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VOL. 05

# 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.**

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## **Divorce Guide Magazine**

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

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# *Welcome to Divorce Guide Magazine*

## **Our Mission**

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





# *Divorce Isn't a Solo Sport*

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

**You deserve a team.**

## **The Fresh Starts Expert Guide**

Your curated roster of divorce-savvy pros:

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

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

### **Why it matters**

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

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

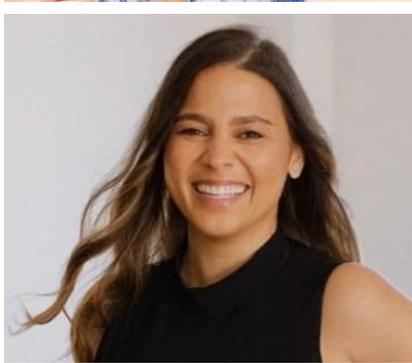
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Build your hype team. Find your people. Start your fresh start.

[Browse the Expert Guide](#)

## **Fresh Starts Registry**

**This is support. Reimagined.**



## April Events from Fresh Starts

*Fresh Starts Registry presents*  
**Forgiving Ourselves  
Through the Divorce Process**



with  
**Tamar Barbash,  
Divorce Coach**

May 6 at  
12:00 PM EST

Rachel Spekman, Career & Resume Coach is joining Fresh Starts to host: Three Strategic Career Pivots: Refine, Rebuild, or Redesign on Wednesday, April 8 at 12:00 PM EST. Learn more and sign up [HERE!](#)

*Fresh Starts Registry presents*  
**Your Money, Rebuilt:  
A Post-Divorce Financial  
Reset for Women 40-60+**



with  
**Bridget Borel, CFP®  
Financial Planner**

May 13 at  
8:00 PM EST

Julee Roth, Psychic is joining Fresh Starts to host: Trusting Your Gifts: Intuition & Fresh Starts on Wednesday, April 15 at 8:00 PM EST. Learn more and sign up [HERE!](#)

*Fresh Starts Registry presents*  
**Recognizing The  
Abuser's Playbook**



with  
**Amy Polacko,  
Divorce Coach**

May 20 at  
12:00 PM EST

Jo-Anne Suriel, Reiki Master, Akashic Records Reader and Sound Healer is joining Fresh Starts to host: How to Make a Decision on Wednesday, April 22 at 12:00 PM EST. Learn more and sign up [HERE!](#)

*Fresh Starts Registry presents*  
**Creating Your Divorce  
Transition Blueprint**



with  
**Kristina St. Cyr,  
Divorce Coach**

May 27 at  
12:00 PM EST

Jessica Zadjura, Family Law Attorney is joining Fresh Starts to host: Estate Planning After Divorce: The 'Do This First' Roadmap on Wednesday, April 29 at 1:30 PM EST. Learn more and sign up [HERE!](#)

# *A Letter from Our Editor: The Cruellest Month (That Isn't)*

April has a reputation.

T.S. Eliot called it the cruelest month — and honestly, if you're navigating divorce, you might be inclined to agree. Tax season forces you to look at numbers you've been avoiding. The weather can't make up its mind. Everyone around you seems to be snapping out of winter and into something bright and social, and you're just... not there yet.

But here's what I've come to think about April: it isn't cruel. It's just honest.

April doesn't let you coast. It doesn't have January's permission slip or February's built-in excuse or March's romantic narrative about renewal. April just shows up and asks you to deal with what's actually in front of you. The finances. The paperwork. The life you're building even when you're not sure what it's supposed to look like.

That's uncomfortable. It's also, quietly, useful.

There's something clarifying about a month that doesn't promise transformation. April doesn't ask you to be new. It asks you to be present — with your numbers, your plans, your actual circumstances. And if you're going through divorce, that kind of grounded honesty is exactly what the process requires.

This issue is full of the practical things that carry the most emotional weight. The financial questions you've been putting off. The terms you didn't fully understand until now. The support systems that exist for exactly this stretch of the road.

April isn't cruel. It's just clear. And clarity — even when it's hard to sit with — is one of the most useful things you can have right now.

With love and a little tough honesty,

*Jenny*

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



# Peaceful Parenting: 5 Tips to Stay Grounded When Styles Clash



by Andra Davidson of **Better Than Before Divorce**

Learn more about **Better Than Before Divorce**

Just because you're no longer with your ex doesn't mean your differences in parenting disappear. If anything, they tend to get louder post-divorce.

Maybe your ex lets the kids stay up late or isn't big on routines, while you're holding the line on bedtime and screen time. Or maybe one of you is more lenient and the other more structured. It's frustrating, and frankly, it can leave you feeling like you're shouting into a void or parenting in two different worlds. But here is the reality: Keeping peace when co-parenting starts with finding peace within yourself.

It requires shifting your focus from trying to maintain control in both households to grounding your own reactions. It also means holding the line on the most important boundary of all: keeping adult matters strictly between the adults, and never filtering them through your children.

While this desire for consistency comes from love, you don't have to parent exactly the same way to raise happy, healthy kids. But you do need a strategy to keep your own peace of mind intact. Here are five practical steps to stay grounded when your co-parenting styles clash.

## 1. Get Clear on Your Core Values

When every difference feels like a battle, the mental load can be crushing. To quiet the noise, pause and ask yourself:

What actually matters most to me as a parent?

Kindness?      Respect?      Emotional      safety?  
Responsibility?

If you are fighting about socks or bedtime snacks,

check if those battles align with your core values. Once you are clear on your "big picture," it becomes much easier to let go of the little stuff happening at the other house and focus your energy on what's truly important in your home—where your influence is strongest.

## 2. Accept That Differences Are Inevitable (and Often OK)

Not everything needs to be a fight. Kids are remarkably adaptable. They can learn that bedtime is 8:00 at one house and 9:00 at the other. As hard as it is to watch, sometimes you have to lean into the idea of "Let Them." Let your ex parent their way, even if it makes you cringe. Unless safety is at risk, release the need to control the uncontrollable. What matters most is that they feel safe, seen, and loved in both homes.

## 3. Have the Hard Conversations When You're Calm

Peaceful co-parenting requires intentional communication. If something big is bothering you—like medical decisions, discipline, or emotional support—it's worth discussing. But timing matters.

Instead of a reactive jab like, "You're always undermining me," try:

"I noticed we're handling screen time differently. Want to talk about what's working for each of us and see if we can align a bit?"

You may not reach perfect agreement, but approaching the conversation with curiosity rather than accusation gives you the best shot at collaboration.

#### 4. Be the Safe, Steady Parent

When co-parenting feels chaotic, the best gift you can give your kids is emotional consistency. That doesn't mean perfection; it means presence.

If your child comes home venting about their other parent, resist the urge to pile on. Validate them without vilifying your ex. Instead, you can say something like:

“That sounds really frustrating. Do you want help figuring out what to do next time?”

Being a calm, grounded presence makes a lasting impact and builds trust with your child so they feel they can come to you openly about their feelings. Your stability teaches them that no matter how different the houses are, their emotional safety is constant.

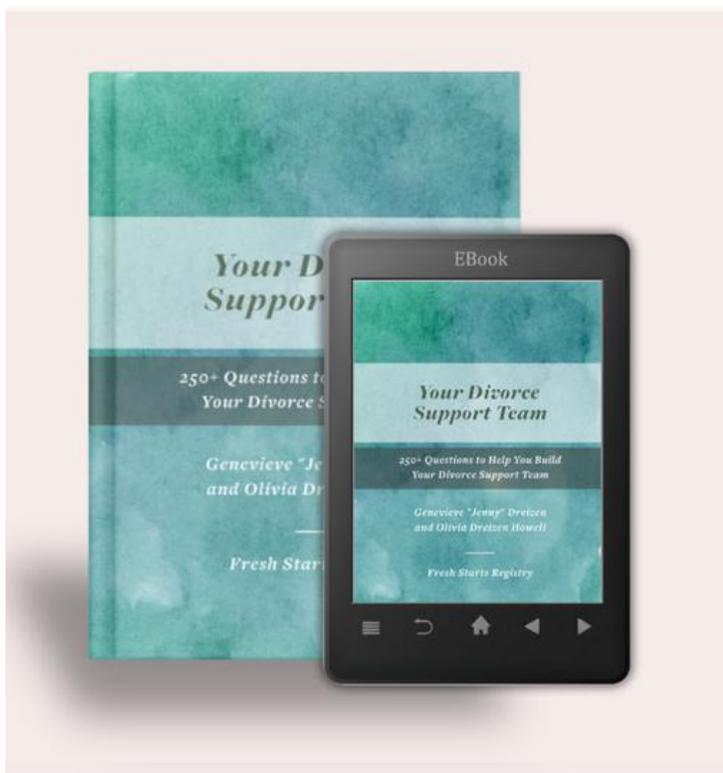
#### 5. Build Your Own Village for Support When You Need It

Co-parenting isn't always intuitive and can feel isolating, especially when emotions are still raw. Whether it's working with a therapist, mediator, or divorce coach, getting guidance can help you stay aligned with your values and avoid being pulled into unnecessary drama.

