Therapy, or Family Systems Therapy. Understanding their approach can help you decide if it aligns with your needs and healing style.

5. Are You Comfortable Discussing Financial Anxiety Related to Divorce?

Divorce often brings financial concerns that impact emotional well-being. A therapist comfortable discussing financial anxiety, budgeting, and money-related stressors can be incredibly beneficial.

6. How Do You Help Clients Navigate Post-Divorce Life?

Your journey doesn't end with the finalization of divorce papers. A good therapist will help you process grief, redefine your identity, and build a new life with confidence.

7. Can You Support Me Through Legal and Custody Discussions?

While therapists aren't legal advisors, they can provide emotional support and coping strategies during legal discussions, custody battles, and court appearances.

8. What Strategies Do You Use for Managing Divorce-Related Stress and Anxiety?

Divorce can bring waves of anxiety, fear, and stress. Understanding how a therapist manages these emotions can help you gauge their ability to support you effectively.

9. Are Sessions Available Online?

The option for virtual therapy sessions can be a game-changer, especially when juggling legal meetings, work obligations, and parenting responsibilities.

10. Do You Work with Other Professionals Like Mediators or Financial Advisors?

Collaborative therapy that includes communication with mediators, financial planners, or divorce coaches can provide a holistic approach to your healing process.

It's important to remember that... Choosing the right therapist is a powerful step toward emotional healing and empowerment during your divorce journey. By asking these critical questions, you can ensure you're working with someone equipped to support you through the unique challenges of separation and the path forward.



Jenny Says So

The Group Hang After the Breakup

Dear Jenny,

I feel like I'm living in an etiquette gray zone and I don't know what's "allowed." My ex and I shared the same friend group for years. We did birthdays, beach days, dinners, all of it. Now that we're divorced, I'm trying to be mature and not make people "choose sides," but I'll be honest: when I find out my ex is invited to something, my stomach drops.

It's not that I want to control anyone. It's that I'm still healing, and I don't want to spend every social gathering bracing myself, monitoring my facial expressions, or pretending I'm fine when I'm not. Sometimes I just want to relax and be myself again—without the emotional whiplash of seeing the person who broke my heart holding court at the same table.

Is it rude to ask friends not to invite my ex to group events? How do I say it without sounding dramatic or forcing people into the middle?

Love,
Stressed Out in Salt Lake City

Read Jenny's response →

Dear Stressed Out in Salt Lake City,

It's not rude to ask. It's rude when people pretend "neutral" means you should silently tolerate pain so everyone else can stay comfortable.

Here's the etiquette truth: you're allowed to request a softer landing. Your friends may not be able to accommodate every time—but you can absolutely name what you need while you're in the early (and tender) chapter.

The key is clarity + generosity + choice. You're not issuing demands. You're offering information so people can host thoughtfully.

Try this script:

"Quick check-in. As I'm still healing, it's hard for me to be at smaller group hangs where [Ex] is invited. If you're planning something intimate, I'd really appreciate a heads-up—and if it feels easier, I'd love if we could do some gatherings where it's just one of us at a time for now. No pressure to 'pick sides'—I just want to take care of my nervous system while I find my footing."

If they can't accommodate, the next etiquette move is yours: opt out without guilt.

"Thank you for telling me. I'm going to sit this one out, but I love you and I'll catch you soon."

That's not drama. That's boundaries with manners.

Here for you, always —

Jenny

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

Listen to Jenny Says So

Ask Jenny a Question



Routines to Support Your Wellbeing



by Emma Worth, LICSW and Therapist

Learn more about Emma Worth, LICSW, LCSW

Implementing a few new routines is a simple but powerful way to support your wellbeing and resilience during divorce. When many aspects of life are changing, the reality of uncertainty and unpredictability comes into high relief. You may be moving, separating finances, getting accustomed to the rhythm of life without a partner. Much structure has been lost, which is incredibly disorienting and stressful, whether or not it was by choice.

By adding just a few new and simple routines into your daily life, you can create supportive structure in your changing world. The goal is not to deny the fact that things are changing day to day. It is for you to intentionally communicate to your nervous system that there is in fact some predictability to hold you along the way, thus activating a safety response that is a better foundation for making decisions and managing stress.

Below are examples of simple routines and rituals that can be easily customized to support you wherever you are in the process. These are NOT meant to be aspirational! They can be 30 seconds long or 20 minutes. All that matters is that they are easy to implement and repeat, and that they bring a sense of stability and comfort. Just pick a few that work for you.

Morning Routine/Ritual: How we start the day sets the tone. We cannot choose how we feel when open our eyes, but we can choose what we do next. A cup of coffee and a shower before the kids get up. Taking 5 minutes to review the calendar and look for free moments. A few sun salutations, a big self-hug, glancing at a picture of beloved family and friends, reading an inspiring affirmation or poem.

Confidence Routine: Begin a practice of identifying 3 things you did well during the day. Keep it small and simple. You are looking for tiny triumphs: figuring out where you are going to grocery shop now. Taking out the trash if your ex used to do it. Waiting to send that email you drafted in a frenzy. Staying calm with your kids when you were running late.

Life Admin Routine: Everybody has to grocery shop, prepare meals, do laundry, stay organized, and clean up. And very likely, the way you used to complete these tasks needs to change. Find a few moments when you can feel grounded and relaxed enough, pick one task and make a new plan: maybe you put on music and tidy up before getting ready for evening rest. Maybe you find a new dish or two that you can batch cook and have for lunch throughout the week.

Connection Routine: Plan a practice of regularly connecting and reaching out to people who support you or to women who are going through something similar. Text family members good night to let them know you made it through the day and say good night. Establish a weekly meeting with a caring mental health professional. Plan phone calls throughout the week with women you met in a divorce-related group. Start giving your child 3 kisses on the forehead before school just because.

Peace of Mind Routine: Set aside a time to write down 1-3 things you spent time worrying about during the day that were outside of your control. Practice locating that understandable wish to manage, naming it, and letting it go with an extended exhale. Clarify what actually is within your sphere of control and write that down too. It's a relief to clarify how you intend to expend mental energy.

Self-Care Routine: This looks different for everybody, and what it looks like for you may be changing every few weeks. Perhaps it's a plan to get outside for a walk or a cup of tea and an afternoon nap. A plan to move your body. Planning time for sleep. Simply allowing yourself time to enjoy a hobby that still brings you a sense of being grounded, peaceful or happy, even though you have a long list of things to do.

Self-Compassion Routine: Find a daily time to identify a situation where you didn't show up as your best self or a moment when you felt inadequate. Maybe you stayed up too late again, or you were impatient with one of your kids. You can choose to place a hand over your heart or just practice speaking to yourself with warmth and kindness. Remind yourself that you are human, with permission to be imperfect and make mistakes. Soothe yourself by saying aloud that this experience is what connects you to other imperfect humans.

