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# divorce guide magazine

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

*published by Fresh Starts Registry*

**A Gray Rainbow Divorce:  
Coming Out and Divorcing  
Midlife — by Kristen Ploetz**

**Expert Feature: Ron Platt**

Foster dad, medium, and the  
man insuring your alimony

**How to Find an LGBTQ+-  
Affirming Personal Trainer or Gym  
in Your Area — by Rebecca Stewart**

**Coming Out Post-Divorce:  
Dating, Community, and Finding  
Your People — by Myisha Battle**

# **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**

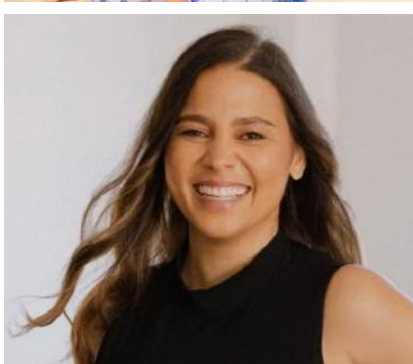
Because divorce is *logistical*. Because divorce is *emotional*. Because divorce is a *thousand decisions* you shouldn't have to make alone.

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



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

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



**Browse the Expert Guide**



## **Fresh Starts Registry**

**This is support. Reimagined.**

## June Events from Fresh Starts



Jill Kaufman, Divorce Coach is joining Fresh Starts to host: Co-Parenting with a Narcissist: Protect Your Kids, Protect Your Peace on Wednesday, June 3 at 12:00 PM EST. Learn more and sign up [HERE!](#)



Robyn Vogel, Relationship Coach is joining Fresh Starts to host: Come Back to Love After Divorce on Monday, June 8 at 12:00 PM EST. Learn more and sign up [HERE!](#)



Lyerly Spongberg, Divorce Coach is joining Fresh Starts to host: The Unfreeze: How to Stop Spiraling and Start Deciding on Wednesday, June 17 at 12:45 PM EST. Learn more and sign up [HERE!](#)



Chedva "Vivi" Ludmir, Business Advisor is joining Fresh Starts to host: Supporting Yourself Through Tough Conversations on Wednesday, June 24 at 1:30 PM EST. Learn more and sign up [HERE!](#)



Jolee Vacchi, Lawyer and Vicki Vollweiler, Divorce & College Planning Expert are joining Fresh Starts to host: Two Transitions, One Plan: Strategizing for Divorce & College Finances on Monday, June 29 at 12:00 PM EST. Learn more and sign up [HERE!](#)

*A Letter from Our Editor:*

## ***Divorce Doesn't Look One Way — and Neither Does Starting Over***

There's a version of the divorce conversation that most of us grew up around. It involved a man, a woman, a house, maybe some kids, and a judge. The language was built for that story. The legal frameworks were built for that story. The advice columns, the self-help books, the well-meaning friends — all built for that story.

And then there's everyone else.

Pride Month feels like the right time to say something we should probably be saying more often: the divorce experience is not one-size-fits-all, and for LGBTQ+ individuals, the gaps between what exists and what's actually needed can be enormous. Not in some abstract, theoretical way — in the "I can't find a lawyer who understands my custody situation" way. In the "my therapist keeps defaulting to frameworks that don't apply to my relationship" way. In the "I don't even know what I'm legally entitled to because my marriage only became legal seven years before it ended" way.

Marriage equality was a landmark. But equality in dissolution — in the systems, support, and professional expertise available when a marriage ends — hasn't caught up. Property division looks different when both partners contributed in ways the law wasn't designed to parse. Parenting arrangements are more complex when biology and legal parentage don't align. And the emotional landscape of ending a marriage that you once had to fight for the right to have? That's its own particular grief.

Then there's the question of who's in your corner. For many LGBTQ+ individuals, chosen family isn't a nice idea — it's the actual infrastructure. The people who show up. The ones who held you before the law did. Divorce reshuffles that, too, sometimes in ways that feel like losing a community, not just a partner.

None of this is new information to the people living it. But it might be newer territory for some of the professionals serving them. And that's where I think this conversation matters most — not as a cultural moment, but as a professional standard. Finding a divorce attorney, therapist, financial planner, or mediator who is genuinely affirming and knowledgeable about LGBTQ+ family structures shouldn't require a second divorce from the system meant to help you through the first one. It should be a baseline.

This issue is our way of starting to close that gap. Inside, you'll find professionals who are doing this work thoughtfully, resources that speak to the real complexity of queer divorce, and, I hope, the sense that wherever your experience falls on the spectrum, it belongs here.

Because divorce doesn't look one way. And neither does starting over.

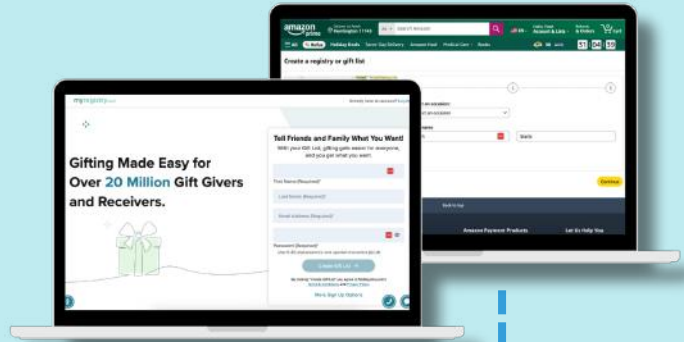
*Jenny*

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

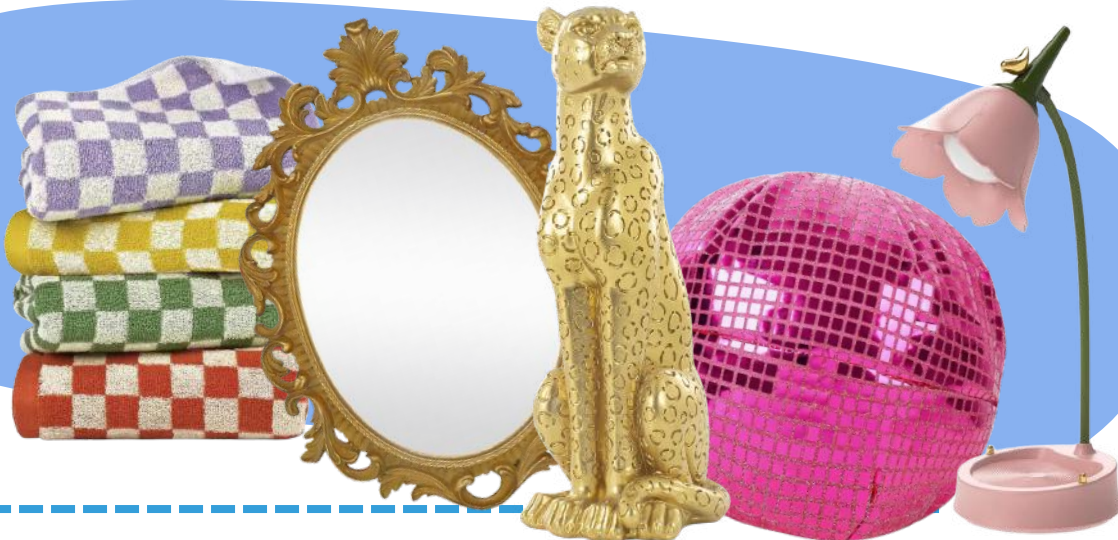
# *Build Your Divorce Registry with Fresh Starts Registry*

*Start here*

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



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



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

*Grab the scripts*

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

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



*Definitely NOT the Registry Fairy*

# *How to find an LGBTQ+-affirming personal trainer or gym in your area*



by Rebecca Stewart, Fitness Teacher

Learn more about  
MovementFX, LLC

Finding a safe, welcoming space is essential for a successful movement practice and comfort in your body. Fitness is deeply personal, often triggering past trauma around body image, abilities, or marginalized identities. That can make investing in your fitness journey incredibly vulnerable, because the industry can be harsh and judgmental for women, people of color, LGBTQ+ individuals, and those outside mainstream “body” standards. Trans and non-binary people may also have unique health needs and goals that differ from cisgender individuals.

Choosing an LGBTQ+-affirming gym or personal trainer helps to ensure you have a more compassionate, person-centered experience. This search can feel overwhelming or daunting – especially in the midst of a major life transition – but there are some simple ways to find ease in the process. Focus on looking for queer-owned, gender-affirming, body-diverse and/or HAES-aligned (Health At Every Size) spaces.

## **Start with your research**

### **Use specific search terms in an online search engine**

Searching terms like “queer personal trainer [city name]” or “trans/queer friendly gym [city name]” is a good start. Useful terms to clarify include: gender-affirming (trainers affirming all gender identities), body neutral/body positive/weight neutral (trainers welcoming all body types), HAES-aligned (trainers practicing Health At Every Size principles), and trauma-informed (trainers sensitive to trauma around fitness and life in general).

Some spaces aren't solely queer-focused but still offer a welcoming environment. Look for clear signs on their website, like inclusive language, diverse photos, instructor bios with pronouns, and varied class offerings.

In both cases, seek free consultations, intro offers or trial classes so you can assess the vibe and fit of the space/trainer before you fully commit to a membership or session pack.