#### **In the End...**

You and your ex may never parent the same way. That's real life. But your kids don't need perfect coordination across two homes. They need one parent who's steady, loving, and focused on what really matters.

That parent is you. And you're doing better than you think.



### ***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.

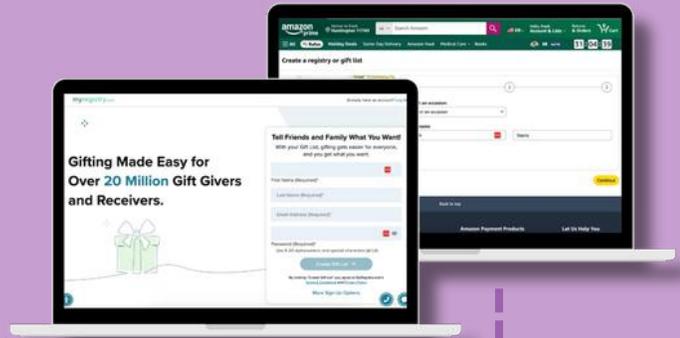
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*Start a registry with Amazon (you can hide your address!) or MyRegistry*



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



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

*Grab the scripts*

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

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



*Definitely NOT the Registry Fairy*

## EXPERT FEATURE

# *Lyerly Spongberg*

### *Divorce Coach*

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At Fresh Starts, we're proud to spotlight the incredible professionals who guide people through one of life's most challenging transitions: divorce. Today, we're featuring Lyerly Spongberg, a Certified Divorce Coach, Mediation Coach, Co-Parenting Specialist, whose work helps clients find clarity, strength, and a true fresh start.

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

Divorce is never just about paperwork. It's about heartbreak, identity shifts, and high-stakes decisions made during complete life upheaval. I know—because I've lived it.

In my mid-thirties, I ended a hollow marriage, muddled my way through a two-year high-conflict divorce, became a single mom to two daughters, and started over. Years later, I remarried a widower with four children, and together we built a big, beautiful, blended life.

But after years of what I thought was "moving on," I felt haunted by the emotional cost of the divorce—the trauma, the missteps, the choices I wish I'd made differently. Quiet at first, those feelings grew louder until they demanded to be heard.

I realized the real trauma wasn't just the split—it was how unprepared I'd been for the emotional and logistical chaos that came with it. That reckoning became my calling.

As a Certified ADR Divorce Coach, Pre-Mediation Coach, Co-Parenting Specialist, and Trauma-Informed Coach, I help clients navigate divorce with less stress, more strategy, and grounded clarity. Drawing on lived experience and conflict resolution



*Photo by Alissa Randall*

training, I support people in calming the chaos, managing overwhelm, and making clear, confident decisions—while saving time, money, and emotional energy at every stage of the process.

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

I was inspired to do this work because I saw the massive gap between what people actually need during divorce—and what most professionals are trained to provide.

Legal support handles paperwork. Therapy helps you look back. But when you're in the thick of it—when everything feels high-stakes and upside down—who's helping you make decisions, manage the emotional fallout, reduce conflict, and still function? That space? The messy middle? That's where I work.

I support clients through the overwhelm, the power struggles, the late-night fears, and the logistics that keep them up at 3 a.m. My job isn't to fix their lives—it's to walk beside them while they reclaim clarity, self-trust, and direction.

This work matters to me because I know what it's like to feel untethered by divorce and everything that comes with it—and I know what it's like to step into the other side with intention.

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

As a Certified Alternative Dispute Resolution (ADR) Divorce Coach, Mediation Coach, and Co-Parenting Specialist, I work through an alternative dispute resolution lens to help my clients approach divorce with greater clarity, emotional steadiness, and strategic focus. My specialty is preparing clients for mediation or litigation by helping them build both the internal capacity and practical skills to engage effectively throughout the process.

This includes:

- Clarifying goals, values, and priorities
- Anticipating emotional triggers, potential conflicts, and practical challenges—and learning how to manage them
- Developing communication tools and negotiation strategies
- Preparing targeted questions for consults, especially around legal and financial considerations
- Drafting and refining realistic proposals for parenting plans, schedules, or division of assets
- Supporting a child-centered mindset—keeping kids out of the middle and their needs front and center
- Building the right team of professionals so clients can make the most of expert support—and avoid wasting time, money, and energy

My role is to complement—not replace—the work of legal, financial, and mental health professionals. I help clients show up prepared, steady, and effective—so they can advocate for themselves without losing themselves.

My work saves time, money, and emotional duress—and creates better outcomes for everyone.

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

What makes my approach unique is that I don't just help clients “get through” divorce—I help them understand what's really happening beneath the surface.

My ADR and high-conflict resolution training allows me to identify the deeper dynamics that often derail the process: fear of the unknown, unresolved resentment, betrayal, mistrust, and value and power struggles masked as fairness. Patterns from the marriage often resurface—and if they're not named, they quietly fuel reactive decisions that can make everything harder.

Instead of reacting to obstacles and conflict at face value, I help clients pause and ask better questions: What's actually being threatened? What story am I telling myself? How do I respond without escalating this?

That insight shifts everything. Clients show up more grounded, communicate more clearly, and make decisions that reflect their values—not just their emotions.

My work is also child-centered. I help parents stay focused on their children's needs, without putting them in the middle. Divorce may end a marriage, but it doesn't end the family—and I help clients navigate that shift with clarity, intention, and care.

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

People are often surprised to learn that I've spent the last 18 years as the matriarch of a big, blended family—raising six (now adult) kids—and now have the absolute joy of being “Lala” to three incredible grandchildren. I love reading to them, baking together, and getting messy with art projects. They remind me how much beauty there is in slowing down, noticing the little things, and exploring the world with fresh eyes. Being with them pulls me into the present in the best possible way.

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

My coaching isn't about me—it's about meeting clients exactly where they are, with the support they need. I don't lead with my story, but when it feels helpful, and with their permission, I'll share parts of it: the fears, the big emotions, the missteps, the hard-earned lessons, the moments I got it wrong, and the clarity that came later. Sometimes, knowing you're not alone—or talking with someone who's walked through the fire and come out whole—can be a lifeline.

Clients don't need my path—they need their own. But if sharing part of mine eases the weight or offers direction, I'll always show up with truth. My own experience has made me deeply compassionate, fiercely empathetic, and fully present with the people I support.

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

My favorite way to reset after a long day? Trying a new recipe with '70s music playing like I'm the opening act for Fleetwood Mac, cooking something cozy for my husband and me. Then it's couch time with my two rescue pups, catching up with my kids and grandkids, and humbling myself with a few rounds of Jeopardy.

It keeps me sane—and slightly smug when I nail Final Jeopardy.

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

Compassionate. Strategic. Transformational.

### **What does “fresh start” mean to you personally?**

To me, a fresh start isn't about forgetting the past—it's about reclaiming your power in the present. It's the moment you stop second-guessing yourself, stop pushing through on autopilot, and start choosing with intention. A fresh start can be messy, imperfect, even scary—but it's also brave. It means showing up for yourself, trusting your intuition, expecting the best for yourself, and allowing something new to take shape... even when the next steps feel uncertain. It's not about erasing where you've been—it's about honoring it as part of your story, and letting it fuel where you're headed next.

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

Lyerly Spongberg, Step Up With Lyerly  
Divorce Coach  
*Able to work with clients in all 50 states and  
Internationally*

**Lyerly Spongberg**



### ***3 Things I Learned from my Divorce with Leah Marie Mazur***

Divorce can feel like standing in the wreckage of a life you thought would last forever—unsure where to step next, unsure who you are now that everything familiar has cracked open. In this deeply affirming episode of Divorce Happens, Olivia Howell sits down with Leah Marie Mazur, a Certified Divorce Recovery Coach whose work has become a lifeline for women navigating the emotional aftermath of divorce. Together, they unpack what healing actually looks like—not the rushed, performative version, but the slow, honest work of rebuilding from the inside out.

Leah shares hard-won lessons from her own divorce journey, including why skipping the healing process often leads to repeating the same relationship patterns. With clarity and compassion, she explains how self-awareness, boundary work, and understanding your role in past relationships are essential steps in true divorce recovery. The conversation explores how journaling can become a powerful, accessible tool for healing—one that helps women get curious instead of judgmental, and reflective instead of reactive. This episode speaks directly to those grappling with emotional abuse, toxic dynamics, or the fear of choosing “wrong” again.