Gratitude Routine: Start a practice of writing down 3-5 things you were grateful for in the day. You can focus on the little things, like having a heated home to be in, someone who was kind or supportive, finding a spare set of car keys when you couldn't find yours in a rush. You can focus on simple pleasures: the sound of rain falling, the smell of coffee brewing, the peaceful look of a child sleeping. Focusing on what we are grateful for contributes to a sense of wholeness and wellbeing even through life's greatest trials.

Bedtime Routine: How we ease into the day's ending is also powerful and important. How we unwind is different for each individual, but having an evening routine can provide a sense of stability and cue your body that it's time to get sleepy. Find what is pleasurable and what works for you. Give yourself some time to watch a favorite TV show. Light a candle and take a bath or shower. Use a sleep or meditation app. Listen to music and do some stretching, crochet or coloring.

It makes sense that during divorce and big life transitions the nervous system is on high alert trying to anticipate and adapt. It's telling us to keep going and to avoid slowing down at all costs. The goal here is not to get around the uncertainty, the lack of predictability, or the reality that things are in flux from day to day. That's the truth. However, by putting in place just a few simple routines that work for you, you are giving your system a chance to register that- even with all the uncertainty and change- you still have agency. You still have choices. There is still a sphere where you can exert control. You can create consistency. You are selecting and repeating a gentle cue to your system: you are okay, there is an order, there is safety and care available to you here. And that is going to be a much better foundation for you to be to achieve clarity, make decisions, and meet the challenges that arise from one day to the next.

Here's How Working With a Certified Divorce Financial Analyst® Can Help You

with

MELISSA PAVONE, CDFA®

If you've ever wondered what role a Certified Divorce Financial Analyst® (CDFA®) plays in the divorce process, you're not alone. Today, Melissa Pavone'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?

I'm Melissa Murphy Pavone, CFP® and CDFA®.

I help individuals navigate the financial side of divorce so they can make informed, confident decisions. I meet people exactly where they are emotionally and financially and guide them step by step. While clients are often focused on just getting through the day, I'm looking at the bigger picture, helping them understand how today's decisions will impact their life five, ten, and twenty years down the line.

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

What drew me to this profession is both professional and deeply personal. As a CFP, I saw how emotional stress can cloud judgment and lead to decisions that have long-term consequences. I am also a child of divorce. I chose to specialize in divorce after watching my mom make financial decisions with her heart, not her head, during her own divorce, choices that ultimately impacted her financial future. That experience stayed with me. Divorce is a pivotal financial crossroads, and I want to help people slow down, gain clarity, and make thoughtful decisions they won't regret years later.



What exactly does a Certified Divorce Financial Analyst® (CDFA®) do during the divorce process?

A CDFAs help bring financial clarity to the divorce process. I analyze cash flow, assets, debts, taxes, and future financial scenarios so clients understand the true impact of different settlement options. While attorneys focus on legal rights and mediators manage the process, I focus on the numbers and the long-term outcomes, showing how today's decisions may affect life five, ten, or twenty years from now. My role is to translate complex financial information into clear, practical guidance so clients can make informed, confident decisions and avoid costly mistakes or future regret.

What are the biggest misconceptions people have about your role?

One of the biggest misconceptions is that my role is only about crunching numbers or creating spreadsheets. While analysis is important, a CDFAs does much more than that. I help clients slow down, understand their options, and see the long-term impact of their decisions. Another misconception is that I replace an attorney, I don't. I work alongside legal and mediation professionals, focusing on financial clarity, education, and future planning so decisions are thoughtful, informed, and aligned with a client's long-term well-being.

At what stage in divorce should someone consider working with a Certified Divorce Financial Analyst® (CDFA®)?

I meet my clients where they are. Ideally, as early as possible, even before a divorce is filed. The earlier a CDFAs is involved, the more clarity and control a client has over the process. I help clients understand their full financial picture, prepare questions, gather documents, and evaluate options before positions harden or costly mistakes are made. That said, it's never too late. Whether someone is just contemplating divorce, actively negotiating, or reviewing a proposed settlement, a CDFAs can provide insight into the long-term financial impact and help ensure decisions are made with confidence rather than pressure or fear.

What are the top ways you help clients during divorce?

I help clients in three core ways. First, I create financial clarity by organizing and explaining cash flow, assets, debts, and taxes so nothing feels hidden or confusing. Second, I model different settlement scenarios to show how decisions will impact their lifestyle and financial security five, ten, and twenty years down the road. Finally, I act as their financial ally helping clients slow down, ask better questions, and make thoughtful decisions rooted in logic and confidence rather than fear, guilt, or pressure.

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

Divorce feels overwhelming when everything is happening at once and nothing feels clear. Working with me helps slow the process down. I break the financial side into manageable steps, explain things in plain language, and help clients understand what actually matters versus what feels urgent in the moment. While clients focus on getting through the day, I'm holding the bigger picture, so they don't feel alone carrying the weight of every decision. Clarity reduces fear, and with clarity comes confidence, calm, and better outcomes.

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

After working with me, clients usually feel clearer, calmer, and more confident. They understand their financial reality, know what questions to ask, and feel prepared to make decisions rather than react under pressure. Many tell me they sleep better, communicate more effectively with their legal team, and feel empowered advocating for themselves. Most importantly, they leave the process knowing they made informed choices, decisions they can stand behind years later, without the lingering fear or regret that often follows divorce.

What's one example of how your work has made a big difference in someone's divorce journey?

One example that stands out is a client who was ready to agree to a settlement simply because they were exhausted and wanted the process to be over.

Divorce fatigue is real. On the surface, the agreement seemed fair, but when we modeled the long-term impact, it became clear it would have created serious cash-flow challenges within a few years. By slowing down and walking through the numbers together, the client gained clarity and confidence to advocate for adjustments. They ultimately reached a settlement that supported both immediate stability and long-term security and avoided years of financial stress and regret.

What's one piece of advice you'd give someone thinking about hiring a Certified Divorce Financial Analyst® (CDFA®)?

Do it, you won't regret it. Divorce decisions are permanent, and the financial implications can last decades, making this one of the most important investments you'll ever make. Having a financial professional in your corner can save you from costly mistakes and long-term regret. And if it's not me, that's okay, I'm always happy to help you find a trusted colleague who's the right fit for you and your situation.

Divorce decisions are permanent, and the financial implications can last decades.