### **Search local community groups, and specialized online databases**

Organizations like The OUT Foundation, Decolonizing Fitness, and Health At Every Size offer searchable online databases to find an inclusive professional in your area. These professionals typically pay a membership fee and are educated or certified in that organization’s framework in order to be included.

Facebook and Reddit can provide valuable insights into your local community. On Facebook, search groups like “Queer Exchange [City Name]”. I’d recommend searching for terms like “personal trainer”, “fitness coach”, and “gym” in the group before writing your own post as others may have already asked a similar question. On Reddit, search both your metro area’s subreddit, for example r/portland, and r/LGBT.

### **Search keywords and hashtags on social media**

Social media platforms function as search engines these days, so profiles may already appear on Google search results. However, you can search hashtags like #QueerTrainer, #TransPersonalTrainer, #LGBTQFitness, or #BodyPositiveFitness. Add your location for relevance, such as #NYCPersonalTrainer.

## How to verify a trainer or gym is truly affirming

### Check for explicit language on websites or in trainer bios:

- LGBTQ+-affirming (welcoming all sexual orientations)
- gender-affirming (supporting all gender identities)
- body/weight neutral or body positive (acceptance of all body types)
- HAES-aligned (Health At Every Size principles), and/or
- trauma-informed (sensitivity to trauma and create a safe environment for fitness)

**Look for pronoun use:** It's usually a good sign if trainers or instructors list their personal pronouns in their bio or on the gym's "About" page.

**Request a consultation:** Book a free consultation or discovery call. Come prepared to with any questions you may have related to your own fitness goals, and ask about their experience working with queer and/or body diverse clients as well as their training style.

**Tour the space and amenities:** Does the gym have gender-neutral bathrooms and/or private changing areas? If they sell clothing/merchandise, look for inclusive sizing. Gauge if you feel comfortable and welcome in the space.

**Ask about their belief system and certifications:** Seek trainers who are anti-diet, body liberation, or HAES-aligned. Trauma-informed trainers are typically a good fit for queer individuals who want to focus on safe, comfortable movement.

### Consider online training

If you can't find an in-person trainer in your local area, there are still many queer/trans and LGBTQ+-affirming trainers who work solely online or offer online coaching in addition to in-person training. Remote options allow you to work with someone who understands your unique needs and goals without being limited to a specific location. Online coaches should be able to work with whatever you have access to whether that's a few dumbbells or a fully fledged garage gym. They can build a custom plan for you to use at the gym location of your choice.

**Throughout your search, remember that you deserve to work out in an environment that feels welcoming and values you as a human being – not for what you look like, how you identify, how much you can lift, or what you can offer – but simply because you exist.**



## *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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## *Divorce 101 A–Z:*

# *J Is for Joint Custody (and June)*



**June is a month of transition. School schedules shift. Summer routines begin. Families move into a new rhythm. That makes June a fitting time to talk about joint custody—one of the most common, and most misunderstood, concepts in divorce.**

Joint custody does not automatically mean a 50/50 split of time. Instead, it usually refers to shared legal custody, meaning both parents have the right to participate in major decisions about their child’s life, such as education, healthcare, and extracurricular activities. Physical custody—the actual parenting schedule—can look many different ways.

This distinction matters. Many parents hear “joint custody” and assume it’s a rigid formula or a measure of parental worth. In reality, joint custody is about shared responsibility, not equal minutes. Courts focus on what arrangement best supports a child’s stability, safety, and developmental needs—not on creating a perfectly even calendar.

Joint custody works best when parents can communicate, respect boundaries, and prioritize consistency for their child. It doesn’t require friendship or perfection. It requires cooperation, predictability, and a willingness to separate adult conflict from parenting decisions.

June often brings clarity around what children actually need during transitions: steady routines, reduced tension, and reassurance that they are loved in both homes. Joint custody, when thoughtfully structured, can provide that sense of continuity—even across two households.

If you’re navigating custody conversations right now, remember this: joint custody is not a prize to win or lose. It’s a framework designed to keep both parents involved in a child’s life in a way that supports growth and emotional security. And understanding that framework helps you advocate for what truly matters.



**Listen to Divorce 101!**





*Photo courtesy of Drew Lederman*

# *A Gray Rainbow Divorce: Coming Out and Divorcing Midlife*

by Kristen Ploetz, Family Law & Divorce Attorney, Mediator & Divorce Coach

Almost everyone knows about “gray divorce,” the kind of divorce that typically happens to people in their 50s and older after decades of marriage. But I want to add a new category: the “gray rainbow divorce.”

At the age of 49, after twenty-nine years together (married 21 of those years), I told my then husband that I could no longer stay married to him. That I would be unable to continue to honor the vows we had taken because I was more queer than I had ever realized. Bisexual, lesbian...I'm not a fan of bright line labels, but it was clear that staying married to a man—even a man as wonderful as he is—was not honoring who I truly am. The truth is, I was no longer fully emotionally or physically present in my marriage in ways that were not fair to him, or me, and I knew there was no turning back.

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**...but it was clear that staying married to a man—even a man as wonderful as he is—was not honoring who I truly am.**

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There is a deep grief that comes with that kind of realization. We had been together since our college years and our daughter was now halfway through high school. Divorcing would mean no longer sharing a lot of great moments and memories under one roof. Plans and expectations we laid the groundwork for in our 20s, 30s, and 40s would have to shift as we separated. The very strong tether to my past and all of the things we shared together would be severed; even if not completely, it was certainly going to be compromised once our marriage ended.

And yet there is also relief and joy that happens. That moment was more than three years ago, and I have never felt more comfortable in my own skin than I do now as an openly queer woman. I've found my people, so to speak, and there are parts of me more alive than ever before. Yes, it took time to get to this feeling, and a bit of explaining and

courage (not everyone knew I'd considered myself queer since a young age), but it has all been worth it in the end. Partly because I know I'm modeling for my daughter that choosing oneself and listening to our own evolving needs and desires is a lifelong process, not one that should have to end when we say “I do.” Partly because I am now living authentically and fully and allowing my former spouse to do the same in a new way without me—that would not have happened if I never said anything and stayed married.

I'm not alone here either. I've met so many women and men who've gone through a similar experience, or were married to someone who did. There are more of us than you'd think, and a lot of us are talking about it more, which is a good thing.

Divorce is not an easy process a lot of the time, even if it is amicable and the commonsense path, and adding the layer of “coming out” to the mix only amplifies some of those hard moments. But there are things that can make it easier. This is why I became a certified divorce coach after working as a family law attorney and mediator: I see where people need nuanced support in these kinds of divorces, and I know how to help.

Here are a few suggestions to keep in mind if you find yourself in the same place I was in:

1. Hire an attorney, mediator, divorce coach, and/or other divorce professionals who are visibly LGBTQ-friendly. Having a support team that makes you feel comfortable showing up as your true self is important while going through the inherently vulnerable life change of divorce. The repeated “coming out” on your path to where you are now can get tedious when you are working with anyone who doesn't get it or accept you for who you are. You want professionals who won't flinch and can hit the ground running.
2. Instead of reacting out of guilt, shame, or grief, focus on your future as you move through the decisions of divorce. Build a reliable network of friends, family, and professionals who will help you think through and make sustainable, reality-tested choices aligned with your core values and goals for the future. Know what your legal rights and obligations are before agreeing to anything. All too often guilty feelings can

lead to an impulse to walk away from or decline what is legitimately yours to share in (assets, parenting time, etc.). This is where working with a divorce coach can be an especially valuable asset.

3. Lead with compassion, patience, and curiosity for yourself and others, including your children and spouse. Not everyone will understand why your marriage no longer fits, especially if it looked like a good marriage from the outside. Talk about it in ways that foster empathy and respect on both sides. It may take time for some people to adapt to this news, which can feel like a long time if you've already been sitting with it silently yourself for a while. You may find that some people never come around and accept this version of you, and that's ok—you will have others who do.
4. Accept that it might be challenging to navigate coming out and discussing this part of your life while also going through a divorce...but it gets easier with time. People will likely be supportive, but some might be nosy or judgmental. And in certain circles it may foster gossip. So remember: you don't have to tell everyone everything.
5. Build a queer community near you and online. Find like-minded groups via social media, Meetup, and nonprofit organizations. Even books are your friend—read memoirs by others who've been in the same spot. Buy the rainbow swag and listen to the queer music icons. The point is to feel less alone and make room for the joy of this discovery! I can say from personal experience that the LGBTQ+ community is overwhelmingly supportive, happy, and welcoming, and there is room for more no matter how old you might be or how long it took you to get here.