At its heart, this episode is a reminder that divorce

doesn't have to be navigated alone. Leah and Olivia emphasize the life-changing impact of community support, coaching, and assembling the right “Avengers” around you—from emotional health experts to co-parenting specialists. Listeners will walk away with practical tools, mindset shifts, and the reassurance that clarity, confidence, and personal growth are possible on the other side of divorce. Healing is not linear—but with the right support, it is achievable.



*Click through to listen!*

# *What Happens If the Divorce Petitioner Misses the First Court Hearing?*

A common question we hear in our community is: “What happens if the person who filed for divorce doesn’t even show up to the first hearing?”

This situation can feel shocking and destabilizing, especially if it’s tied to larger patterns—like a spouse leaving the country or walking away from family responsibilities. Here’s what you need to know if you find yourself in this position.

## **The Legal Side**

When someone files for divorce, they are expected to appear in court as scheduled. If the petitioner (the one who filed) doesn’t show up:

- The judge may reschedule the hearing to give them another chance.
- In some cases, the judge may move forward without them, especially if the other spouse is present and ready.
- If the absence looks like abandonment or bad faith, it can influence the judge’s view of credibility, reliability, and commitment to parenting responsibilities.

Every state handles this slightly differently, but the key is: courts don’t look kindly on people who file for divorce and then don’t participate in the process.

## **When Children Are Involved**

If there are kids in the picture, a parent’s absence carries even more weight. Judges make custody and support decisions based on the “best interests of the child,” and a parent who skips out on hearings—or leaves the country—may be seen as less reliable in fulfilling parental duties.

## **What You Can Do Now**

- Show up. Your presence demonstrates stability and commitment.
- Document the situation. Keep track of dates, travel plans, and missed responsibilities.
- Lean on support. If abandonment is part of the story, both legal and emotional backup will matter.
- Work with professionals. Having a family law attorney or mediator can help you understand your rights and how to raise these concerns in court.

## **A Gentle Reminder**

If your spouse is absent—physically, emotionally, or both—it’s not a reflection of your worth or your children’s. It’s a reflection of their choices. And while it may feel overwhelming, remember that the legal system has ways of addressing absence, abandonment, and non-cooperation.

At Fresh Starts, we have **family law and co-parenting experts** who can help you navigate hearings, custody questions, and the difficult emotions that come with a spouse walking away. You don’t have to carry this alone.

If you’re preparing for divorce, download our free ebook, **What to Consider When You’re Considering Divorce**. It includes checklists, scripts, and compassionate advice to help you feel steady in uncertain moments.

Your fresh start begins with showing up for yourself and your children—even when the other parent does not.

# *The Settlement Looked Fair Until Taxes Got Involved*



by Donna S. Cates of Money Matters Wealth Solutions, CDFA® – Certified Divorce Financial Analyst, Wealth Builder & Divorce Financial Strategist

Learn more about Money Matters Wealth

## **How Tax Blind Spots Quietly Cost Divorcing Women Hundreds of Thousands of Dollars**

If there's one thing tax season has a way of doing, it's shining a bright light on what we didn't fully understand about our money.

And in divorce, that light can be downright uncomfortable.

I've worked with countless women who felt confident walking away from their divorce settlement until a year or two later, when reality (and the IRS) showed up. On paper, the settlement looked fair. The numbers were equal. The boxes were checked.

But taxes have a way of telling the rest of the story. Here's the truth most women aren't told clearly enough during divorce:

Not all dollars are created equal.

## **Equal on Paper Doesn't Always Mean Equal in Real Life**

In divorce negotiations, assets are often divided by headline value. A retirement account worth \$500,000 may be treated the same as \$500,000 in cash or investments.

But financially speaking, they are very different animals.

One client, smart, capable, and deeply involved in her family's life, agreed to this exact split. It felt reasonable at the time. Her attorney confirmed the numbers were equal, and she didn't want to drag things out.

Two years later, when she needed to supplement her income, she withdrew funds from her retirement account and was stunned by the tax bill.

"I thought I had half a million dollars," she told me. "I didn't realize how much would disappear before it ever reached my bank account."

That's the difference between headline value and after-tax value, and it's a difference that matters.

Retirement accounts are tax-deferred, not tax-free. Every dollar withdrawn in the future may be subject to ordinary income taxes, and possibly penalties, depending on timing and circumstances. Meanwhile, cash or taxable investment accounts often provide immediate liquidity with very different tax treatment. When taxes aren't factored in, women may unknowingly agree to a settlement that leaves them with less usable money over time, even if the numbers appeared equal on day one.

And that's not a small mistake. That's a life-altering one.

## The Quiet Cost of “I’ll Take the House”

Another common scenario I see far too often:

A woman trades retirement assets for the marital home.

Emotionally, this makes sense. The house represents stability, familiarity, and continuity, especially when children are involved. But financially, this decision can come with hidden costs that don’t show up until later.

Homes require:

- Ongoing maintenance
- Insurance and property taxes
- Potential capital gains exposure when sold
- Cash flow to support ownership

Retirement accounts, on the other hand, are designed to generate income in later years. Trading future income for a non-liquid asset without understanding the tax and cash-flow implications can leave women house-rich and cash-poor.

And that’s not a comfortable place to land.

Another woman I worked with had her heart set on keeping the marital home. It represented stability for her children and a sense of normalcy after months of upheaval.

To make that happen, she gave up a significant portion of her retirement assets. At the time, the trade felt fair, even noble.

What she hadn’t been shown was the long-term impact.

Within three years, rising property taxes, unexpected repairs, and the cost of maintaining the home on a single income left her financially stretched. She had equity, but no liquidity. The retirement income she had traded away was gone and rebuilding it felt

overwhelming.

“I didn’t know I was choosing a lifestyle I couldn’t afford,” she said. “I just wanted to keep life steady for my kids.”

This isn’t about bad decisions. It’s about decisions made without full financial visibility.

## Taxes Don’t Care How Hard You Worked for It

One of the hardest conversations I have with clients is helping them understand that the IRS doesn’t consider emotional fairness.

Taxes apply regardless of:

- Who earned the money; how long you were married; or how painful the divorce was

Different assets are taxed differently:

- Taxable accounts may generate capital gains
- Tax-deferred accounts will be taxed as income later
- Tax-free accounts, like Roth accounts, follow entirely different rules

When these distinctions aren’t part of the negotiation, women often discover too late that their “fair share” doesn’t stretch nearly as far as they expected.

Another client assumed that because assets were divided equally, taxes would somehow “even out” later.

They didn’t.

She received a larger share of tax-deferred accounts, while her former spouse kept more cash and taxable investments. Years later, she found herself paying ordinary income taxes on withdrawals while he accessed funds with far fewer tax consequences.

“We agreed to split everything evenly,” she said. “I

just didn't know the IRS wasn't part of that agreement."

The IRS, as it turns out, is always part of the agreement whether you plan for it or not.

## **Divorce Is a Financial Restructuring—Not Just a Legal Event**

Here's what I want every woman to understand, especially during tax season:

Divorce isn't just about dividing what you have. It's about determining how you will live.

That means understanding:

- After-tax value of assets
- Future cash flow, not just today's balance
- How decisions made now affect you 5, 10, even 20 years down the road

This is where working with a Certified Divorce Financial Analyst® can make all the difference. My role isn't to replace your attorney; it's to make sure the financial decisions you're being asked to agree to support the life you're trying to build next.

## **Before You Sign Anything, Pause Here**

If you're in the middle of a divorce or even quietly considering one, this is the moment to stop rushing and start asking better questions.

Before you agree to any settlement, make sure you understand:

- What each asset is worth after taxes, not just on paper
- How your monthly cash flow will work once the dust settles
- Whether today's decisions will support the life you're trying to build five, ten, or twenty years from now

Divorce may feel urgent, but financial regret lasts far longer than the discomfort of asking for clarity.

Working with a Certified Divorce Financial Analyst® can help you see around corners before decisions are final, before opportunities are lost, and before tax season delivers an unwelcome surprise.

You deserve more than a settlement that looks fair. You deserve one that protects your future.

If this article raised questions or stirred that quiet voice inside you saying, "I need to understand this better," listen to it. That voice is wisdom.

Because when it comes to your financial future, clarity isn't a luxury.

It's your right.

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# 5 Tips From a Divorce Professional

with

LORRAINE CONNELL,  
TEEN CONFIDENCE COACH

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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.