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

I'm a true team player and a firm believer that the best divorce outcomes come from the right team. Clients need emotional, financial, and legal support and when each professional stays in their lane, the process works better for everyone. I collaborate closely with attorneys, mediators, therapists, and divorce coaches, providing clear financial analysis

that supports the legal process without overstepping it. When everyone respects their role and communicates, clients benefit from three professionals working together to support them holistically and efficiently.

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



Photo by Mark DiConzo

Melissa Pavone | Certified Divorce Financial Analyst®
Able to work with clients in all 50 states

Mindful Divorce Partners

What to Consider if You're Considering Filing a DIY Divorce

Divorce is never easy — and when you're thinking about handling it yourself, it can feel even more overwhelming. Maybe you're trying to save money, avoid a messy courtroom battle, or just keep things as simple as possible. Whatever your reason, a DIY divorce can be a smart option for the right situations — but it's not a one-size-fits-all solution. Before you dive into paperwork and court forms, it's important to understand what's involved, where you might need extra support, and how to protect yourself emotionally, legally, and financially along the way.

Let's break down what you need to consider before you take the DIY route.

DIY Divorce Guide: Is Self-Filing Right for You?

What is a DIY Divorce?

DIY divorce—also called self-filing—means you complete and file your own divorce paperwork without hiring an attorney. You'll typically handle the entire process through your local family court by downloading or picking up the necessary forms and submitting them directly.

Who Should Consider DIY Divorce?

Self-filing is best suited for people who:

- Agree on major issues (custody, property division, support)
- Have limited shared assets and no significant debt to divide
- Are not in a high-conflict dynamic with their ex
- Are able and willing to read instructions carefully and complete court paperwork
- Don't feel emotionally or legally overwhelmed navigating the court system

It's a great option for:

- Couples without children
- Individuals in short-term marriages
- Stay-at-home parents or low-income earners looking to minimize costs (with support!)

Pros of Self-Filing for Divorce

- **Cost Savings:** Attorneys can cost thousands; self-filing is often free or very low-cost (filing fees may apply).

Privacy: You control your paperwork and don't have to share your personal story with a third party.

- **Empowerment:** For some, handling their own divorce is a way to reclaim autonomy and confidence.
- **Speed:** In uncontested cases, the process can often move faster without back-and-forth legal delays.

Cons and Risks of DIY Divorce

- **Complexity:** If there are pensions, real estate, custody arrangements, or complicated financials involved, you could make costly mistakes.
- **Emotional Stress:** Handling everything yourself while going through grief, stress, or anxiety can feel overwhelming.
- **Lack of Legal Protection:** Without legal guidance, you might sign something unfair or miss out on what you're entitled to.
- **Court Rejection:** Incorrectly completed paperwork may be rejected, causing delays and frustration.

Who Should Not Consider DIY Divorce?

- You have a **history of abuse**, power imbalance, or coercion in the relationship
- There's **significant conflict** or lack of cooperation between you and your ex
- Your divorce involves **complex financial assets**, immigration concerns, or business ownership
- One party has **already hired a lawyer** or filed first with terms you don't agree with
- You're unsure of your **legal rights** and protections, especially regarding custody or alimony

Some Considerations to Make Before Filing a DIY Divorce:

Get Organized First: Before filing, gather all relevant documentation, including:

- Marriage certificate
- Proof of income for both spouses
- Tax returns (last 2–3 years)
- Asset and debt information (mortgages, bank accounts, credit cards, retirement accounts)
- Custody agreements or parenting schedules (if applicable)
- Prenups or postnups (if they exist)
- Pro Tip: Create a shared folder (physical or digital) where everything is easily accessible.

Know Your State's Specific Laws and Filing Process: Every state (and sometimes county) has its own requirements for:

- Residency (you often have to live in the state for a certain amount of time)
- Waiting periods before the divorce is finalized
- Child support formulas
- Property division rules (community property vs equitable distribution)
- Don't assume what works in one state works in yours—check your local family court website or clerk's office.

Budget for Filing Fees and Other Costs: Even if you're doing it yourself, there are costs to consider:

- Filing fees (usually \$100–\$500 depending on your state)
- Fees for serving papers
- Notary fees (some documents must be notarized)
- Optional fees: parenting classes, court-certified mediators, certified copies
- If you can't afford these, many courts offer a fee waiver based on income—ask the court clerk how to apply. [Learn more about that here!](#)

Don't Skip Mediation if Needed: Just because you're self-filing doesn't mean you can't get help resolving issues. Mediation is:

- Often cheaper than hiring lawyers
- Less adversarial than court
- Useful if you and your ex need help agreeing on terms like custody or asset division
- Some states even require mediation for custody issues before finalizing the divorce
- [Learn more about mediation here!](#)

Think Through Custody and Co-Parenting

Details: If kids are involved, the parenting plan is crucial—it must be detailed and realistic and include:

- A regular schedule (including holidays and school breaks)
- Transportation logistics
- Communication expectations
- How decisions will be made (education, healthcare, etc.)
- Judges appreciate clarity and cooperation—and so do kids.
- [Learn more about parenting plans here!](#)

Be Honest With Yourself About the Emotional Toll:

Divorce is not just legal—it's deeply emotional. Self-filing can:

- Feel empowering, but also lonely
- Leave you vulnerable if your ex turns adversarial mid-way
- Require you to advocate for yourself when you may be exhausted or overwhelmed
- Make space for therapy, support groups, or coaching. It's okay to pause and ask for help even if you started DIY. [Learn more here!](#)

Protect Your Privacy and Security: Make sure to:

- Update passwords and secure shared digital accounts
- Open your own bank account (if you haven't already)
- Remove your ex's name from shared bills, insurance, or lease agreements
- It's part legal, part logistical, and all essential.

Understand What “Finalizing” Really Means: Once your divorce is approved:

- You’ll receive a Judgment of Divorce (or similar court order)
- Some responsibilities might extend beyond the court ruling, like retitling property, closing accounts, or enforcing the parenting plan
- Keep copies of everything, and stay on top of post-divorce to-do items.
-

You are absolutely capable of self-filing if it’s the right fit—and it can be a powerful way to take back your life on your own terms. But the most successful DIY divorces are the ones supported by organization, clarity, and outside resources when needed.

Remember: *"Do it yourself" doesn't mean do it alone."

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](#)

[Buy Your Printed Copy](#)

Growth and Healing During Divorce: Learning From the Past Without Living There



by Jill Kaufman founder of Divorce Coach Jill

Learn more about Divorce Coach Jill

It's easy to focus on the negatives of divorce - the overwhelm, stress, loneliness - I could name a lot of them. But there are positives and most people don't recognize the positive things that can come from divorce. The one that is rarely talked about is the growth and healing that you can experience as you go through divorce. Divorce offers a rare opportunity to reflect, heal, and understand yourself in a way that everyday life rarely allows.