*Kristen M. Ploetz is Founder/Owner of KMP Coaching LLC ([kmpcoachingllc.com](http://kmpcoachingllc.com)), and a CDC certified divorce coach, former family law attorney and mediator. She provides divorce coaching services to women contemplating or going through divorce after a long-term marriage. Her specialty focus areas include helping women in midlife who are coming out as LGBTQ+ while married to men, pre-mediation strategy planning, and supporting women who may need to adjust their professional and caretaking roles as a result of divorce. Services include 1:1 virtual coaching sessions to help center clients so they can make good decisions for their financial and emotional well-being both short- and long-term. Kristen assists with organization, confident decision making, communication strategies, and post-divorce logistical planning which align with the client's values and goals. She offers a free 30-minute consultation via her website. Kristen is based in Massachusetts but works virtually throughout the U.S.*



*Photo courtesy of Drew Lederman*

*Kristen Ploetz, KMP Coaching LLC  
Divorce Coach, Able to work with clients in all 50 states and  
Internationally*

**KMP Coaching LLC**

## DIVORCE HAPPENS PODCAST:

### *3 Things I Learned from My Divorce with Writer Elizabeth Wilson*

In this deeply honest episode of Divorce Happens, Olivia Howell sits down with writer and mother Elizabeth Wilson to talk about what really happens after you say, “I want a divorce.” Elizabeth shares the three most profound lessons she learned during her split: discovering her inner strength, reclaiming financial independence, and unlearning the fear of love after loss. Her story is one of resilience, clarity, and finding the courage to start over on your own terms.

As a former stay-at-home mom with no income and no roadmap, Elizabeth opens up about the moment everything shifted—a solo week of parenting that revealed just how heavy the emotional weight of her relationship had become. She speaks candidly about building a new life, launching a writing career, and preparing for a second marriage that feels grounded and safe. Through her reflections, she redefines what it means to thrive after divorce.

Elizabeth also talks about the grief of separation, especially when children are involved, and the isolation of being the first in her circle to experience divorce. Her memoir-in-progress and her platform aim to fill the gaps she once searched for—raw, real support for women navigating the darkest and most transformative chapters of their lives.

*Click through to listen!*



**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.**

# ***LGBTQ+ Divorce 101: What's Different, What's the Same, and What You Need to Know***

Divorce is hard. Full stop. And while the emotional terrain of uncoupling — the grief, the relief, the reinvention — is universal, there are real and important ways that LGBTQ+ divorce can look different from what most mainstream resources describe. If you're navigating the end of a same-sex marriage or LGBTQ+ partnership, here are six things worth knowing.

**1**

The emotional weight is universal — and yours is valid. Grief doesn't check your orientation at the door. Loss, guilt, relief, loneliness, hope — all of it shows up regardless of who you married. You deserve support that honors the full weight of what you're carrying, not a framework that makes you translate your experience to fit.

**2**

The legal process follows the same basic structure. Since the federal recognition of same-sex marriage in 2015, same-sex divorce follows the same general framework as any other: filing, division of assets, custody determinations, finalization. The process is recognizable — but the details are where things get nuanced.

**3**

Your legal marriage date may not reflect your actual relationship. Many LGBTQ+ couples were together for years — sometimes decades — before they could legally marry. Courts typically only recognize the legal marriage date when calculating asset division and spousal support. If you were together long before your wedding date, this gap deserves serious attention from your attorney.

**4**

Non-biological parental rights are not always automatic. In same-sex families where second-parent adoption was never completed, one parent may have no automatic legal claim to a child they've raised. This is one of the most urgent reasons to work with a family law attorney experienced in LGBTQ+ cases as early in the process as possible.

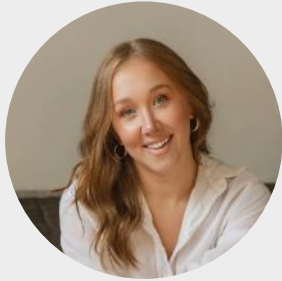
**5**

Affirming professionals are essential, not optional. Not every attorney, mediator, therapist, or financial advisor is equipped to serve LGBTQ+ clients with genuine competence and care. Seeking out vetted, affirming support is not a preference — it's a form of self-protection. You shouldn't have to spend your energy explaining your life before you can get help navigating it.

**6**

The emotional layers are real and worth naming. LGBTQ+ spaces tend to center celebration — coming out, Pride, chosen family, love. Divorce can feel like an uninvited guest at that party, leaving you grieving without a clear cultural script. Shame can show up in unexpected ways too, including complicated feelings about what ending a same-sex marriage might mean or signal. It doesn't signal anything except this: you are allowed to leave a marriage that isn't working. That truth belongs to everyone.

# *You Were Never Supposed to Do This Alone*



Taylor Beck, Divorce Coach

Learn more about Revive & Rise Coaching

Let's talk about how much you believe you deserve support and why that one thing has a trickle down effect on every decision you'll make through your divorce.

I've talked to countless people, people who are doing everything right but still feel stuck. People who have scoured the internet, ordered the books, joined some groups or even have made some calls to divorce support professionals. They're moving and yet, is it actually in the direction they need?

This leads to a deeper question where they (you) may be asking internally, 'do I actually deserve help with this?'. For many in the LGBTQ+ community who go through the end of a relationship this thought can carry additional weight. Maybe you've spent a large portion of your life figuring out how to be self-sufficient in spaces that weren't built for, or simply didn't make room for you in the first place.

When you have to figure out things without asking, because if you asked it could open it up to the people who just don't understand or blatantly minimize your circumstances. There's also all the other 'survivors' of divorce who seemed to have done it without help, so why couldn't you? Which brings me to a huge factor in why so many refrain from getting the help they deserve, societal pressure.

This perception of those who "hold it all together" or those who need to control the narrative can be the driving force behind this idea that you have to do it alone. Sure, maybe you have a friend who will let you vent from time to time, and your lawyer will answer all your questions at their billable hourly rate, so isn't that enough?

No. It isn't.

Let me say this in no uncertain terms, you deserve real

support. Whether or not you've figured anything out, taken two steps forward or ten steps back. There isn't value behind waiting until your situation feels exceedingly complicated or difficult to want additional support. By support I mean someone who isn't biased to you and the situation, or an attorney that might not even be truly advocating for you.

Finding the right divorce coach for you is just that. It's not therapy or legal advice, it's the work of getting you actually prepared both emotionally and strategically for one of the most consequential processes you'll ever go through. But this only works when you realize that your situation matters and is worth taking seriously, and that your needs are worth advocating for.

One of the most common things I see that holds people back isn't a lack of information, it's the belief that they should be able to handle more on their own. It's this ingrained idea that they have to earn help or hit some magical threshold of suffering before they somehow deserve to bring on additional support.

The reality of this though? Is that it's going to cost you. It could be time, money, energy, clarity, and ultimately, outcomes. The decisions you're making throughout this process matter, and they do add up. This is where strategy comes in, not instead of support but because of it. Once you actually believe you're allowed to get help, you can start doing the real work. You can show up prepared for what is coming next and not just hoping for the best.

For the LGBTQ+ community, your relationship and your divorce are not a lesser version of anyone else's. The complexity you're navigating within your specific situation is real legally and emotionally, and it deserves to be treated that way.

If you're somewhere in the middle of all of this right now, just starting the process, or even at the (hopeful) end, it's never too late. The thing you might actually be missing is permission. Permission to ask for help, need it, and receive it. The green light to need support without any context, the go ahead to want a clear path forward and not simply remain in survival mode.

This is it.

## *Divorce Guide: I'm Divorced, and Now What?*

# *10 Essential Steps to Get Your Life in Order After Divorce*

Divorce is a life-changing event that often comes with a whirlwind of emotions, decisions, and adjustments. Once the paperwork is finalized, you might feel a sense of relief, but it's also the beginning of a new chapter that requires careful attention to some essential administrative tasks. Whether it's updating your financial documents, revisiting your estate plan, or managing joint accounts, this is the time to take control of your future and set yourself up for stability and success.

In this piece, we'll guide you through 10 key steps to tackle post-divorce life from a practical perspective. These tasks may not seem glamorous, but they are vital in helping you close one chapter and confidently embrace the next. Let's dive into the checklist that will ensure your new start is as smooth as possible.

### **1. Update Your Estate Plan**

- **Why It's Essential:** After a divorce, you need to revise your will, power of attorney, and healthcare directives to reflect your new life circumstances. Failure to do so could leave your ex-spouse in control of decisions or assets you no longer want them to manage.
- **Who Can Help:** An estate planning attorney can guide you through updating your documents to ensure they align with your post-divorce goals. Check out: [10 Questions to Ask Your Estate Planner While Going Through a Divorce](#)

### **2. Adjust Beneficiary Designations**

- **Why It's Essential:** Beneficiaries named on life insurance policies, retirement accounts, and other investments often override your will. Ensuring these designations reflect your current wishes is crucial.
- **Who Can Help:** A financial advisor or your account managers at financial institutions can help you update beneficiary forms. Check out: [10 Questions to Ask Your Financial Advisor About Going Through a Divorce](#)

### **3. Create a Post-Divorce Budget**

- **Why It's Essential:** Divorce often changes your financial landscape. A clear budget helps you understand your new income and expenses, plan for savings, and avoid financial stress.
- **Who Can Help:** A financial coach or planner can help you establish a realistic budget tailored to your new situation. Check out: [How to Create a Post-Divorce Financial Budget for Your Lifestyle \(without getting overwhelmed\)](#)

### **4. Separate Joint Accounts**

- **Why It's Essential:** Any shared bank accounts, credit cards, or utility accounts need to be separated to avoid confusion, liability, or disputes.