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**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](https://divorceresourceconsult.com)**

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

## ***10 Questions to Ask Your Tax Accountant During Your Divorce***

Divorce isn't just an emotional journey—it's a financial one, too. As you untangle shared assets and start building your independent financial future, taxes often become a key consideration. From filing status changes to potential implications for alimony, child support, and property division, it's essential to understand how your divorce will affect your tax obligations. A knowledgeable tax accountant can guide you through these complexities and help you make informed decisions that protect your financial well-being.

### **1. How will my filing status change?**

- Why it's essential: Your tax filing status (single, married filing jointly, head of household) can significantly impact your tax bracket, deductions, and credits.
- How to ask: "Can you explain how my tax filing status will change after my divorce and what that means for my taxes next year?"

### **2. Are there tax implications for alimony or spousal support?**

- Why it's essential: Depending on your divorce agreement, alimony payments may have tax consequences for the payer or recipient.
- How to ask: "Will receiving or paying alimony affect my taxes, and are there specific steps I should take to plan for this?"

### **3. What are the tax implications of dividing marital assets?**

- Why it's essential: Transfers of property or investments as part of a divorce settlement may trigger tax liabilities.
- How to ask: "When we divide our assets, like our home or retirement accounts, will there be any taxes I need to be aware of?"

### **4. Who will claim the children as dependents?**

- Why it's essential: Only one parent can claim each child as a dependent, which impacts tax credits like the Child Tax Credit or Earned Income Tax Credit.
- How to ask: "Can you help me understand how claiming dependents works after divorce and what agreements I need to have in place?"

### **5. How will selling the family home affect my taxes?**

- Why it's essential: Selling a home may result in capital gains taxes, especially if it was a primary asset.
- How to ask: "If I sell our house during or after the divorce, what are the potential tax consequences I should prepare for?"

### **6. What should I know about dividing retirement accounts?**

- Why it's essential: Splitting retirement accounts like IRAs or 401(k)s can trigger taxes and penalties if not done correctly.
- How to ask: "Are there specific tax strategies or considerations for dividing retirement accounts in a divorce settlement?"

### **7. What changes should I make to my tax withholdings?**

- Why it's essential: Divorce often affects your income, deductions, and filing status, which may require adjustments to avoid under- or overpaying taxes.
- How to ask: "Should I update my tax withholdings now that I'm divorced, and how do I go about doing that?"

### **8. Are there tax implications for child support?**

- Why it's essential: Unlike alimony, child support payments are generally not tax-deductible or taxable, but it's crucial to understand the rules.
- How to ask: "Does child support impact my taxes in any way, and do I need to document these payments for tax purposes?"

### **9. Will I be eligible for any new deductions or credits?**

- Why it's essential: Your financial situation after divorce may make you eligible for tax benefits like the Earned Income Tax Credit or education-related deductions.
- How to ask: "Now that I'm divorced, are there any new tax credits or deductions I might qualify for?"

### **10. What records should I keep for future tax filings?**

- Why it's essential: Proper documentation is essential for accurately filing taxes and avoiding audits.
- How to ask: "What financial and legal records should I hold onto after the divorce, and for how long?"

Asking these critical questions can help you navigate the tax-related complexities of divorce with confidence. Your tax accountant is there to guide you through the process, ensuring your financial transition is as smooth as possible.

Remember, each divorce situation is unique, and these tips may not apply to every case. It's crucial to consult with professionals who can provide tailored advice based on your specific circumstances.

## *Jenny Says So*

### *“What Happened?”*

Dear Jenny,

I didn't realize how many people felt entitled to my story until I got divorced.

It started with the obvious people—neighbors, friends-of-friends, the mom at pickup who suddenly “just wanted to check in.” But now it's everywhere. Someone corners me at a birthday party. A relative texts “I heard...” A well-meaning acquaintance slides into my DMs with the same question: “What happened?”

And I freeze. Because if I answer honestly, it's too much. If I answer politely, it feels like I'm minimizing something that cracked my life open. And if I don't answer at all, I feel like I'm being rude—or like I'm confirming whatever rumor they've already decided is true.

I'm trying to hold my head up and move forward, but every time someone asks, it's like being pulled back into the worst chapter and forced to summarize it in 30 seconds.

What do I do? How do I respond without oversharing, spiraling, or sounding defensive?

Love,

Fumbling in Fairfield

***Read Jenny's response →***

Dear Fumbling,

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.

With love and safe boundaries,

*Jenny*

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

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*Ask Jenny a Question*



# *The Divorce Dilemma: How I Knew My Marriage Was Over*



by Carrie Mead of Carrie Mead, LCPC

Learn more about Carrie Mead, LCPC

Are you lying awake at night, contemplating divorce, or thinking about a completely different life that doesn't include your spouse? If so, you're not alone.

## **Current divorce trends**

Did you know that about 25% of people are considering divorce, in silence, at any one time in the United States? Did you know that most people contemplate divorce for an average of 2 years before saying it aloud to anyone; even their partner! Did you know that many people then take years (and sometimes decades) to finally initiate the divorce, long after they decided to leave?

So, people like you are contemplating divorce, even though they aren't talking about it.

While this revelation, when spoken, can feel shocking to the spouse who is 'blindsided' by their partner's inner musings, divorce rarely happens 'out of the blue.' In my clinical work, I've never seen a divorce come to fruition without significant warning signs; missed opportunities to take accountability; or circular conversations that end in feelings of hopelessness, despair, and disconnection.

Often, one partner—often the woman—has been raising concerns for years. When those concerns are minimized, dismissed, or met with inconsistent change, silence eventually replaces conversation. Not because things are fine, but because talking no longer feels effective. As the saying goes, doing the same thing over and over and expecting different results is the definition of insanity... and insanity does not lend itself to repair or connection.

## **Why women initiate divorce most often**

Women initiate divorce about 70% of the time, not because they are impulsive or thoughtless, but because they are the ones carrying the emotional, mental, and relational load of the marriage. While women have gained access to financial independence and exciting professional opportunities, and thus work outside the home, they continue to shoulder most of the domestic labor, parenting coordination, mental load, and relationship building. Simply put: many women are doing it all—and they are tired of it.

This imbalance doesn't usually feel dramatic. It's subtle, cumulative, and deeply lonely. These shifts mean that men are gaining a lot out of their marriage that women are not.

## **Meet Alice**

Alice is 39. She is competent, capable, and deeply invested in her family. She works full time, she's on track to make partner in two years, but she also has a 2nd full time job. The 2nd job is unpaid and comes with just a few benefits. You guessed it; she is a married, working mother.

The 2nd shift requires her to manage her home, her children's schedules, getting kids to the right doctors, at the right time, remembering birthdays, maintaining most social relationships and outings, and carrying the mental and physical work that keeps daily life functioning, like keeping up with the laundry and re-stocking the fridge.

Her husband, Brandon, is not cruel or abusive. He is fun, optimistic, and engaged—when invited. He loves their children and shows up for the activities Alice plans. He listens when she raises concerns and often promises to do better. Sometimes, he even does—for a while.

But consistency is missing. Follow-through fades. Alice feels like the manager of the household, the therapist, the event planner, and the holder of all the emotions in the partnership. She is the default parent. All. The. Time.

Over time, she begins to feel lonely inside her marriage. She's got a loving (and even likable) husband, but she operates like a single mom. She is deeply wounded by the disparity within her marriage, and she wonders if Brandon sees it? She wonders if he actually deeply cares about her pain and perspective. She wonders if he cares enough to make different- aka difficult- choices that would support her and their family.

### **Alice is at a crossroads**

Her kids are young, and life is only going to get more hectic as the kids grow-up and she makes partner at her accounting firm in a few years. Alice wonders how she is going to maintain this pace without crashing and burning.

The mental load is real. The physical demands are exhausting and growing. The default parenting is getting old. Alice wants a change.

Alice wonders what it would be like to have a reliable partner who would share these burdens with her. Not just a partner who does what is asked, a partner who initiates and follows through consistently. She wonders what it would be like to:

- Come home to someone who has tidied the house.
- Have someone else remember that they need to buy more laundry soap and peanut butter (and then actually buy it and put it away!)
- Have a partner who would initiate difficult conversations

- Experience life with a partner who shows a deep range of emotions- not someone who is always 'happy' and 'looking on the bright side.'

Alice is grateful that they don't fight a lot but she realizes Brandon's tendency towards conflict avoidance is a serious problem. She also recognizes that he isn't interested in change or doing deep personal work; she's asked many times.

### **"But nothing is technically wrong..."**

This is where many women get stuck.

Alice reflects on her life. At 39, she has decades left to live, and she is seriously considering her next steps.