True healing comes from learning not just about what didn't work in the marriage, but about how you showed up, what patterns you repeated, and what you want to do differently moving forward. This is where accountability becomes powerful - not as a punishment, but as a tool for learning, growth and healing.

Moving Beyond Guilt and Blame

Many people get stuck in one of two emotional loops during divorce. Either they blame their former partner for everything that went wrong, or they turn all the blame inward and carry an overwhelming sense of guilt. Neither path leads to healing. Blame keeps you stuck in anger.

Guilt keeps you stuck in shame. Accountability is different. It asks you to look honestly at your role without condemning yourself. One of the healthiest ways to begin this shift is through reflection without judgment. Focus on your actions, not your character. Instead of asking, "What's wrong with me?" or "Why did I fail?", try reflecting on specific moments or patterns.

Journaling can be helpful here. Write about particular conflicts and ask yourself:

- How did I respond when things got difficult?
- What did I avoid saying or doing?
- Where did I shut down, react emotionally, or overextend myself?

The goal isn't to label yourself as "good" or "bad." It's simply to observe what happened. When you remove judgment from reflection, insight and growth becomes possible.

Letting Go of Toxic Guilt

Guilt often disguises itself as responsibility, but the two are not the same. Healthy responsibility leads to change. Toxic guilt only leads to suffering.

When guilt shows up, pause and ask yourself: Is this helping me grow, or is it just making me feel worse? If it isn't pointing you toward something you can change or learn from, it's likely not serving you.

Another important question is whether you're holding yourself to a harsher standard than you hold others. Many people are far more compassionate toward their friends and family members than they are toward themselves. Treat yourself as you would a good friend and show kindness. We all deserve that. Healing requires empathy, not self-punishment.

Understanding the Inner Critic

Most people have an inner critic, a voice inside their head that tells them what they did wrong. It's a harsh, judgmental voice that replays mistakes,

exaggerates failures, and insists you should have known better.

The inner critic often holds you to unrealistic expectations, expecting perfection, emotional maturity at all times, or wisdom you didn't yet have. Once you recognize this voice, you can begin to separate excessive self-condemnation from healthy accountability. Accountability says, "I can learn from this." The inner critic says, "This proves I failed."

Accountability as a Path to Freedom

Accountability is key to changing past patterns. For example, if you didn't stand up for yourself during your marriage, and you let things go on that you weren't ok with, that's something you can take accountability for. Recognize that you didn't set healthy boundaries and don't blame your ex for that. It's our responsibility not only to set boundaries but to know what to do when someone doesn't respect our boundaries. We can learn how to set healthy boundaries by working on it in all of our relationships. We can read books, journal and go to therapy to work on our issues.

When you take responsibility for your part without shame, you can make your future better than your past. You can reclaim your power. You can stop being defined by the marriage that ended and start shaping the life that comes next.

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.

[Download the ePub or PDF for FREE](#)

[Buy Your Printed Copy](#)

Divorce and Retirement: What No One Tells You About Splitting IRAs and 401(k)s

Divorce is an emotional and financial rollercoaster that can impact nearly every aspect of your life—including your retirement savings. While most people focus on dividing the family home or negotiating custody arrangements, retirement accounts like IRAs and 401(k)s often get less attention, even though they are typically among the largest marital assets. In this guide, we'll break down everything you need to know about splitting IRAs and 401(k)s during a divorce so you can protect your financial future and avoid costly mistakes.

Protecting Your Retirement During Divorce: A Guide to IRAs and 401(k)s

Understanding Marital vs. Separate Property

Before diving into the specifics of splitting retirement accounts, it's important to understand the difference between marital and separate property:

- **Marital Property:** Assets acquired during the marriage, regardless of whose name is on the account. This includes contributions made to IRAs and 401(k)s during your marriage.
- **Separate Property:** Assets owned before the marriage or received as a gift or inheritance. Contributions to IRAs or 401(k)s made before marriage are generally considered separate property, although any appreciation during the marriage may be subject to division.

Most states follow equitable distribution laws, which means marital property is divided fairly but not necessarily equally. A few states adhere to community property laws, which typically split marital property 50/50.

How IRAs Are Split in Divorce

Individual Retirement Accounts (IRAs) can be divided in a divorce through a Transfer Incident to Divorce. This is a tax-free transfer that requires specific legal language in your divorce decree. Here's what you need to know:

- **Divorce Decree Must Specify the Transfer:** For the transfer to be tax-free, it must be explicitly stated in your divorce decree.
- **New IRA Account May Be Required:** The receiving spouse may need to open a new IRA account to accept the funds.
- **Avoiding Taxes and Penalties:** If done correctly, neither spouse will incur taxes or early withdrawal penalties.
- **Investment Options Stay the Same:** The receiving spouse can continue to invest the funds as they choose, within the constraints of the IRA.

How 401(k)s Are Split in Divorce

401(k) accounts are treated differently than IRAs and require a Qualified Domestic Relations Order (QDRO). This legal document allows for the division of a 401(k) without triggering taxes or early withdrawal penalties.

1. **QDRO is Essential:** A QDRO must be approved by the court and the 401(k) plan administrator before any funds are transferred.
2. **Options for Receiving Spouse:**
 - Rollover into an IRA (avoiding taxes and penalties)
 - Leave the funds in the original 401(k) account
 - Take a lump-sum distribution (subject to taxes and possibly penalties)
3. **Tax Implications:** If the receiving spouse chooses a lump-sum distribution, it's considered taxable income.
4. **Timeline Matters:** The transfer process can take weeks or even months, depending on plan administrator policies.

Common Pitfalls to Avoid

- **Not Understanding Tax Implications:** Mistakes during the division process can lead to unexpected tax bills.
- **Failing to Account for Market Fluctuations:** The value of retirement accounts can change between the time of valuation and the time of division.
- **Overlooking Beneficiary Designations:** Update your beneficiaries after the divorce is finalized.
- **Ignoring Early Withdrawal Penalties:** Be aware of penalties if you try to access funds too early without proper procedures.

Next Steps

- If you're navigating divorce and have retirement accounts to consider, it's crucial to:
- Consult with a Financial Advisor: They can help you understand the long-term implications.
- Work with an Attorney Experienced in Divorce Law: Proper legal documentation is essential.
- Review Your Accounts Thoroughly: Make sure you understand what you have and how it will be divided.
- Dividing IRAs and 401(k)s during a divorce doesn't have to be overwhelming. With the right planning and guidance, you can protect your financial future and ensure you're set up for long-term stability.