- **Who Can Help:** Bank representatives and credit bureaus can assist with account closures and ensuring your credit profile reflects the changes. Check out: [10 Essential Questions to Ask Bank and Credit Card Company During Your Divorce](#)

### **5. Reassess Insurance Policies**

- **Why It's Essential:** Your insurance needs may change after divorce. From health insurance to home, auto, and life insurance, ensure your coverage is adequate and up to date.
- **Who Can Help:** Insurance agents or brokers can help you adjust your policies or shop for new ones. Check out: [10 Questions to Ask Your Insurance Broker During Your Divorce](#)

### **6. Evaluate Your Financial Goals**

- **Why It's Essential:** Divorce often alters long-term financial plans, including retirement and savings goals. Revisiting these helps you map out a secure future.
- **Who Can Help:** A financial advisor can provide a comprehensive review and help you prioritize goals like saving, investing, or buying a home. Check out: [How to Re-evaluate Your Financial Goals After Your Divorce](#)

### **7. Set Up an Emergency Fund**

- **Why It's Essential:** Building an emergency fund gives you financial security and helps you navigate unexpected expenses without relying on credit or loans.
- **Who Can Help:** A financial coach or planner can help you determine how much to save and strategies to build your fund. Check out: [10 Tips to Help You Manage the Financial Aspect of Your Divorce](#)

## 8. Address Tax Implications

- **Why It's Essential:** Divorce can significantly impact your tax status, deductions, and liabilities. Filing your taxes correctly ensures you're not hit with surprises.
- **Who Can Help:** A tax professional or CPA can help you navigate changes, including filing status and asset division implications. Check out: [10 Questions to Ask Your Tax Accountant During Your Divorce](#)

## 9. Revisit Your Retirement Plans

- **Why It's Essential:** If retirement accounts were part of your divorce settlement, you'll need to manage rollovers, withdrawals, or contributions in line with your new financial goals.
- **Who Can Help:** A financial advisor or retirement specialist can help you strategize based on your adjusted assets. Check out: [10 Crucial Questions to Ask Your Retirement Specialist During Divorce](#)

## 10. Rebuild Your Support Network

- **Why It's Essential:** Divorce can impact your emotional well-being and social circle. Building a strong support network ensures you have people to lean on during this transition.
- **Who Can Help:** Therapists, life coaches, and divorce support groups can provide guidance, while reconnecting with friends and family fosters emotional resilience. Check out: [10 Reasons to Work with a Therapist During Your Divorce Process](#)

By addressing these steps with the help of the right professionals, you'll set yourself up for stability and success in your post-divorce life. Taking the time to reorganize your finances, legal documents, and personal goals ensures that you're ready for whatever comes next.

## JENNY SAYS SO

### *The Post-Divorce Set-Up Parade*

Dear Jenny,

I'm freshly divorced and still very much in the "my nervous system is doing construction work" phase. I'm not sitting around sobbing all day, but I also don't feel shiny and ready to be someone's plus-one at a wine bar. But— people are coming out of the woodwork to set me up.

A friend sent me a screenshot of this person's Instagram and said, "They're perfect for you." My aunt told me, "The best way to get over someone is to get under someone" (I almost dropped my phone). Someone at a party asked if I was "back out there yet" like I was returning a library book. I know they mean well, but it makes me feel like my divorce is being treated like a vacancy sign.

I'm also embarrassed because I don't want to seem bitter or prudish. I just want space. I want to recalibrate. I want to learn who I am again before I'm asked to audition for a new relationship.

What do I do when someone tries to set me up immediately? How do I shut it down without hurting feelings—or getting sucked into a conversation I don't want?

Love,  
Not Ready in Nottingham

*Read Jenny's response →*

Dear Not Ready,

First: you're allowed to heal at human speed. You are not a clearance rack. You are not a project. And you do not need to "prove you're fine" by dating quickly.

Here's the etiquette truth: when someone offers a set-up, you're not rejecting them—you're setting a boundary around your timeline. Kindness doesn't require compliance. Use VASE—Validate, Acknowledge, Support, Express—and keep it simple.

Validate: "That's really thoughtful."

Acknowledge: "I know you're trying to support me."

Support: "What helps most right now is friendship, not matchmaking."

Express: "If that changes, I'll tell you."

Scripts you can steal:

- "That's so kind. I'm not dating yet—I'm focusing on stabilizing my life. But I really appreciate you thinking of me."
- "I'm taking a dating sabbatical. If/when I'm ready, I promise you'll be the first to know."
- "Right now, the best support is inviting me to normal things—not introducing me to new people."

If they push: "I hear you. And I'm still a no."

You're not behind. You're just rebuilding.

*Jenny*

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

*Listen to Jenny Says So*

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# *What to Consider When you're Considering Divorce: Everything to Know About Mediation*

Divorce is an incredibly emotional and challenging process, and when you're considering taking that step, it's important to explore all of your options for resolution. One path that many couples choose before heading to court is mediation—a more collaborative and less adversarial approach to divorce. But what exactly is mediation, and how does it work? In this post, we'll break down everything you need to know about mediation during divorce: the benefits, the process, and how it can potentially lead to a smoother transition for both parties. Whether you're just beginning to consider divorce or actively seeking alternatives to traditional litigation, understanding mediation can be a crucial part of your journey.

## **What Is Mediation in Divorce?**

Mediation is a process where divorcing couples work together with a neutral third party, called a mediator, to agree on the terms of their divorce. It's an alternative to going to court and can be less stressful, faster, and more affordable. Here's an easy-to-understand explanation:

### **Key Points About Mediation**

- **Neutral Mediator:** The mediator doesn't take sides or make decisions for you. Their job is to guide the conversation and help you both communicate effectively.
- **Voluntary Process:** Both people must agree to participate in mediation. You can stop the process at any time if it's not working.
- **Focus on Agreements:** The goal is to reach mutually acceptable decisions about things like:
  - Dividing assets and debts.
  - Child custody and parenting time.
  - Child support and spousal support (alimony).

### **How Mediation Works**

- **Initial Meeting:** The mediator explains the process, and both parties share their concerns and goals.
- **Guided Discussions:** The mediator helps you work through each issue, offering suggestions and keeping the conversation productive.
- **Final Agreement:** Once decisions are made, the mediator drafts an agreement. You can review it with your attorney before submitting it to the court for approval.

### **Benefits of Mediation**

- **Cost-Effective:** Typically less expensive than a court battle.
- **Faster Resolution:** Mediation often takes weeks or months, compared to years in court.
- **Less Stressful:** A collaborative process that focuses on solutions instead of arguments.
- **More Control:** You and your spouse decide the outcome, not a judge.

## **Who Is Mediation For?**

- Mediation is ideal for couples willing to work together, even if they have disagreements.
- It works best when both parties want to avoid the cost and emotional toll of court.

## **When Mediation May Not Work**

- If there is a history of abuse, significant power imbalances, or unwillingness to compromise, mediation may not be effective.

## **What Does a Mediator Do in Divorce Mediation?**

A mediator is a neutral professional who helps divorcing couples reach agreements about their separation. They don't take sides or make decisions for you but guide discussions to ensure they are productive and focused.

Here's a breakdown of what mediators do:

### **What a Mediator Does**

- **Facilitates Communication:** Helps both parties express their needs and concerns clearly and respectfully.
- **Guides Decision-Making:** Breaks down complex issues (like dividing assets or creating a parenting plan) into manageable discussions.
- **Explains Options:** Offers suggestions or alternatives to help couples find common ground.
- **Drafts Agreements:** Writes a summary of the decisions made during mediation, which can then be reviewed by attorneys and submitted to the court.
- **Maintains Neutrality:** Stays impartial, ensuring the process is fair and balanced for both parties.
- **Provides Structure:** Keeps discussions focused and moving forward, avoiding unnecessary arguments.

## **What Should You Look for in a Mediator?**

Choosing the right mediator is essential for a successful process. Here are the qualities and qualifications to look for:

## Qualifications and Experience

- **Proper Training:** Look for mediators trained in family or divorce mediation, often with certifications or licenses.
- **Knowledge of Divorce Laws:** They should understand your state's divorce laws to guide discussions effectively.
- **Experience:** Ideally, the mediator has handled cases similar to yours, especially if your situation is complex (e.g., involving children or significant assets).

## Personality and Approach

- **Neutrality:** The mediator should be unbiased and not take sides.
- **Calm and Patient:** Divorce can be emotional, so a mediator who stays composed and helps diffuse tension is invaluable.
- **Good Listener:** They should listen actively to both parties and ensure everyone feels heard.

## Communication Style

- **Clear and Concise:** A good mediator explains complex issues in simple terms.
- **Encourages Respect:** They foster a respectful environment, even when disagreements arise.

## Process and Availability

- **Well-Organized:** A mediator who outlines the process clearly and keeps things on track is essential.
- **Flexible Scheduling:** Look for someone who can accommodate your schedule, especially if you or your spouse have time constraints.

## Cost

- **Transparent Fees:** Understand their hourly rate and any additional charges upfront. A good mediator will provide clear information about their pricing.

## Recommendations and Reviews

- **Positive Feedback:** Ask for referrals or read online reviews to gauge the experiences of other clients.

## Questions to Ask a Potential Mediator

- How many divorce cases have you mediated?
- What is your approach to resolving conflicts?
- How do you ensure the process is fair for both parties?
- Can you help us with creating a parenting plan or dividing complex assets?
- What is your fee structure?