- Does her future include staying married to Brandon? If so, what should she realistically expect? And, how does she know if she's asking for 'too much'?
- Does she stay and pretend the problems don't exist?
- Does she stay and forge on with her complaints only to be disappointed?
- Does she stay but make an exit plan? In other words, does she enter a phase of divorce contemplation?
- Does she run away or distract herself with alcohol, girls' trips, and shopping?
- Does she start therapy again to work on herself?
- Does she choose herself and her needs this time, even if that means disappointing others?

### **What would you do?**

What would you do if you were Alice? Nothing 'big' or 'monumental' has occurred. Brandon is just being Brandon. No affairs nor abuse. No bankruptcy or criminal activity. No yelling or violence from her spouse. Truly, their life is as it's always been. So, why now, is Alice so disturbed?

And, in your case, if something 'big' has happened; so, what? Does it really change anything? In my experience as a clinician, it often doesn't. The decision and thoughts are always complex and painful, regardless of the circumstances.

So, back to the original question... what is Brandon getting that Alice is not? Take time to reflect on this. What do you see as the benefits he is gaining? What about her? What about you and your partner?

### **The invisible weight that breaks marriages**

Carrie Mead, LCPC | Maryland Psychotherapist | <http://www.marylandtherapycarrie.com>

Divorce today often stems from prolonged feelings of being overlooked, undervalued, and emotionally disconnected. While affairs, addiction, abandonment, and abuse (the 4 A's) still matter, many modern divorces happen for more subtle reasons. Let's explore.

### **Loneliness**

Women tend to have large groups of friends with whom they can connect with on a variety of topics. Women do not always rate their spouse as their best friend. Contrast that with men. Men consistently refer to their wife as their best friend and many men, sadly, do not have true, deeply emotional friendships.

Therefore, when husbands and wives spend time together, there are discrepancies in their levels of emotional maturity and social acuity. When emotional needs go unmet at home, women can feel profoundly alone—even in a busy household. This can cause women to feel incredibly lonely, misunderstood, and frustrated.

Simply put, men need more: friends, opportunities for social interactions, accountability, and mentorship from their peers. And, it's not your responsibility to facilitate, manage, or hold this.

Bottom line: Loneliness when you are not actually alone is a major risk factor for marriage. The feeling of chronic loneliness is your wisdom trying to get your attention.

### **Breakdown of communication**

Many people lack effective communication skills and this either leads to constant arguments or conflict avoidance or stonewalling. Repeated arguments with no lasting change often lead to withdrawal. Silence replaces conflict.

Good communication underlies all healthy relationships. When communication ceases or becomes a trigger for flooding and emotional trauma, communication stops. Resentment, contempt, and frustration grow and yet there seems to be no way out of this dark cycle for pursuit and withdraw.

Bottom line: Without effective communication (this includes speaking, listening, and nonverbal cues), your marriage will always be in turmoil.

One person may be happy with a simple life that doesn't challenge them in many ways, while the other may be seeking a partner who challenges them and supports their maturity. Bids for connection are missed or ignored, and so, loneliness and deep dissatisfaction with the 'status quo' takes hold of the relationship.

Bottom line: Growing apart is more a feeling than a concrete behavior. IFYKYK. Address this quickly before it spreads and corrupts your marriage. If you address this and are met with empty promises, that's valuable information that you need to contemplate.

### **Imbalance of responsibility**

One partner benefits from an organized home, happy kids, and stable relationships that they did not initiate or maintain, and the emotional labor put in by their partner. This imbalance is often invisible to the person benefiting from it but it is a heavy burden for the over-functioning partner.

Eve Rodsky's documentary (and books and podcasts!) on this topic are a phenomenal resource for you and your partner, should you wish to explore

this topic further.

Bottom line: The mental load; 2nd shift; and default parenting simply break the relationship beyond repair.

Bottom line: The mental load; 2nd shift; and default parenting simply break the relationship beyond repair.

### **Financial tensions**

Financial philosophies and feelings about financial responsibility vary widely. Ask 100 people what ‘a lot’ of money is, and you’ll get 100 different answers. Ask 100 people how much is ‘too much’ to spend on birthday gift, a new shirt, or a bottle of wine, and you’ll get more variety than I care to write about!

However, when it comes to finances and divorce, we most often find that finances cause irreparable problems when either:

- One person exceeds the agreed-upon budget, causing mistrust, resentment, and devaluation. This is also probably not the only place one partner breaks agreements.
- Each person’s financial contributions to the family are vastly unequal, and this is not by design. In other words, it’s not been agreed upon that one person will be the sole financial contributor while the other raises children or writes a novel.

Tension and devaluation occurs when one person works two jobs while they live paycheck to paycheck and the other works only part time hours because they haven’t found their ‘perfect’ job yet. (Thus, one is putting their personal fulfillment above the family’s immediate needs.)

- One person has large debts or assumes a large debt without the other knowing. This can happen if one has a gambling addiction, impulsivity issues, or ADHD, or they simply are too narcissistic and thus they put their desires above the family’s financial stability.

Money isn’t just about how much something costs or how much you have in your savings account; everyone has deeply held core beliefs about money based on childhood experiences and their personal lived experiences. Like all core beliefs, these are not conscious thoughts, and they are difficult (but not impossible) to change.

You can find out a little about your core beliefs when you start to talk about how to spend or save your money, or how generous or conservative to be with your bonus. But, without trust, respect, and open communication, these conversations can escalate very quickly and they often result in divorce; the stakes are just too high for many people to risk.

Bottom line: When your values about finances are misaligned, many, many problems can and do arise. These problems become overbearing and burdensome; trust erodes, and fights stall on repeat.

### **Sexual mismatch**

Sex is a powerful currency. With power comes responsibility. When power is abused or misused, the effect is widespread and detrimental.

Intimacy requires safety, trust, and mutual care. You are vulnerable during sex and when resentment or emotional disconnection builds, intimacy often becomes strained, leaving both partners hurt.

Bottom line: When sex is weaponized, withheld, used to gain power or favors, or taken without regard for the thoughts and emotional state of the other, it easily becomes a toxic virus that will kill any hopes of a healthy marriage.

### **Contempt**

Contempt—eye-rolling, sarcasm, dismissal, or emotional withdrawal—is the strongest predictor of divorce. Once contempt takes hold, repair becomes incredibly difficult. Contempt ruins lives and is breeding ground for other bad behaviors.’

Bottom line: Contempt is a strong predictor of divorce.

### **Emotional Abuse**

Emotional or psychological abuse is used to control, isolate, confuse, or frighten the victim. If your partner is emotionally abusive, he will break down your self-esteem and self-worth. The abuser (aka, your spouse) may use deflection, devaluing, and gaslighting to confuse you and distort your memory or reality.

- Deflection is a defense mechanism that shifts blame to the victim
- Gaslighting is intentionally manipulating the truth to confuse the victim
- Devaluation causes poor self-esteem, and it keeps victims feeling stuck in a dangerous situation

### **If you see yourself in Alice...**

Pause. Breathe. Take a break. You do not need to decide anything today. This situation likely took years to form; it does not require an immediate solution or action today.

When you're ready, ask yourself:

- What are the red flags in my marriage?
- What are the green flags?
- Have things ever felt different—and if so, what changed?
- Did our relationship have a good and happy starting point? If not, why did I pursue it?
- Am I tired because life is busy, or because I am carrying these burdens alone?

Use this blog as a reflection point and a working document. Return to it. Talk about it with trusted friends. Seek therapy. Move slowly and intentionally. Contemplate divorce and contemplate staying, even if nothing changes. Contemplation is slow, thoughtful, and wise. And, remember, divorce is not a failure, and there is no right or wrong answer.

### **Decision time**

Alice doesn't want a different life because something catastrophic happened. She wants a different life because nothing has changed. She has grown and matured in many ways, and Brandon is still that fun, goofy, immature, 25 year old that she fell for all those years ago.

Alice has stepped into her adult role with her eyes wide open and ready for the challenges that life brings. It seems that Brandon has come along for the ride, and the benefits of her maturity without bringing his A-game.

Alice has a decision to make; she is most impacted by their current circumstances so she is the only one who can advocate for change. Brandon is 'having his cake and eating it too.' In other words, he wants the mutually exclusive advantages of married life without putting in the effort it requires... bottom line: he's selfish.

Alice has made her decision. She knows what is right for her. She hasn't expressed it yet, but she feels a weight has been lifted. The internal weight of this very heavy burden has shifted; it's not gone but it's moving away.

The next season of Alice's life will be full of turbulence, unpredictability, and some anxiety but trusting herself is giving her some moments of peace midst the storm. Choosing herself and claiming her worth feels empowering and loving, not selfish or cold.

### **Want or need more support?**

If you are navigating a similar crossroads, you don't have to do it alone. I work with women contemplating divorce and those rebuilding their lives afterward through individual psychotherapy, coaching, and facilitating support groups.

