



Cheryl Isbell, CPA, CFE, CDFA®

5 Tips When Getting a Divorce

Divorce is emotional and a very difficult process to get through for most people. Below are some ways to help you through it.

1. Ask your friends and family for a referral to an attorney - The best source for a good professional of any kind is usually through referrals. Be sure to interview your attorney and ensure they are a good fit for you. After you hire an attorney, take your advice from them – not your friends and family. Your attorney is there to help you and is being paid to help you, so let them help you. When you take the advice of your friends and family and let them interfere with your case, you impede the ability of your attorney to do a good job for you.
2. Take the emotion out of your decisions – It would be nice to be able to keep the house, but can you really afford it? I know you really love the dog and want to keep it, but is it worth throwing out the settlement? Divorce is emotional, it is the death of a marriage, but your decisions can and will affect the rest of your life. If you have children, it can affect theirs too. When making decisions, take a step back and take a deep breath, then decide.
3. Your children are part of the divorce, but should not be involved in it – Don't use your children as pawns. You are divorcing their parent, but that does not make them a bad person. Keep in mind, you married your spouse, you had children with your spouse and for better or worse, your spouse, even when they become your Ex-spouse, is a parent to your children for the rest of their lives.
4. Don't forget the tax ramifications of divorce – Hire a financial professional. Find a financial advisor that is trained in the laws in your state. Having someone help you with the financial aspects of your divorce can be crucial. A financial professional can help you with all of the financial aspects of your divorce, not just the tax ramifications – find someone that will help you in conjunction with your attorney.
5. Dating *during* your divorce is never a good idea – Don't jump from the frying pan into the fire. Divorce is emotional, have I said that before? Dating muddies the waters and makes things much more difficult during an already difficult time. You have now involved another person in your case. They may be asked to testify in Court. They will be used against you when you are trying to settle your case. The list goes on. I say again – DON'T DATE until your divorce is final, no matter how long that takes.

Cheryl Isbell is a CPA, Certified Fraud Examiner, Certified Divorce Financial Analyst™ and the Owner and Founder of Isbell Financial, a forensic financial consulting firm that provides litigation support, fraud and forensic financial consulting services. Ms. Isbell has more than 25 years of experience in financial services and is a Testifying Financial Expert in litigated matters. To contact Ms. Isbell, please email her at cheryl@isbellfinancial.com or visit her website at www.isbellfinancial.com