## What Does the Divorce Mediation Process Look Like?

Divorce mediation is a step-by-step process where a neutral third party (the mediator) helps you and your spouse reach agreements on key issues. It's an alternative to going to court and can save time, money, and stress. Here's an easy-to-understand breakdown of the process:

### 1. Initial Meeting

- **Purpose:** The mediator explains the process, answers questions, and ensures both parties understand how mediation works.
- **Topics Covered:**
  - Goals for mediation.
  - Ground rules for respectful communication.
  - Any immediate concerns (e.g., temporary living arrangements).

### 2. Information Gathering

- **Purpose:** Both parties share relevant information and documents to ensure decisions are informed.
- **What You'll Provide:**
  - Financial documents: pay stubs, tax returns, bank statements, debts, assets, etc.
  - Details about property, retirement accounts, and other assets.
  - Information about children (if applicable), including schedules, education, and expenses.

### 3. Identifying Issues to Resolve

- **Purpose:** The mediator outlines the topics that need to be discussed.
- **Common Issues Include:**
  - Division of assets and debts.
  - Child custody and parenting plans.
  - Child and spousal support.
  - Living arrangements during and after the divorce.

### 4. Negotiation and Discussion

- **Purpose:** Work through each issue to reach an agreement.
- **How It Works:**
  - The mediator facilitates conversations and helps explore solutions.
  - If disagreements arise, the mediator suggests compromises or alternative approaches.
  - Sessions are flexible, allowing time for both parties to reflect and consider options.

## 5. Drafting the Agreement

- Purpose: Once agreements are reached, the mediator writes a detailed summary.
- What's Included:
  - Division of property and debts.
  - Custody and visitation schedules.
  - Support arrangements and financial agreements.
  - Any other terms decided during mediation.

## 6. Reviewing the Agreement

- Purpose: Both parties review the draft with their attorneys (optional but recommended).
- Why It's Important:
  - Ensures the agreement is legally sound.
  - Protects your rights and interests.
  - Addresses any overlooked details before filing.

## 7. Filing with the Court

- Purpose: Finalize the divorce with the court.
- How It Works:
  - The agreement is submitted to the court as part of your divorce paperwork.
  - A judge reviews the agreement, and if everything is in order, it becomes legally binding.

### How Long Does It Take?

- Mediation can take anywhere from a few weeks to a few months, depending on the complexity of your situation and how quickly agreements are reached.

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

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

## BOOK REVIEW

### *Unfuck Your Parenting by Bonnie Scott & Faith G. Harper*

I'm just going to say it: the title is perfect. Because sometimes that's exactly what parenting feels like — something that needs unfucking. Urgently.

Unfuck Your Parenting is the book for those of us who are raising kids in a world that looks nothing like the one we grew up in, trying to instill values we had to learn the hard way ourselves, while also — and this part is important — not completely losing ourselves in the process.

Bonnie Scott and Dr. Faith G. Harper are parents and therapists, which means they're writing from two of the most useful vantage points imaginable. They're not handing you an idealized vision of what parenting should look like. They're meeting you in the chaos of what it actually is.

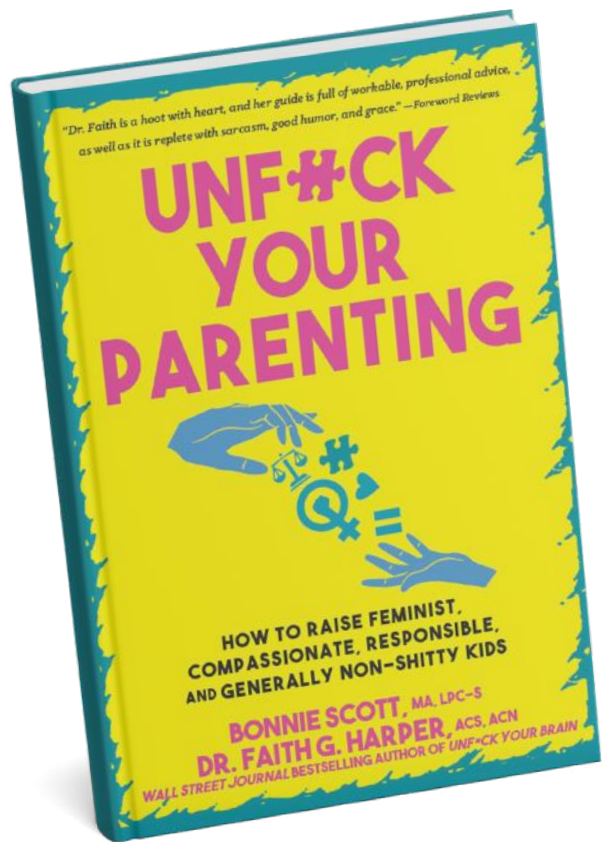
What I love most is the scope. This isn't a book just for parents of toddlers or just for parents of teens. It's for all of it — infancy through adulthood — because the truth is, the work doesn't stop. The conversations about consent, about money, about identity, about how to stand up when the world feels heavy — those are ongoing. And you need to be having them whether your kid is five or twenty-five.

For single parents, for divorced parents, for anyone raising kids while also actively rebuilding their own life? This book sees you. There's real attention paid to maintaining your own identity and relationships while parenting — which is something we don't talk about nearly enough.

Raise good humans. Stay a whole person while you do it. This book helps with both.

Five stars. Keeping this one on the nightstand.

*Order Your Copy of  
Unfuck Your Parenting*



*Get Your Fresh Starts Gear*

# ***Questions to Ask Before Hiring a Divorce Attorney as an LGBTQ+ Person***

Finding the right divorce attorney is one of the most important decisions you'll make during this process. For LGBTQ+ people, that search comes with an additional layer — because not every attorney who is technically qualified is actually equipped to handle the specific legal and personal nuances your case may involve. Here are eight questions to ask before you sign anything.

## ***Have you represented LGBTQ+ clients in divorce cases before?***

Experience matters. You want an attorney who has navigated same-sex divorce, not one who is learning on your case. Ask directly, and listen not just to what they say but how they say it. Comfort and familiarity will come through.

## ***Are you familiar with the legal implications of marriages that predate 2015?***

Many LGBTQ+ couples were together for years before they could legally marry. How courts handle asset division and spousal support in those cases can be complicated. Your attorney should understand this gap and know how to argue for your interests within it.

## ***How do you approach non-biological parental rights?***

If you or your spouse is a non-biological parent and second-parent adoption was never completed, your parental rights may not be automatically protected. This is a critical area where inexperience — or bias — can cause serious harm. Make sure your attorney has handled cases like yours.

## ***What is your approach to LGBTQ+-specific asset and benefit considerations?***

From retirement accounts to Social Security survivor benefits to healthcare coverage, some financial and legal protections work differently depending on marriage history and federal vs. state recognition timelines. Your attorney should be able to speak to these specifically.

## ***What is your approach to LGBTQ+-specific asset and benefit considerations?***

From retirement accounts to Social Security survivor benefits to healthcare coverage, some financial and legal protections work differently depending on marriage history and federal vs. state recognition timelines. Your attorney should be able to speak to these specifically.

## ***How do you handle cases involving gender identity or transition?***

If your divorce involves a spouse who has transitioned, or if your own gender identity is part of your story, your attorney needs to be not just legally competent but genuinely affirming. Ask how they've navigated this before.

## ***Will you use my correct name and pronouns consistently?***

This is a non-negotiable. An attorney who slips up repeatedly in conversation will slip up in documents, in court, and in negotiations. You deserve representation that reflects who you actually are.

## ***Are you familiar with LGBTQ+ family structures beyond the nuclear model?***

Chosen family, co-parenting arrangements that fall outside traditional custody templates, blended families with complex origins — LGBTQ+ families are often beautifully non-linear. Your attorney should be able to work within that complexity, not against it.

## ***Do you have referrals from LGBTQ+ clients you can share?***

Reputation within the community matters. An attorney who has genuinely served LGBTQ clients well will be able to point you toward people who can speak to that experience. If they can't, that's worth noting.

The right attorney won't just know the law. They'll know your life — and treat it with the respect it deserves. Take your time, ask your questions, and trust what you notice in the room.



## EXPERT FEATURE

### *Ron Platt*

*National Association for Single and Divorced Families*

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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 Ron Platt, founder of the National Association for Single and Divorced Families, whose work helps clients find clarity, strength, and a true fresh start.

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

I'm a serial entrepreneur with over 35 years of experience across insurance, real estate, and social advocacy, and I built a career defined by innovation and impact. But it's my personal experiences as a foster parent to a than 13 year old LGBTQ+ young boy that I began to see the atrocities that plagued our foster care system. Simple services like mental health care were poorly managed and staffed due in large part to the for-profit commercialization of foster care management.

I witnessed several children in our group that were never given a voice to speak about their mistreatment, abuse or poor decisions the system and courts were making on their behalf. Or, the amount of homeless LGBTQ+ children that were on the streets that decided being homeless was better than being abused by the system and their families.

I wanted to create an organization whose membership base was so large and our advocacy work was so well organized that those government decision makers had to listen to our words and make the changes to better our under privileged youth and society. NASDF is that outlet for change while helping families build a stronger foundation after a divorce.