The Divorce Support Book We've All Been Waiting For – Unhitched: The Essential Divorce Guide for Women

When I went through my own divorce, I remember desperately wishing there were more real resources out there. Not just legal advice or financial calculators—but emotional guidance. A voice that could sit with me in the mess, look me in the eyes, and say, You're not broken. You're becoming.

That's exactly what [Oona Metz](#) offers in her groundbreaking new book, [Unhitched: The Essential Divorce Guide for Women](#).

Oona is one of our trusted [Fresh Starts Experts](#), a nationally recognized therapist who has been supporting women through every stage of divorce for over three decades. She knows what this journey looks like—not just on paper, but in your heart. And in [Unhitched](#), she weaves together wisdom, lived experience, and practical psychological tools to help you move through divorce in a way that is clear-eyed, compassionate, and deeply empowering.

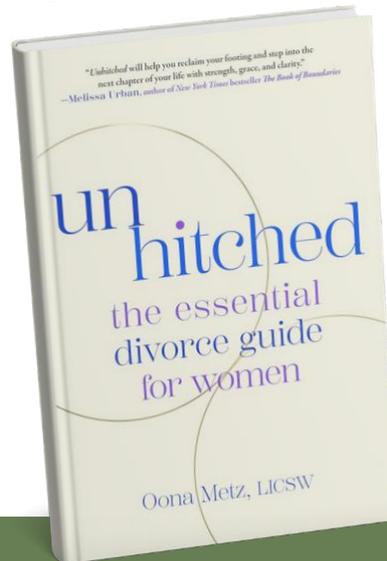
This isn't just a guide. It's a companion.

Whether you're still deciding whether to leave, figuring out how to co-parent without losing your mind, or rebuilding your sense of self after it all falls apart, this book meets you exactly where you are. With topics like the five stages of divorce grief, establishing boundaries, supporting your children, rediscovering your identity, and dating again—Oona speaks directly to the emotional reality of this transition in a way that makes you feel seen.

What I love most is how inclusive and honest this book is. It's written for all women, including those in LGBTQ+ relationships. And it's not about bouncing back—it's about growing forward.

I truly believe [Unhitched](#) will change lives. It's the kind of book that makes you breathe easier, cry in relief, and say, "Finally. Someone gets it." It's the book I wish I had—and the one every woman navigating divorce deserves.

So here's your invitation: order [Unhitched](#) now. Do it for yourself. Do it for the friend who's secretly struggling. Do it because this book is going to change the conversation around divorce—and you deserve to be part of it.



Order Your Copy of Unhitched

I Said I Was Getting A Divorce: How to Avoid What Happened Next



by Erin Snow of Seacoast Listening Lounge

Learn more about Seacoast Listening Lounge

This is going to sound weird, but I think I was more scared to tell my friend about my divorce than I was to tell my kids. That sounds wrong, right? I knew she wasn't a fan of divorce from a religious perspective, but also because her parents divorced when she was a kid and she was still dealing with it.

So we took the kids to the beach to hang out and when they were playing in the water, I said, "hey, so I have to tell you something. We're getting a divorce."

I think she was stunned, wasn't sure she heard me right. And then said, you can't do that. And started to cry. She started to cry. I was getting the divorce and she was acting like it was happening to her. Now I respect that my announcement probably brought up a lot of pain for her, but, hey, when your friends says, "I'm getting a divorce", don't make it about you.

One of the reasons it took me so long to make the decision to move forward with my divorce was I didn't want to lose my friends. I hadn't had a friend group for a really long time, and suddenly I was hanging out, going on vacations together, having girl talk (ok, they talked and I always listened), so it was scary to think I might lose that.

And I was right to be scared. So when your friend tells you they are getting a divorce, don't bail on them. This is the time to invite them to MORE. Not treat them like pariahs. No joke, when this all happened it was during COVID when all the restaurants were shutting down. And you could only have a set number of people at each reservation. I suddenly found myself cut from the invite list because my party of 1 created an odd seating chart and so they found another couple to round out my spot.

You'll want to know the details. Of course you want to know the details. Part of it is curiosity but the other part really does want to understand. Sometimes people don't want to share the why.

Don't push for the reason. I remember when I told my friends. They kept asking, well why? What did he do? There has to be a reason. They did not accept my "growing apart" explanation. There was a reason. He cheated on me. He didn't prioritize our family, but I didn't want to share those things. I was afraid I would be judged. And what would happen if I told them and we decided not to get a divorce, what then? They would hate him.

I also had FOMO for my kids. Their kids were friends with my kids. If they knew what an a-hole my husband was, I was afraid our kids would stop getting invites. So I protected him at my expense. They thought I was a whore. If not him, it must have been me.

Ok, so what can you say? If I knew I could trust my friends with one of the hardest things in my life, I would have shared the details, or at least some of them. In some ways, giving them no information allowed their imaginations to run wild and they filled in the blanks. But had I known I could share without judgment, that probably wouldn't have happened. So when your friend shares they are getting divorced, skip the judgment and go right to being a safe space for them.

It's ok if you have no idea what to say. It's ok to say, I have no idea what you are going through but I'm here for you and I'm so sorry this is happening.

Avoid going into fix-it mode and telling them the shark of a divorce attorney they need to call right away. They are likely overwhelmed and getting inundated with your well meaning advice will just stress them out more.

OHHHH, definitely don't ask them this, "did you think about Christmas? (or whatever big holiday you celebrate). Of course they thought about Christmas! Reminding them that they will be spending holidays alone without their kids might just push them back into a marriage they don't want to be in.

The divorce news is going to be big and everyone will be wrapped up in it for a little bit, and then it will fade. You'll go about your life. You'll see them going about theirs, and maybe you think everything is OK. Everything is likely not OK. There will be nights where your friend will be alone. The first night they don't have their kids, show up with a bottle of wine and a good movie. Keep asking them

out or to stay in. Keep showing up for them.

You will get it wrong. You'll mean well and say the wrong thing. That's not the important part. The important thing is to listen. To ask what they need and how they need it. Fight the urge to fix it. Fight the urge to trash talk their ex (unless that is exactly what they need!). Keep their secrets secret Divorce isn't tabloid fodder that needs to be spread like wildfire in car line.

Respect your boundaries and what you can take on. It's a lot. Know when to call in reinforcements. That's not failure. It doesn't make you a bad friend. It makes you the best friend. Because you know your friend is struggling, you want to help, but you know you can't do it alone.

Call Fresh Starts. Get the referrals. Let me support the friend going through the divorce. And let me support you, the friend who is helping to pick up the pieces.