When you're ready, I would be honored to walk with you through this season. Let's connect.

Carrie Mead, LCPC, is Licensed Professional Clinical Counselor in the state of Maryland and registered telehealth provider in the state of South Carolina. Carrie Mead is also a certified life coach, and she enjoys working with people as she walk through difficult seasons of life. Contact Carrie at [www.marylandtherapycarrie.com](http://www.marylandtherapycarrie.com) or [carrie@marylandtherapycarrie.com](mailto:carrie@marylandtherapycarrie.com)

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



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

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# The BIFF Method: How to Communicate Effectively During Divorce

When you're going through a divorce, especially if communication has been emotionally charged or painful—the way you respond can either help calm the storm or fan the flames. That's where the BIFF Method comes in. Developed by therapist and conflict-resolution expert Bill Eddy, the BIFF Method stands for Brief, Informative, Friendly, and Firm. It's a simple, powerful framework designed to help you communicate effectively with a high-conflict or emotionally reactive person—without getting pulled into old patterns or arguments.

At Fresh Starts, we teach this approach often because it helps people maintain clarity, dignity, and boundaries during some of the hardest conversations of their lives—whether it's about parenting, finances, or logistics.

**What Is the BIFF Method?** The BIFF Method helps you write or respond to messages (texts, emails, co-parenting apps, etc.) in a way that reduces conflict and keeps communication productive. Here's what each letter means:

## *What it means:*

## *Example:*

**B**  
brief

Keep your message short and to the point. You don't need to over-explain or defend yourself. The longer your message, the more opportunity there is for emotional escalation. A few sentences—focused only on the facts—are enough.

Instead of: "I can't believe you didn't tell me you'd be late again. This always happens, and I've rearranged my entire schedule for you. You never think of anyone else."  
Try: "Got it, thanks for letting me know you'll be late. Please pick up at 6:30 next time so we stay on schedule."

**I**  
informative

Stick to facts, not feelings. Share only the information needed to move things forward. Avoid personal attacks, blame, or emotional storytelling—those belong in your journal or therapy session, not your co-parenting app.

The kids' parent-teacher conference is on Thursday at 3:00 PM at Lincoln Elementary."  
No extra commentary. No defensiveness. Just clarity.

**F**  
friendly

Politeness disarms conflict. A friendly tone helps you stay in control and prevents the other person from using your message against you. You can be kind without being overly warm—think "professional and polite."

"Hope your week's going well. Here's the update from the school nurse—just wanted to keep you in the loop."

**F**  
firm

End the conversation with clear boundaries. Firm doesn't mean harsh—it means confident and conclusive. Don't leave room for unnecessary back-and-forth. Say what you mean, state any next steps, and close respectfully.

"The schedule for this weekend is confirmed. I'll drop them off at 5:00 PM Sunday. Thanks."

## When to Use the BIFF Method

You can use BIFF anytime communication feels charged, confusing, or manipulative—especially when dealing with:

- A high-conflict ex or co-parent
- Family members who overstep during divorce
- Emails with lawyers or mediators
- Texts about logistics (school pickups, holidays, expenses)

Essentially, if a message makes your heart rate spike—pause, breathe, and try a BIFF response instead.

## Why the BIFF Method Works

BIFF protects your emotional energy and credibility. It helps you respond thoughtfully instead of reactively, and builds a written record of calm, rational communication—something that matters if you're ever in court.

It also allows you to parent (or simply live) from a place of groundedness instead of defensiveness. When you use BIFF, you're showing that you're capable of calm, solution-oriented communication, which benefits you, your children, and the process itself.

## How to Practice BIFF Communication

1. Write your first draft. Then cut it in half.
2. Check tone: Would you be comfortable showing this to a judge or mediator?
3. Remove emotion words: Replace "I feel" with neutral facts.
4. End clearly: Add a final sentence that closes the loop, like "Let me know by Friday" or "That works for me."

Pro tip: You can even create BIFF templates in your Notes app to copy and paste when emotions are high.

If you're communicating with someone who has been emotionally or psychologically abusive, remember: your goal isn't to make them understand you—it's to protect your peace.

BIFF is not about winning or proving your point. It's about setting emotional boundaries through language. It's a way to say: I can't control you, but I can control how I show up.

## Staying Grounded Through Communication

Divorce communication can feel like walking on eggshells, especially when your ex thrives on chaos. But tools like BIFF give you a structure to rely on when emotions run high.

You can be Brief, Informative, Friendly, and Firm—and still be kind, dignified, and strong.

If you're rebuilding your life after divorce, remember: you don't have to do it alone. The Fresh Starts community and our Expert Guide are here to help you find trauma-informed support—from divorce coaches to therapists—who can help you communicate and heal with confidence.

# What ChatGPT Is Not Telling You About Divorce



by Lisa Happ of Lisa Happ Coaching, Divorce Coach

[Learn more about Lisa Happ Coaching](#)

What you really need to know about divorce but no one, not even ChatGPT will tell you!

Divorcing? Here Are 6 Things You Need to Know (that not even ChatGPT will tell you):

- 1 It's not fun. It's not easy. But neither is shapewear, and you survived that.
- 2 Feel your feelings. Cry, scream, journal, eat ice cream. You won't always feel like this—I swear.
- 3 Self-care is not a green juice cult. Sure, yoga retreats are great. But so is hiding in your car eating chips. Whatever fills your cup counts.
- 4 Stop telling the same story. Not because it's boring (it's probably juicy), but because your nervous system is exhausted. Vent once, then write it down and burn it like an ex's hoodie.
- 5 Get your sh\*t together (literally). Paperwork is a nightmare, but future you will high-five the hell out of you for being organized. Financial forms will make you want to fake your own death. Don't. I have a cheat sheet for you! (It's basically the divorce version of a life raft.)
- 6 Shared custody sounds terrifying. And it kinda is. But with a solid plan, you can survive—and maybe even get your house to yourself on a weekend. (Imagine. Silence.) Divorce is a wild ride, but it's also your shot at freedom, clarity, and peace.

You don't have to do this alone. I've got you. Send me a message if you want support (or just need someone to talk you out keying your ex's car) Ready to chat, let's schedule a complimentary strategy call

# *The Ultimate Post-Divorce Name Change Checklist: Everything to Update When You Change Your Name*

Changing your name after divorce can feel empowering — but it’s also a logistical project with many moving parts. Once the court approves your name change, you’ll need to update dozens of documents, accounts, and profiles to reflect your new name. This checklist breaks it all down, so you don’t have to wonder what you’ve missed.

## **Legal and Government Documents**

Start with official identification and records. These updates will form the foundation for everything else.

- Social Security card (visit your local SSA office or mail in the required forms)
- Driver’s license or state ID
- Passport (requires a DS-82 or DS-11 form depending on timing)
- Voter registration
- Vehicle title and registration
- Birth certificate (if you need a certified copy for verification)
- Divorce decree or name change order (keep multiple certified copies)

Pro tip: Do these first — many banks, employers, and agencies will need these updated IDs before they can process other name changes.

## **Financial Accounts and Records**

Once your ID is updated, tackle your financial life.

- Bank accounts (checking, savings, business)
- Credit cards and store cards
- Mortgage or rental lease
- Utility bills (gas, electric, water, internet, phone)
- PayPal, Venmo, Cash App, or Zelle accounts
- Retirement and investment accounts
- Insurance policies (life, health, home, auto)
- Tax documents and IRS records

**Tip:** Many banks will want to see your new driver’s license and a certified copy of your divorce decree.

## **Health and Benefits**

Make sure all medical and benefits information reflects your current name.

- Health insurance and dental insurance
- Primary care doctor, pediatrician, and specialists
- Pharmacies and prescription accounts
- Employer HR and payroll systems
- Disability or unemployment benefits
- Gym or fitness memberships

## **Work and Business**

If you run a business or use your name professionally, you’ll want consistency across all public-facing platforms.

- LinkedIn profile
- Email address and signature
- Business website, domain name, and “About” page
- LLC, corporation, or business registration
- Contracts, client agreements, or NDAs
- Invoices, payment apps, and accounting software
- Business cards and branded materials

SEO tip: If you’re changing your name on your website or publications, update your author bios and redirect old links where possible to preserve search rankings.

## **Online Presence and Digital Accounts**

Our names live everywhere online — don’t forget to refresh your digital footprint.

- Google account and Gmail
- Apple ID and iCloud
- Facebook, Instagram, TikTok, X (Twitter), Threads
- Zoom, Slack, and other work tools
- Amazon, Etsy, and other shopping accounts
- Streaming services (Netflix, Spotify, etc.)

Tip: Change your display name first, then update your handle if you want to — this helps followers recognize you during the transition.