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

Roughly 30 years ago I was working with my father in the product development side of the insurance industry. During one of our lunches, my dad, who was an 'idea man' mentioned he always wanted to insure child support and alimony payments if the payor died, became disabled, involuntarily lost their job or had to declare a business bankruptcy. I thought it was brilliant

and mentioned that we should create a national association that would provide an umbrella of products, services, support and resources to those individuals who were in the process of getting a divorce or had a single-family household. My dad didn't want to start the association until the insurance product was developed. It turned out, this one product was the bane of his existence as he tried every avenue to place it with an insurance company and every company said no.

Thirty years later, I realized the divorce market was still in need of a single entity that could provide the services we wanted to offer so I launched the NASDF and shortly thereafter, an underwriter reached out to me and offered to underwrite the insurance product, now called Support Insured.

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

NASDF provides an umbrella of products, services, support and resources for people who are getting a divorce or have a single-family household. And we insure child support and alimony payments for up to one year if the payor dies, becomes disabled, involuntarily loses their job or has to declare a business bankruptcy called Support Insured.

Some of our membership benefits include discounts for early childhood education, diaper, formula, school supplies and computer discounts. Real estate services with 20-25% credits towards closing costs. Career services, 24-hour doctors and nurse hotlines. 3-free mental healthcare sessions with discounted sessions thereafter. Safety apps, mediation services, financial advisors, attorneys, coaches, etc. AFLAC products that previously only employers could offer, we now can offer to our members. We have discounts on apps that can file your financial statements for the courts (Verana IQ), qualify you for a mortgage (SnapLend), and help you communicate and schedule your children's activities with your spouse (Our Family Wizard). These discounts and services continue to grow every day and as our membership base grows, so will our discounts with major retailers throughout the country.

Our growing list of providers include attorneys, mediators, coaches, therapists and various support groups throughout the country.

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

We have no competition. NASDF is the only national association offering our members the services and

resources we provide and Support Insured is the only divorce insurance product on the market that protects your child support and alimony payments for up to one year.

We have two goals, to build a stronger foundation for your family before, during and after a divorce and our advocacy, which is two fold - foster care and family court reform and the prevention of intergenerational poverty.

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

I'm a medium. Yep, I can communicate with dead people. I was able to see ghosts starting around 5 years old and have had some seriously scary altercations with spirits. Now, people pay me to communicate with their dead relatives. And sometimes, those relatives reach out to me to provide their loved ones with a specific message. I've learned to turn the switch on and off but sometimes they come to me when I least expect it, like during a yoga class. Given the dead have no sense of time, scheduling my conversations can be challenging at times.

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

I was inspired to foster a child when I was visiting my friend in Los Angeles. When he picked me up from the airport he shared that our schedule had changed. He was unexpectedly getting custody of his foster son and asked me to join him. What I witnessed in those three days helped me to understand the plight these young children were going through.

When I returned to Miami I went to an LGBTQ+ networking event and the organizer, Amy, asked if there were any single or coupled LGBTQ+ individuals who wanted to foster LGBTQ+ youths who were in the foster system. I remember looking up at G-d and saying, "really"? I stepped forward and began my journey. Six weeks worth of training and the minute I got my license as foster parent I was presented with a 13-year old boy who was homeless. Amy said to me, "here's your license, there's your kid". I asked if I could spend some time with him before he and I made the decision and I was told I had two days to decide.

That boy is now 37 years old and I adopted him as my son.

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

My home is my sanctuary, especially my garden and patio. After a hot yoga class and dinner with my husband, I like to sit on our patio and enjoy the peacefulness. Afterwards, I might watch a few brain numbing housewives shows, journal a bit about my day, challenges I've had, thoughts I need to work through and a 30 minute meditation session before I go to bed.

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

Providing Financial Security

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

It enables me to connect to individuals and resources my members need that will help them build a stronger foundation. People need diverse resources before, during and after a divorce and trying to find those resources on a google search can be incredibly cumbersome. Especially since the first five pages of searching the word divorce leads to you to attorneys. People need quick solutions and answers and Fresh Starts and NASDF provides that for them.

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

Ron Platt, NASDF | Divorce Service  
*Able to offer support in all 50 states*



Learn more about NASDF

# Coming Out Post-Divorce



by Myisha Battle, Sex Coach

Learn more about  
Sex for Life

“I know that I can officially be excited to date again, but I’m terrified and I don’t know where to start.” This is how many of my consultation calls begin with recently separated or divorced people who feel ready to jump into the wild world of dating. But there’s an added layer of uncertainty for those who are hoping to date people of different genders than their ex, especially if they have no experience in the queer dating world.

While there’s no specific data on how many marriages end because of a partner coming out as LGBTQ+, it’s not uncommon for people in their 30s, 40s, 50s and beyond to come out as something other than straight or cisgender. The fact is that it still feels taboo to discuss how gender and identity shifts can create ripple effects in our romantic lives. Depending on the relationship, new sexual self-knowledge could mean having to leave a marriage or being rejected by a partner who doesn’t support your need to explore your gender or sexual identity.

Stepping back into dating post-divorce is a brave feat for anyone, especially when you consider the chaotic landscape of dating apps, catfishing and ghosting. If you want to explore dating as someone who has recently come to better understand your gender or sexual identity (or both!), things can feel particularly precarious. Will you be accepted? How do you discuss your past relationships or should you? How do you navigate through queer terminology and unfamiliar cultural norms? You might be dying to have the opportunity to express who you are more fully in relationships, but does that mean you’re ready?

While dating after or while coming out poses unique challenges, there are ways that you can ease yourself into the process, build community and find the best partner(s) for you!

## Join Social Groups

One of the hardest parts of starting to date within the LGBTQ+ community is often feeling like you don’t deserve to be a part of that community as someone who identified as straight for so long. That’s why joining social groups focused on your identity or orientation can be so helpful. There are groups for people coming out later in life, lesbian sports groups, queer dance classes, gay book clubs, trans picnics, and pretty much anything else you can think of. Consider an interest of yours and look for affinity groups focused on that interest. You may be limited to online events if you live in a smaller town, but that’s okay and may even be preferable for finding people you can connect with.

## Consider Dating Apps

While dating apps can be overwhelming, they are also very helpful for helping LGBTQ+ people find each other. You can start on any of the big apps like Hinge, Tinder and Bumble or create a profile on an app designed specifically for LGBTQ+ dating like HER, Lex, and Grindr. You might also appreciate an app like Feeld because it’s inclusive and sex-positive. If you’ve never done any form of online dating, take your time and start small with just one app. Be as open as you can in your profile.

## Get Support

Many people who come out during or after divorce notice that they don’t have many single friends who can empathize with what they’re going through and they may not have many (or any) people in their life who are openly LGBTQ+. That means that exploring sex and dating can feel really isolating. Working with a therapist, counselor or coach can help you feel less alone. You’ll need affirming people around you to encourage you to live the life you’re meant to live.

# *How to Re-evaluate Your Financial Goals After Your Divorce*

Divorce marks a significant life change that often comes with a new set of financial responsibilities and opportunities. Whether you're navigating new income sources, adjusting to a different lifestyle, or taking on new financial obligations, it's essential to reassess your financial goals in the wake of your separation. Re-evaluating your financial objectives can help you regain control over your finances, set realistic goals, and create a new roadmap for your future. In this blog post, we'll walk you through the steps to revisit your financial goals after a divorce, identify areas for growth, and create a plan that aligns with your new circumstances. Whether you're focused on rebuilding savings, managing debt, or planning for the future, taking the time to reset your goals can empower you to move forward with confidence and clarity.

## **How to Re-evaluate Your Financial Goals After Your Divorce**

Divorce brings about a major life shift, and with it comes the need to reassess your financial goals. From managing new responsibilities to navigating changes in income and expenses, it's a time for reevaluation and planning. The process of reworking your financial goals can feel overwhelming, but it's also an opportunity to regain control, embrace your independence, and build a solid foundation for the future. Whether you're focused on rebuilding your savings, managing debt, or setting up new plans for your long-term goals, having a clear financial roadmap is crucial. Here's how to work through your financial goals after a divorce, step by step.

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

The first step in resetting your financial goals is understanding where you stand right now. Take a comprehensive look at your income, expenses, debts, and assets. This will give you a clear picture of your financial health post-divorce. Consider the following:

- **Income:** Do you have the same income post-divorce, or is there a change due to child support, alimony, or job status?
- **Expenses:** What are your new living expenses, including housing, utilities, insurance, and daily living costs?
- **Debts:** Have you inherited new debt, or do you need to address old debts from the marriage, such as credit cards or mortgages?
- **Assets:** What assets did you retain post-divorce? This could include property, retirement savings, or investments.

By laying this foundation, you'll know exactly where you stand and where adjustments need to be made. Understanding your current financial picture will inform your decisions as you move forward.

### **2. Rebuild Your Emergency Fund**

One of the most important goals after divorce is to rebuild or establish your emergency fund. This is crucial for financial security, especially when navigating life's uncertainties. Aim for saving 3-6 months' worth of living expenses. This fund acts as a safety net for unexpected expenses, such as medical bills, car repairs, or job loss.