Cheat Sheet: When a Friend Says 'I'm Thinking About Divorce'

WHAT NOT TO DO

- ✗** Do not make it about you. Do not center your beliefs or your trauma.
- ✗** Do not bail. Keep inviting them. Include them more, not less.
- ✗** Do not interrogate. Accept what they are willing to share.
- ✗** Do not go into fix it mode. Offer solutions only if asked.
- ✗** Do not guilt them with holidays or parenting fears. They have already thought about it.
- ✗** Do not gossip. Protect their story.

WHAT TO SAY INSTEAD

- ✓** I'm here for you.
- ✓** I'm so sorry you're going through this.
- ✓** You can share as much or as little as you want.
- ✓** I don't know what to say, but I care about you.
- ✓** What do you need from me right now?

KEEP SHOWING UP

- ✓** The first night without their kids.
- ✓** The quiet house.
- ✓** The holidays.
- ✓** The random Tuesday when it all hits.
- ✓** Invite them. Text them. Sit with them.

WHEN IT IS MORE THAN YOU CAN HOLD

- ➔** Supporting someone through divorce is heavy. It is okay to call in reinforcements.
- ➔** Fresh Starts Registry connects individuals navigating divorce with trusted professionals, resources, and guidance.

I'm Divorced and a Divorce Professional—Here's What I Learned

with

KELLI SEDWICK-DRUMMOND

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 Kelli Sedwick-Drummond, a Divorce Coach, Personal Growth & Empowerment Coach, whose work helps clients find clarity, strength, and a true fresh start.



Photo by Jacklyn Cotton Photography

Kelli, what was your divorce journey like—what season of life you were in, the biggest challenge, and what supported you most?

I filed for divorce in 2021 after 20 years of marriage. The kids were 18, 16 and 11 years old at the time. I did not want them to end up in a marriage like mine. It was absolutely necessary to break the cycle of hidden abuse in order for each of us to heal. I had no family support and navigated the entire process my own. I read books and thought I knew what I was doing, but I made so many mistakes. I hired the wrong attorney, was given bad advice and took one financial hit after another.

I came across a certification program for becoming a divorce coach. It inspired me to be the support for others that I wish I'd had while I was going through it. I also went through an extensive mastery coach training program to expand my work into personal growth and empowerment. I spent so much time focusing on getting through the next hurdle, the next

moment, the next day that I didn't even think about what I wanted my life to look like after it was all over. It is my mission to improve the process, wipe out the stigma, cheer people on and celebrate with them in their fresh start. There is nothing more beautiful than realizing you can build a beautiful life on the other side!

Time with friends saved me during my divorce. Exercise is essential to me for stress management, and I've recently been meditating and doing breathwork. Time in nature and reading were helpful - inspiring books helped me get my footing again.

Knowing what I know now, I would have assembled the right support team from the very beginning. Conflict is expensive, yet advocating for yourself is also really important! I also realized divorced people are awesome.

What's one thing your own divorce taught you that you couldn't have learned otherwise? Looking back, what would you do differently in your divorce? What surprised you most about the divorce process?

Divorce Lesson: I am resilient, strong and I deserve to be happy! I spent so many years being miserable, thinking that was how everyone's marriage was - I was completely wrong.

I would have immediately hired a CDFA, Divorce Coach, Divorce Mortgage Professional and got myself into therapy much sooner.

I had no idea the divorce process is so slow through the court and how archaic the family court system is. I didn't even know what mediation was or that you did not have to go to court.

How does your personal divorce experience shape the way you work with clients now? Do you feel your divorce gave you a different kind of empathy for clients? How so?

I feel what they are going through deep in my bones. Having lived through it definitely gives me a deep empathy for my clients. It's also important to be able to hold clear space for clients since every divorce is so different.

My job is not to influence any outcome, but to help clients find clarity and discover their own answers and what works best for them in their lives. Help navigating the big emotions definitely leads to better outcomes.

What's one piece of advice you'd give someone going through divorce right now?

- Surround yourself with the right support
- Meet yourself with compassion
- Welcome all the emotions - the more you resist and stuff them down the worse it gets

- Expect to be uncomfortable, but know that this will eventually pass
- Don't get caught up in shame and judging yourself
- Stay as consistent as you can for your kids - they are watching you rise from the ashes, and your bond is something special!

How do you encourage clients to see divorce not just as an ending, but as a fresh start?

The courage it takes to go through divorce should absolutely be celebrated!! I encourage my clients to focus on what is important to them now and moving forward. I like to remind them this new chapter they get to write and it's a blank page. There are so many little things you can find beauty in during a fresh start.

What's one misconception you had about divorce before experiencing it yourself?

I used to think if you weren't married by a certain age something was wrong. Nope - these people had it right all along! Society sells us a messed-up idea. I now realize I am worthy and so are you! The divorced people I've met are some of the most self-aware, kind, hard-working people I know.

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

I have a creative artsy side. I love fashion and originally wanted to be a fashion designer when I was little. I would sketch fashions and have my friends judge them at school. The problem was I could not sew anything more than a button and that was not very good!

What does life look like for you now, after divorce?

My home is now happy and peaceful. My work has

purpose. The kids are able to fully be themselves. I am so proud of their character. They are thriving and support each other in a way they never could before. My daughter graduated college in May, and my son will graduate college December 2026. My youngest son is enjoying high school - he plays lacrosse and golf. None of this was easy on any of us. The best news is that life on the other side can be wonderful.

What does “fresh start” mean to you personally?

My fresh start meant saying goodbye to all that was destroying me. I had to completely rebuild my life and start over, and it was scary and hard. When you are recovering from abuse it feels impossible at times. It is possible. It's like the sun coming up after a very long dark night. Fresh start means hope for the future!

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



KJSD Coaching | Kelli Sedwick-Drummond
Able to work with clients globally

KJSD Coaching

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.

Learn More About Becoming an Expert

Register to Become an Expert Now



You Don't Have to do this Alone

Build your team with us.

Divorce can feel like a **thousand** decisions made under pressure.
Legal. Financial. Emotional. Logistical.

That's not something one person should carry.

The Fresh Starts Expert Guide connects you with vetted professionals who specialize in divorce and life transitions — people who understand both the paperwork and the emotional weight behind it.

This Isn't Just A Directory. It's A Support System.



Therapists. Coaches. Financial Experts. Attorneys. Mediators. Real estate Pros. Career Strategists. Parenting Specialists.

Every expert is chosen for clarity, compassion, and credibility.

No guesswork. No judgment. No starting from scratch.