## **Household and Daily Life**

You’ll also want to update everyday items and accounts connected to your household.

- Lease, mortgage, or homeowners’ documents
- Car insurance and registration
- School records and emergency contact forms for your kids
- Library card and community memberships
- Travel rewards and airline programs
- Pet microchip or vet records
- Subscription boxes or delivery services (HelloFresh, Instacart, etc.)

## Emotional Reminders

Finally — remember that name changes can bring up complicated emotions. Take breaks. Celebrate the milestones. Keep a small folder of all your updated documents so you can look back and see how far you've come.

## A Fresh Take

Changing your name after divorce isn't just paperwork — it's an act of self-definition. Every update is a quiet way of saying, "I know who I am now." Do it at your own pace, with patience and pride.

## *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.

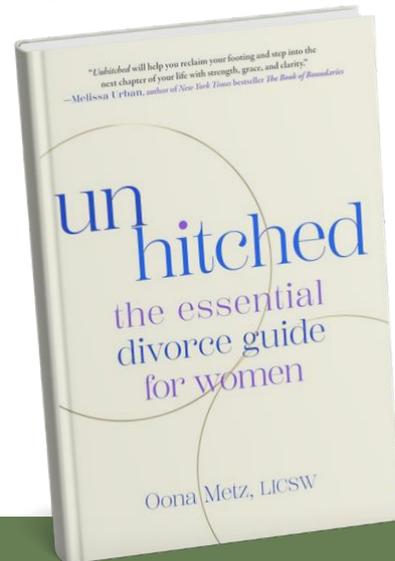
This isn't just a guide. It's a companion.

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

with

VALERIE JONES

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 Valerie Jones, a Life Coach, Author, Podcaster & Speaker, whose work helps clients find clarity, strength, and a true fresh start.

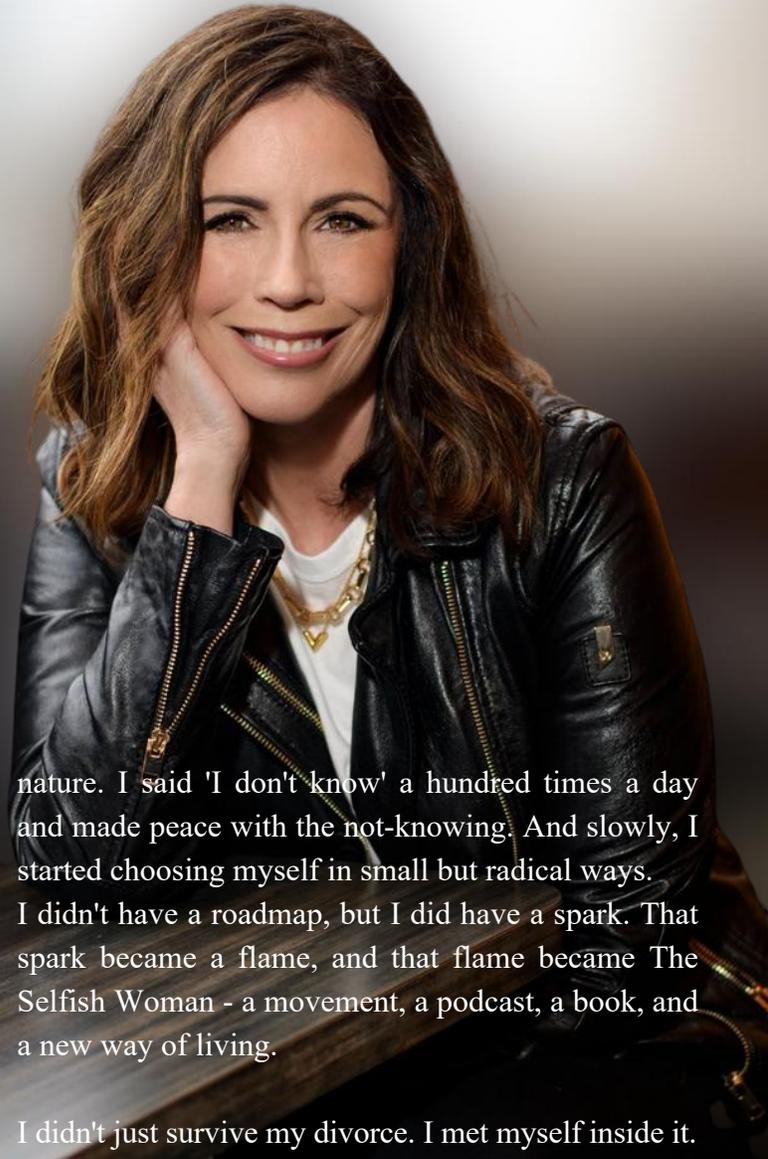
**Valerie, what was your divorce journey like—what season of life you were in, the biggest challenge, and what supported you most?**

I got divorced (for the second time) in my early 50s, after a two-year marriage that looked great from the outside but was slowly draining the life out of me. This divorce hit differently than my first, not because it was messier, but because I was different.

This time, I had a front-row seat to my own awakening. I had spent years in an emotionally abusive dynamic, losing myself one compromise at a time. I had become the expert at walking on eggshells, minimizing my needs, and pretending things weren't as bad as they felt. And then one day, I couldn't pretend anymore.

The hardest part? Leaving when no one else could see the damage. There were no dramatic fights or affairs to point to. He was a good guy. I'd just finally hit my limit on disappearing inside my own life.

In the early days, I built rituals to anchor myself. I journaled like my life depended on it (because honestly, it did). I walked every day. I spent time in



nature. I said 'I don't know' a hundred times a day and made peace with the not-knowing. And slowly, I started choosing myself in small but radical ways.

I didn't have a roadmap, but I did have a spark. That spark became a flame, and that flame became The Selfish Woman - a movement, a podcast, a book, and a new way of living.

I didn't just survive my divorce. I met myself inside it.

**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?**

My divorce taught me that I don't need a crisis to choose myself. Before my divorce, I only allowed myself to make big, life-altering decisions when everything was on fire - when I was exhausted, broken, or couldn't take anymore. Divorce taught me that I can make powerful decisions from clarity, not chaos. I learned how to honour my inner knowing before it becomes a scream.

What would I have done differently? I would have

trusted myself sooner. I waited way too long, hoping things would magically get better, hoping that if I just worked harder or communicated better or shrank a little more, the relationship would finally feel safe. I wish I had listened to the quieter truth inside me - that it was never going to change, and I didn't need permission to make a different choice.

What surprised me the most was how lonely it felt, even when I had support.

There's this weird isolation that happens when you're the one who leaves, especially when your ex seems 'nice' to everyone else. People assume you're doing fine because you're the strong one. But breaking a long pattern of self-abandonment is brutal, even when it's the right choice. What surprised me was how much grief came not just from the marriage ending, but from realizing how long I'd been gone from myself.

**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?**

My divorce didn't just change my relationship status, it changed my internal systems. And it changed how I show up for other women too.

I don't offer advice from the mountaintop. I sit in the mud with my clients because I've been there. I know what it feels like to smile on the outside while secretly Googling "Am I crazy?" at 2 a.m. I know the shame, the self-doubt, the bone-deep fear of blowing up your life, even if it's killing you to stay. My work is shaped by that lived experience. I walk beside women, not ahead of them. I don't coach from theory, I coach from the trenches.

It rewired my entire nervous system for compassion. I don't rush my client's process. I don't shame their grief. I don't flinch when they say, "Maybe it's my fault" or "I still miss him" or "What if no one ever

wants me again?" Because I've said those things to myself.

Empathy isn't pity. It's recognition. My clients can feel that I see them - not as broken women, but as powerful souls in the middle of their own becoming.

---

## **I didn't just survive my divorce. I met myself inside it.**

---

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

Here's the one piece of advice I'd tattoo on her heart if I could:

Don't wait until you feel ready to choose yourself. You won't. You'll wait forever.

You're not going to wake up one day magically fearless, fully healed, and bursting with clarity. That's not how it works. You don't feel ready first. You decide first. You say, "Even if I'm scared, I choose me."

And that decision is the beginning of everything.

Also - ditch the idea that divorce is a failure. It's not. You didn't fail, you ended something that was no longer aligned with your truth. That's not failure, that's truth-telling, and that takes guts.

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

I tell them this:

Divorce isn't just the end of a marriage, it's the end of the version of you who believed that settling was love.

It's not just paperwork. It's a portal. And walking through it - messy, scared, unsure - is how you meet the woman you were always meant to become.

A fresh start doesn't mean you have to throw glitter on the pain and pretend you're fine. It means you get to stop lying to yourself. You get to build a life that fits you now, not the life you swore you'd stick with just because you once said "I do."