To build your emergency fund:

- Start small if necessary—every little bit counts.
- Set a realistic timeline for building your fund.
- Cut non-essential expenses where possible to funnel more money into savings.

Having this cushion gives you the peace of mind to handle future challenges with less financial stress.

### **3. Review and Adjust Your Budget**

With your new financial reality, your old budget is likely no longer applicable. Start fresh with a new, divorce-adjusted budget. Your budget should reflect your current income, your new living expenses, and your new priorities.

Steps to adjust your budget:

- **Track all income and expenses:** Know exactly where your money is going each month.
- **Categorize expenses:** List all essential expenses (rent/mortgage, utilities, insurance, child support) and non-essentials (entertainment, dining out, subscriptions).
- **Prioritize savings:** Try to allocate a portion of your income for long-term savings or retirement.

By tracking your spending and adjusting for the future, you'll ensure you're living within your means and investing for future goals.

#### 4. Address Debt

If you have debt, whether from the marriage or accumulated post-divorce, this will need to be part of your financial reset. Divorce can often leave one party with more financial obligations, including paying off joint debt or taking on responsibility for certain bills.

Steps for addressing debt:

- List out all debts: Identify all outstanding debts and prioritize paying off high-interest debts first.
- Consider debt consolidation or refinancing: If you have multiple debts, consolidating them could help you manage payments and reduce interest rates.
- Set debt repayment goals: Determine how much you can afford to pay each month and establish a timeline for getting out of debt.

Reducing debt will give you the freedom to focus on long-term financial goals without the stress of past obligations hanging over you.

#### 5. Reevaluate Long-Term Savings and Retirement Plans

After a divorce, your retirement goals may need a complete overhaul. You may have to start from scratch, especially if you were relying on a partner's income or retirement savings.

Steps for reevaluating your retirement:

- Assess current retirement savings: Understand how much you have saved for retirement and whether it's enough for your post-divorce lifestyle.
- Make contributions: Even if it's a small amount, start contributing regularly to a retirement account, whether it's an IRA, 401(k), or other investment vehicle.
- Consult a retirement planner: A specialist can help you navigate any changes in your retirement plan after divorce, including splitting assets or adjusting for a single-income future.

Starting early with retirement planning will put you on the path to financial independence and ensure you're securing your future.

#### 6. Set New Financial Goals

Now that you have a clear understanding of your financial landscape, it's time to set new goals. These should be tailored to your post-divorce life and reflect your priorities moving forward. Whether you want to save for a down payment on a house, pay off debt, or build an investment portfolio, having defined goals will help you stay focused.

Steps for setting financial goals:

- Make them SMART: Set goals that are Specific, Measurable, Achievable, Relevant, and Time-bound.

- Start small: Break large goals into smaller, achievable steps. For example, instead of aiming to save \$10,000 in one year, start by saving \$1,000 a month.
- Track progress: Regularly check in on your goals and adjust them as needed to stay on track.

Having clear goals will give you the direction and motivation you need to move forward financially.

#### 7. Review Insurance and Estate Planning

Your post-divorce life will likely require you to revisit insurance policies and estate plans. You may need to change beneficiaries, adjust life insurance coverage, or even update your will. These steps are essential for securing your financial future and ensuring your wishes are carried out.

- Life insurance: Ensure that your life insurance policies reflect your new beneficiary designations.
- Health insurance: Verify that your health insurance coverage is sufficient for your needs, especially if you were previously covered under your ex's plan.
- Estate planning: Work with an estate planning attorney to update your will, trust, and power of attorney to reflect your current circumstances.

These updates will provide clarity and protection for your loved ones and ensure your financial legacy is handled according to your wishes.

#### 8. Review Your Tax Situation

Your taxes are likely to change significantly after divorce, especially if your filing status and financial situation have shifted. Divorce may affect your eligibility for tax deductions, credits, and exemptions, so it's important to consult with a tax professional to understand how these changes will affect you.

- Filing status: Understand whether you need to file as single or head of household.
- Tax implications of alimony and child support: Know how alimony payments and child support affect your taxes.
- Retirement account divisions: Ensure that any divisions of retirement accounts are done properly to avoid tax penalties.

Working with a tax accountant will help you minimize any surprises come tax season.

#### 9. Seek Financial Counseling or Therapy

Divorce often comes with emotional and financial stress. If you find yourself feeling overwhelmed by your finances or unsure of how to proceed, working with a financial counselor or therapist may be beneficial. They can provide guidance not just on the numbers but also

on how to manage financial anxiety and rebuild confidence.

- Financial counseling: This helps you make informed decisions and navigate the complexities of managing money after divorce.
- Therapy: Counseling for emotional support can help you work through the feelings that might be clouding your financial decision-making.

Investing in your emotional and mental health during this time is just as important as investing in your financial future.

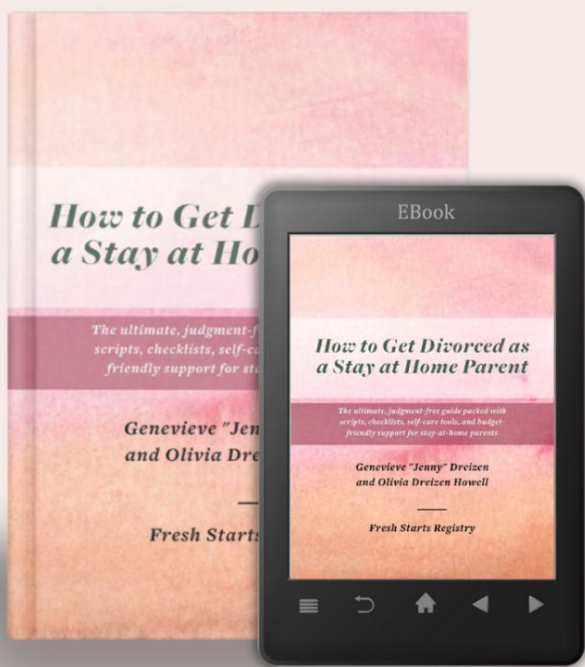
### 10. Celebrate Your Progress and Stay Flexible

As you work toward your post-divorce financial goals, take time to celebrate your progress—no matter how small. Financial recovery after divorce can take time, so it's important to stay patient and flexible as you adjust to your new financial reality.

- Celebrate milestones: Whether it's paying off a credit card, saving a set amount, or sticking to your budget, acknowledge your wins.
- Stay flexible: Life changes, and your goals may evolve over time. Stay open to adjusting your plan as needed.

By staying focused and committed to your financial goals, you will continue to move forward with greater confidence and financial stability.

Reevaluating your financial goals after divorce can feel daunting, but by taking it step-by-step, you can regain control of your financial future. The key is to stay organized, set clear goals, and be patient with yourself as you navigate this new chapter. Whether you're focused on debt reduction, saving for the future, or simply adjusting to your new circumstances, these steps will help guide you toward achieving financial independence and stability. Take the time to invest in your financial well-being, and the rewards will follow as you create a new, empowered life after divorce.



## *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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## SURVIVAL SCENARIOS

### *Help, my soon-to-be-ex-spouse changed the locks on our marital residence and I can't get in!*

*Help, I just got home and my key doesn't work anymore. They actually changed the locks. I'm standing outside completely panicked — all my stuff, the kids' things, even my important papers are inside. Can they even do this? Am I supposed to just leave? I don't know what to do right now!*

Take a Breath! You walk up to the door with your key, and it does not turn. The lock has been changed. Panic or anger may hit first. Pause before reacting. This situation can feel overwhelming, but there are usually several paths forward.

#### **Step 1: Consider Your Rights**

- Your ability to access the home may depend on whose name is on the title or lease, whether it is considered marital property, and whether any court orders exist.
- In some situations, one spouse may not be able to keep the other out without a judge's involvement. In others, a protective order or exclusive use order could change the picture entirely.
- It is important to clarify what applies in your specific circumstances.

#### **Step 2: Avoid Escalating**

Trying to force your way in can turn a difficult situation into something more serious. Instead, think about documenting what happened:

- Take a photo of the locked door.
- Write down the date, time, and any conversation you had about it.

#### **Step 3: Explore Options for Access**

- Hiring a locksmith: If you believe you still have legal rights to enter, some people consider calling a locksmith. While this may be a straightforward way back in, it can also increase tension.
- Through an attorney: Having a lawyer send a written request for access or a copy of the key may resolve the issue without further conflict.

*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.*



with guidance from Jessica Zadjura, Family Law Attorney

[Learn more about Zadjura Family Law LLC](#)

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

- Through the court: If cooperation is not possible, filing a request with the court for access or temporary use of the home may be an option.

#### **Step 4: Law Enforcement—Know the Limits**

- Law enforcement may view this as a civil issue and may not force access without a court order.
- They may, however, be willing to provide an escort if you need to collect essential belongings.
- If you feel unsafe or fear the situation could escalate, contacting them could be a way to protect yourself.

#### **Step 5: Decide What You Need**

- Ask yourself whether your priority is moving back into the home or simply collecting your belongings.
- Consider whether mediation could help set ground rules until the divorce process sorts things out.
- Think about whether you want to move forward with a court filing if the situation does not improve.