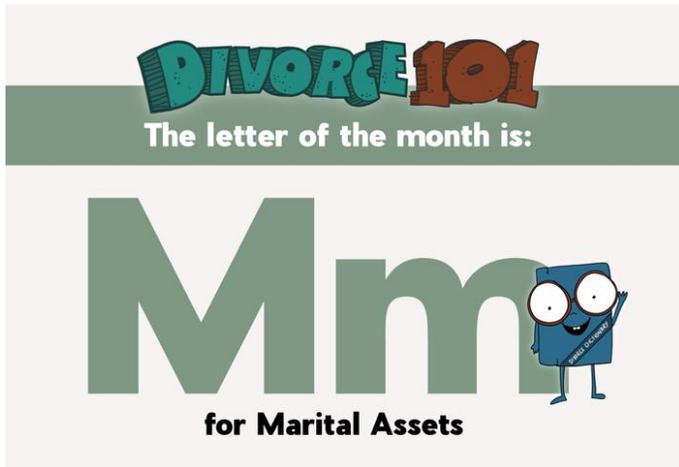
Find your experts. Build your support system.

Move forward with confidence.

[Browse the Expert Guide](#)

Fresh Starts Registry. This is what support should feel like.

M Is for Marital Assets (and March)



March is a month of movement. We clean, we sort, we open windows, and we take stock of what we're ready to carry forward. That's why, in this month's Divorce 101 A to Z, M is for Marital Assets.

Marital assets are everything accumulated during the marriage, regardless of whose name is on the account or the title. The house. The savings account. Retirement funds. Credit card points. Furniture. Businesses. Stock options. Even airline miles. If it was acquired while you were married, there's a strong chance it's considered marital property.

This is where many people get tripped up. There's a common belief that if something is "yours" because you earned it or managed it, it automatically stays yours in a divorce. In reality, marriage is viewed as an economic partnership. Courts don't just look at who brought in the paycheck—they look at the full system that made the household function. Paid work, unpaid labor, caregiving, career sacrifices, and shared decision-making all count.

Understanding marital assets matters because you can't divide what you don't see. When assets are

misunderstood or overlooked, people often walk away from value they didn't realize existed—sometimes with long-term financial consequences. Clarity at this stage isn't about being combative; it's about being informed.

March invites us to inventory. To list what exists before deciding what stays, what's shared, and what's released. That process can be emotional. These assets often represent years of shared life, future plans, and sacrifices that didn't turn out the way you hoped.

If you're navigating divorce this spring, consider this your permission to look closely. Gather statements. Ask questions. Learn the language. Understanding marital assets isn't about holding on—it's about making intentional choices as you step into what comes next.



Listen to Divorce 101!

SURVIVAL SCENARIOS

“I’m Being Asked to Sign Papers I Don’t Understand”

Survival Scenarios are all about the real-life “oh no, now what?!” moments people face during divorce—like empty bank accounts, custody curveballs, or surprise legal papers—and pairing them with clear, compassionate guidance from trusted experts. Each post in the series offers support, strategies, and a reminder that you don’t have to face these challenges alone.

Help, I was just served with divorce papers and I feel like the ground dropped out from under me. One minute I was unloading the groceries, and the next I was holding an envelope that completely changed my life. My hands are shaking, my heart is pounding, and I can’t stop thinking—what does this mean? Do I have to respond right away? Am I already in trouble? I’m scared and completely lost on where to even begin.



Guidance from Mardi Chadwick-Balcom, Divorce Mediator, Attorney & Coach

Integrative Divorce Mediation and Coaching

**this is not legal advice, please reach out to one of our trusted divorce lawyers for further assistance.*

Question: What should I do in the first 24 hours after being served?

First, take a breath. Getting served divorce papers can feel overwhelming, but you do have time. Resist the urge to panic or start Googling — that often creates more upset than clarity. A better first step is to talk with someone you trust who understands the process, whether that’s a family law attorney, a mediator, or an agency that provides support. Taking time to pause and ground yourself allows you to respond with intention rather than react in fear. If you’re in the contemplation phase of divorce, it’s wise to prepare in advance by having a plan for what you’ll do if served — this preparation alone can ease some of the stress.

Question: What documents should I gather immediately?

Start with the basics: financial records (bank statements, tax returns, pay stubs, retirement account info, credit card statements), property records (mortgages, deeds, car titles), and any existing

custody or support agreements. Organize these in a safe place. Having them ready not only gives you clarity, it empowers you to step forward with more control over the process.

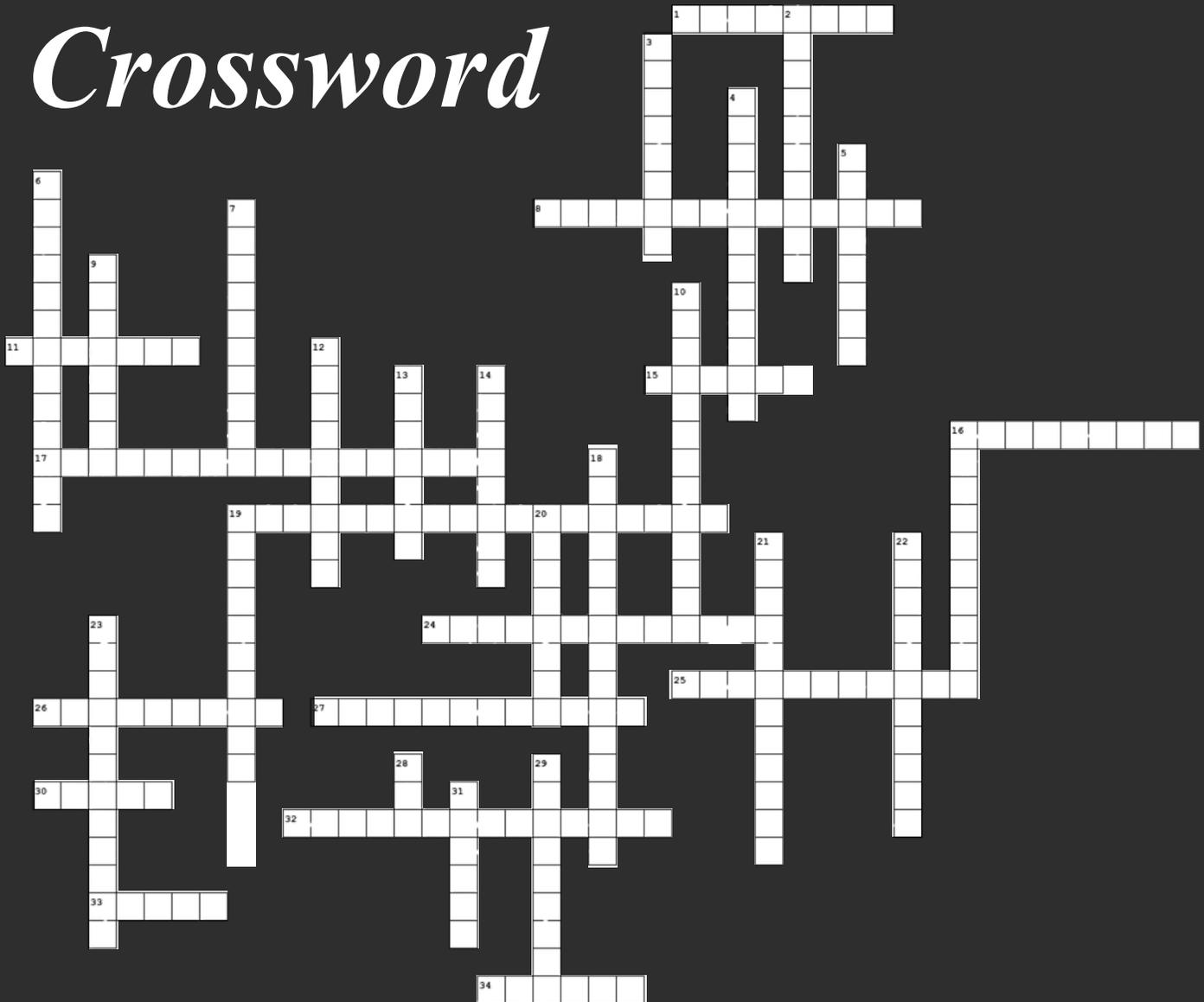
Question: Do I need to respond right away, and how?