I encourage my clients to get wildly curious. Who am I now that I'm no longer performing 'wife?' What do I want - without compromise, without approval, without apology?

The truth is, divorce burns down the life that was never fully yours, so you can build the one that finally is. And that's not just a fresh start, it's a rebirth.

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

I used to think divorce was a failure. That if a marriage ended, I had failed at love, at loyalty, at keeping the promise. That if I just tried harder, was better, kinder, more forgiving, more patient, it could've worked. I wore that shame like a second skin.

But what I've learned - what divorce taught me in the most brutal, beautiful way - is that staying in something that's slowly erasing you isn't loyalty. It's self-abandonment.

The real failure isn't the ending of a marriage. It's disappearing inside it.

Now I know: choosing to leave was the most radical act of self-respect I'd ever made. It wasn't a failure, it was a beginning.

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

People are often surprised to learn that I used to be a wallflower.

I wasn't loud, or bold. I didn't take up space. I blended into the background so well that disappearing felt normal.

One of my clients who knew me way back in my first marriage told me, "You were a completely different person back then. You just faded into the room." And she was right.

I learned early how to be agreeable, easy low-maintenance. How to make myself smaller so everything around me could stay intact. At the time, it didn't feel like self-betrayal, it just felt like survival.

The woman I am now - the one with a voice, a point of view, a presence - was always in there. She just didn't feel safe to surface.

That's why my work isn't about becoming someone new. It's about reclaiming the parts of you that learned to hide. I know what it's like to disappear, and I know what it takes to come back.

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

Life after divorce looks like nothing I imagined. It's louder. Wilder. Unapologetically mine.

I live alone (bliss), in an apartment on the 27th floor with a view of Vancouver. My home is filled with candles, books and sunlight. I drink my coffee slowly in the morning. I write, I build my empire. I walk to the ocean every day. I take up all the space in my own life.

But it's not just the logistics that changed. It's who I am in the room now. I have a voice. I have boundaries. I have this unshakable sense that I am me, no matter who's watching.

## What does “fresh start” mean to you personally?

To me, a fresh start isn't about wiping the slate clean, it's about finally telling the truth.

It's that electric moment when a woman stops waiting for permission and decides she's done performing. When she admits what she actually wants - not what's polite, expected, or acceptable - but what's true.

A fresh start is messy, sacred, and deeply personal. It's not a new chapter, it's a whole new book.

And this time, she's writing it in her own damn handwriting.

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



*Valerie Jones, Valerie Jones Coaching  
Divorce Coach  
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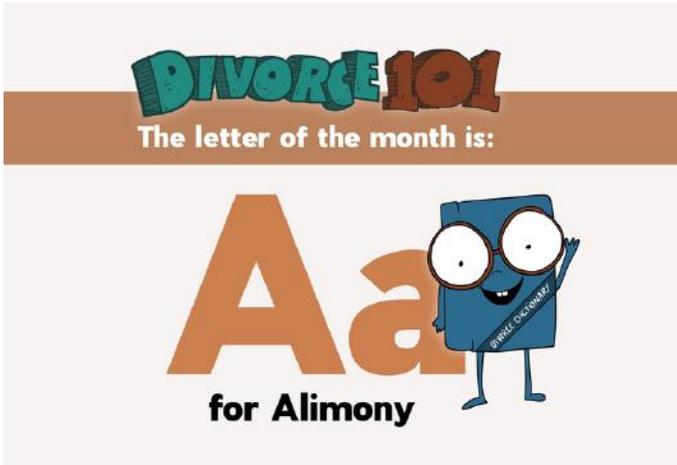
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## Divorce 101 A–Z:

# A Is for Alimony (and April)



**April is a month of adjustment. Budgets shift after the holidays. Tax season forces us to look closely at numbers we may have avoided. And for many people navigating divorce, April is when the financial reality of separation starts to feel very real. That's why, in this month's Divorce 101 A to Z, A is for Alimony.**

Alimony—sometimes called spousal support—is financial support paid by one spouse to the other during or after a divorce. Despite its reputation, alimony is not a punishment, a reward, or a moral judgment about who did what in the marriage. It's a practical tool designed to address financial imbalance created during the relationship.

Marriage often reshapes earning power. One partner may step back from work to raise children, manage the household, or support the other's career. Over time, that can create a gap that doesn't disappear the moment the marriage ends. Alimony exists to help bridge that gap while the lower-earning spouse stabilizes, retrain, or reenters the workforce.

Courts typically look at factors like the length of the marriage, income disparity, age, health, standard of living, and contributions made during the marriage—both paid and unpaid. In most cases, alimony is temporary. It's meant to support transition, not create lifelong dependence.

April reminds us that financial planning is seasonal and ongoing. Bills still arrive. Children still grow. Life keeps moving forward. Understanding alimony helps people plan realistically instead of fearfully.

If you're facing divorce this spring, know this: asking questions about alimony doesn't make you greedy, weak, or difficult. It makes you prepared. And preparation is one of the most powerful forms of self-care during divorce.



**Listen to Divorce 101!**

## SURVIVAL SCENARIOS

### ***What to Do If Your Paycheck Doesn't Hit Your Bank Account***

*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 just checked my bank account and my paycheck isn't there. It always goes into this account, and now I have no idea what happened. Did it bounce somewhere else? Did payroll mess up? I have bills due this week and I'm freaking out—what do I even do first?*



**Guidance from Janice Berner, CDFA, Financial Advisor**

**Janice Berner, CDFA, Financial Advisor**

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

#### **How Do I Trace What Happened to My Paycheck?**

Especially given everything else going on right now, it is understandable this situation would be very stressful. There are often simple explanations for a delayed deposit – a processing delay or a mix-up if you have new account information.

This is usually something that can be sorted out. First, confirm the pay date and that the check was issued with your HR department or payroll portal. Verify which bank account was used as it may have been sent to an old account during this period of change in your life.

If you receive paper checks, verify the mailing address on file with HR is current. If the check was mailed and is taking longer than usual, verify with HR that it has not been cashed and request that they reissue it if it does not arrive within a certain amount of time.

#### **What Are My Rights If My Spouse Rerouted Income?**

This is a very difficult and emotional situation. As this is a legal situation, you should consult a family

law attorney in your state for advice specific to your state. For example, in Massachusetts, if either of you have officially filed for divorce, you should contact your attorney immediately regarding the automatic restraining order on assets and debts that apply to both of you.

To prevent this from continuing to happen and protect yourself going forward, you should immediately open an individual bank account in your name only and alert your HR and payroll departments.

#### **Who Should I Call First: HR, a Lawyer, or the Bank?**

To trace what has happened, first call your HR department to verify pay date and deposit account information and then your bank to check on potential processing delay. If you review your account transactions and find proof that your paycheck was deposited but then withdrawn by your spouse, you will want to keep careful records and then reach out to your attorney for next steps.

If you have a divorce financial planner or certified divorce financial analyst (CDFA), please contact them regarding your budget and upcoming costs

which you can then provide to your attorney who may be able to help you gain access to funds for expenses. In the meantime, your CDFA can help you with action items to stay current with your bills and maintain your credit rating which is one of your most important assets.

**Key Takeaway: Stay Calm and Follow the Process**

The best thing to do right now is to stay calm and follow the process to track down your missing paycheck. Having a team of professionals you can rely on can help make the path ahead clearer and give you the confidence to move forward.

*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.

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# Fortune Teller

Fold it, pick a number, lift a flap — and let this one be easy. Eight reminders for the road, no crystal ball required.

The fortune teller template consists of a central circle and eight numbered flaps. The central circle contains the text: **divorce guide magazine** and *fresh starts registry. we're proud of you.*

The flaps are numbered 1 through 8, each with a quote and a flower name:

- 1**: *I am building something. Even on the days it doesn't feel like it.* **Emerald**
- 2**: *I chose myself. That counts.* **Coral**
- 3**: *I don't owe anyone a summary of my pain.* **Sage**
- 4**: *Charity is coming. I don't have to force it.*
- 5**: *I am allowed to take up space in my own life.*
- 6**: *I was whole before. I am whole now. The middle is just the middle.*
- 7**: *Starting over is not the same as starting from nothing.* **Marigold**
- 8**: *I can be in the middle of it and still be okay.*
- 9**: *I am building something. Even on the days it doesn't feel like it.*

A dashed line indicates the fold line, and a scissors icon is located in the top right corner.



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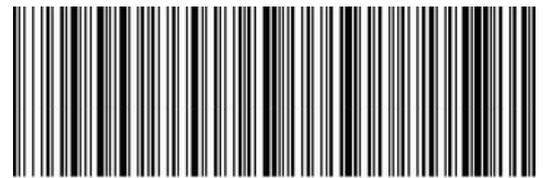


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