#### **What Not To Do When Your Ex Changes the Lock on the Marital Home**

- Avoid breaking in or damaging property—it could create bigger issues.
- Avoid direct conflict or threats—they often backfire.
- Avoid ignoring any court orders—violations can carry serious consequences.
- Avoid reacting on impulse—measured steps tend to create better outcomes.

A lock change can feel like the door has literally been slammed shut, but there are usually options. Your next step will depend on your rights, your goals, and your willingness to pursue legal or cooperative solutions.



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## ***Divorce Guide:***

# ***10 Essential Questions to Ask a Relationship Coach While Navigating Your Divorce***

Divorce often brings about profound shifts in how we understand relationships—not just with our former partners, but with ourselves, family members, and friends. A relationship coach can help you process the end of your marriage, heal emotional wounds, and learn how to build healthier connections moving forward. Whether you want to improve communication with your ex for co-parenting, or simply rebuild your confidence for future relationships, the right coach can be a transformative ally. Here are 10 essential questions to ask a potential relationship coach while navigating your divorce to ensure they're the right fit for your healing journey.

### **Choosing the right relationship coach for divorce recovery**

#### **1. What is your experience working with clients going through divorce?**

Divorce-specific relationship coaching requires an understanding of grief, communication challenges, co-parenting dynamics, and emotional healing. A coach experienced in divorce transitions will know how to address these issues with empathy and practical strategies.

Follow-up questions:

- How many clients have you worked with during or after divorce?
- Are you familiar with helping clients manage co-parenting dynamics?
- Do you have experience with high-conflict divorce situations?

#### **2. What is your coaching philosophy and approach?**

Different relationship coaches use different methods—some are more solution-focused, while others are reflective and emotionally driven. Understanding their coaching style helps you decide if it aligns with your personal growth journey.

Follow-up questions:

- Do you use a structured approach or is it more fluid based on client needs?
- Do you focus more on emotional healing, communication skills, or future relationships?
- How do you handle conflict resolution?

#### **3. How do you help clients rebuild trust and confidence after a divorce?**

Divorce can shatter your sense of trust—not just in others, but in yourself. A good coach can help you rebuild confidence, reframe your perspective on relationships, and regain trust in your decision-making.

Follow-up questions:

- Do you provide exercises to rebuild self-trust and confidence?

- How do you support clients in identifying and overcoming trust issues?
- Can you help with setting boundaries in future relationships?

#### **4. Do you help clients improve communication with their ex for co-parenting?**

- If you have children, maintaining respectful and clear communication with your ex is crucial. A coach who specializes in communication strategies can make co-parenting smoother and less stressful.
- Follow-up questions:
  - Do you provide communication strategies specifically for co-parenting?
  - How do you handle high-conflict communication?
  - Can you help with setting up co-parenting agreements and expectations?

#### **5. How do you handle emotionally triggering topics during coaching?**

Divorce often brings up deeply painful feelings. A good relationship coach will know how to navigate sensitive topics with empathy and a focus on healing rather than re-traumatizing.

Follow-up questions:

- Are you trained in trauma-sensitive coaching?
- How do you handle clients who become overwhelmed during sessions?
- Do you provide tools for managing anxiety and emotional triggers?

#### **6. Are you experienced with helping clients enter new relationships post-divorce?**

For many, divorce marks the beginning of a new chapter. If you're considering dating again, a coach experienced in relationship-building can help you navigate new dynamics with clarity and confidence.

Follow-up questions:

- Do you provide support for dating after divorce?

- How do you help clients identify healthy relationship patterns?
- Can you assist with setting boundaries and clear expectations in new relationships?

**7. Are your coaching sessions in-person, virtual, or both?**

Flexibility matters, especially if you're adjusting to a new schedule, shared custody, or a change in location. A coach who offers virtual options can help maintain consistency.

Follow-up questions:

- Do you offer virtual coaching sessions?
- Are evening or weekend appointments available?
- Can you provide support if I travel or relocate?

**8. What are your fees, and how are they structured?**

Understanding the cost upfront is essential for planning. Some coaches charge hourly, while others offer monthly packages or bundled sessions.

Follow-up questions:

- Do you charge per session or offer packages?
- Are there discounts for long-term coaching commitments?
- What is your cancellation or rescheduling policy?

**9. Do you provide actionable strategies and homework between sessions?**

The effectiveness of coaching often depends on what you do between sessions. Coaches who provide homework, reflection exercises, or communication strategies keep you actively engaged in the healing process.

Follow-up questions:

- Do you provide exercises for personal growth and reflection?
- How do you measure progress between sessions?
- Are there follow-up tasks to reinforce what we learn?

**10. Can you provide references or testimonials from parents of children you've worked with?**

Hearing from others who have worked with the coach—especially those navigating divorce—can give you confidence in their methods and empathy. Testimonials can offer insight into the coach's effectiveness and communication style.

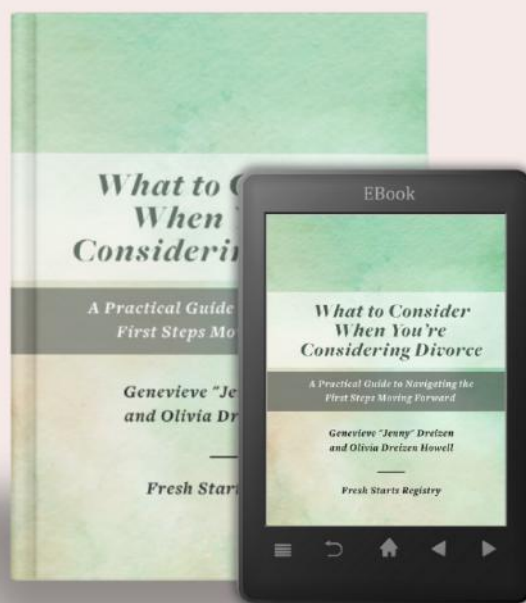
Follow-up questions:

- Can you share testimonials from clients who went through divorce?
- Are there clients I can contact for feedback?
- Do you have stories of clients who successfully rebuilt relationships?

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

Navigating relationships during and after a divorce can be incredibly complex. The right relationship coach not only helps you process the end of your marriage but also empowers you to rebuild confidence, improve communication, and step confidently into new relationships. By asking these ten essential questions, you can find a coach who is not only experienced but deeply understanding of the emotional complexities that come with starting over.

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



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

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**Hey Olivia:**

## ***What Actually Happens to Family Heirlooms When You Get Divorced?***

*"This is probably a really silly question, but... what happens to all of the family heirlooms when you get divorced? There were gifts from his parents when we got married, my grandmother's things, stuff like that. Do we split based on whose family it came from? What if we're really attached to something? What do people even do with items that have been in your home for years and now you're dividing everything up?"*

This is not a silly question at all. It might actually be one of the most emotionally complicated parts of divorce that nobody prepares you for. Because this isn't really about stuff. It's about your grandmother's ring sitting on the shelf. His family's things that lived in your home for years.

Objects that carry history, love, and grief all at once. You are not being dramatic for wondering about this. You're being human.

Here's what actually tends to happen.

Where something came from often matters — but it's not automatic. The instinct most people have is right: something passed down through your family, or gifted specifically to you, may be treated differently than something given to the marriage as a couple. But this genuinely varies depending on where you live. Something given to you alone often has stronger footing than a wedding gift addressed to both of you, and the longer something has been part of a shared household, the murkier it can get. Don't assume it will automatically go where it "should." That's exactly the part worth asking a professional about directly.

Something else that catches people off guard: sentimental value and legal value are not the same thing. In many divorce processes, physical items get assigned a market value — what they'd actually sell for — not what they mean to you emotionally. Your grandmother's china might appraise at \$200. His grandfather's watch might appraise at \$3,000. The process doesn't account for the fact that the china feels priceless to you. It's worth getting clear on what you genuinely need to keep before it gets reduced to a line on a spreadsheet.

Here's the part that might actually make you feel better: most heirlooms don't get decided by a judge. They get negotiated — through mediation or settlement discussions where you have a real voice. That means you can say: "I don't care about the furniture, but I need my grandmother's ring." You can make trades. You can advocate for what actually matters. The couples who struggle most are the ones who dig in on everything out



of grief or anger. The ones who do better tend to ask themselves: what do I genuinely need to feel okay?

Wedding gifts from his family and items passed down "to you both" can be a real gray area. There's often a difference between a gift to the marriage and a gift to one spouse — but the line isn't always obvious. Documentation can matter here: cards, photos, letters, family context. If something came from his family and feels like it should return to his family, that's a reasonable instinct. But talking with a professional about how to protect what matters to you is worth it.

And here's the thing I want to say out loud: a lot of the conflict around heirlooms in divorce isn't really about the objects. It's about the loss underneath them. The fear that if he keeps something, you lose a piece of a life that already ended. The grief of realizing a family you married into is no longer yours in the same way. That deserves to be named — with a therapist, a trusted friend, or even just yourself — before you spend enormous energy negotiating over something that might be standing in for much bigger feelings.

Sometimes letting something go is the healthiest move. Sometimes fighting for it is absolutely the right call. Only you know which is which.

You were never supposed to know how divorce handles your grandmother's things. Nobody teaches you this. There are no silly questions here — only questions no one told you to ask.

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