You don’t need to respond that same day. In most states, you typically have 20 days to file your response. The best move in the immediate moment is to understand what the papers mean and get clear on your options before taking action. Consulting an attorney or other qualified legal professional early on can help you make intentional decisions. The only thing not to do? Ignore the papers. Silence limits your options and creates more stress down the line.

Final Note

Being served papers doesn’t mean you’ve lost control. You still have choices about how you divorce — whether through litigation, mediation, or collaboration. Pausing, gathering support, and preparing your next steps calmly will set you on the path toward a smarter, more peaceful resolution.

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, Norah Ephron.
4. School supply that held both homework and secrets.R
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.

Hey Olivia: Realistic Ways to Make Money Fast From Home While You're Divorcing

Hey Olivia, what are realistic ways to make money fast from home while I'm divorcing? I'm overwhelmed, scared about money, and I need ideas that are actually doable—not scams, not “start a 6-figure business,” just...real help.

Let's talk about what's possible right now.

First: you are not lazy or behind. You are in survival mode.

Divorce is a full-time job on top of everything else you already do. Court dates. Paperwork. Emotional whiplash. Kids. Work. Trying to sleep.

So when we say “make money fast,” we are talking about:

- Low-lift, low-startup ideas
- Things that work around kids and court dates
- Options that don't require a big financial risk

You're not failing. You're problem-solving in a crisis. That matters.

Before You Start: 3 Quick Safety Checks

1. Privacy: Don't post your full name, address, or divorce details in public groups.
2. Legal/benefits: If you receive benefits or expect support, ask a legal or financial professional how extra income may affect things.
3. Time/energy: Be honest about how many hours you truly have this week. It's better to pick 1–2 small, realistic options than burn out on 10.

We're building stability, not another stress spiral.



Fastest Money: Sell What You Already Have

This is not a failure. This is resourcefulness.

Start with what's already in your home:

- Gently used clothes, toys, baby gear, furniture, decor
- Bundle items (“toddler clothes lot,” “kitchen starter set”) to move things quickly
- Use local buy/sell groups and specify “porch pickup / e-transfer only” if you don't want contact
- Think digital too: unused domain names, old cameras, hobby supplies

You're turning clutter into a little cash cushion. That counts.

Offer “Neighbor Services” From Home

You do not need a fancy website for this. You need one clear post or a few direct texts.

Examples:

- After-school homework help on Zoom
- Evening or weekend babysitting in your home
- Pet sitting, dog walking, litter box refreshes
- Simple errands / returns / Amazon package handling
- Meal prep, baking, or “soup drop-offs” for busy families

One clear post: “Hi friends, I’m opening up a few spots for ____ over the next month. Here’s what I offer + my rates.”

This isn’t a brand relaunch, it’s a bridge.

Use the Skills You Already Have

Think about what people already come to you for.

- Good at writing or editing? → Resume clean-ups, dating profile edits, email polish
- Organized? → Virtual decluttering sessions, calendar setup, simple budget spreadsheets
- Tech-comfortable? → Setting up phones, backing up photos, teaching basic apps to older adults
- Creative? → Simple logo templates, Canva graphics, birthday invites

You can quietly start with friends-of-friends and referrals. Keep it simple. You are not building a whole empire right now—you’re building momentum.

Short-Term Online Work That Can Add Up

These won’t replace a full salary overnight. But they can bring in grocery or utility money.

- Virtual assistant tasks (inbox clean-up, scheduling, data entry)
- Transcription or captioning
- Customer support or chat support roles you can do from home
- Moderating online communities or Facebook groups
- Tutoring in a subject you know well

If a job listing sounds too good to be true (“\$5K/week, no experience!”), it probably is. Look for roles where the work makes sense for the pay.

Protect Your Nervous System While You Earn

Making money during divorce is not just logistical—it’s emotional.

- Set office hours for your side work: even 1–2 consistent hours each day
- Put your ex/legal drama in a separate mental “drawer” while you work
- Celebrate tiny wins: “I made \$40 today. That’s phone bill money.”
- Remember: every dollar you earn is proof you can support Future You, even if it feels small today

You’re building confidence, not just income.

What to Avoid (I Love You Too Much Not to Say This)

- High-pressure MLMs or “coaching certifications” that cost \$\$\$ up front
- Gambling, crypto, or anything that feels like a bet
- Taking on debt you can’t safely repay
- Burning yourself out with four side hustles and no time to sleep

You deserve options that support your stability, not add new panic piles.

You Do Not Have to Figure This Out Alone

At Fresh Starts, we have:

- Free guides and workshops on money and divorce
- Experts who understand stay-at-home parent transitions, budgeting, and job hunting
- A whole community that gets what you’re carrying right now

If you’re staring at your bank app and crying, that doesn’t mean you’re bad with money—it means you’re going through something huge.

Reach out. Let’s find a few realistic, doable income ideas for your life, together.

[Book Your Divorce Resource Consult Now](#)

Interested in advertising with us?

**We offer quarter, half, and full-page
placements in Divorce Guide Magazine.**

**Reach out to us at hi@freshstartsregistry.com
for details and availability.**

**Your fresh start starts here.
The nation's only active divorce
magazine—built for real life, real
support, and real transformation.**

**Expert advice.
Compassionate stories.
Smart tools.**

All in one place.

FreshStartsRegistry.com



divorceguidemagazine.com