

10 CRITICAL STEPS YOU NEED TO TAKE PRE-DIVORCE

1. **Breathe.** Enroll in yoga classes to help keep you calm and your mind clear. Do not make any impulse decisions that could cause you to make big money mistakes.
2. **Hire a CERTIFIED FINANCIAL PLANNER™ Pre-Divorce.** Some Financial Planners hold the Certified Divorce Financial Analyst™ designation or they partner with one. This is the type of planner you want on your team.
3. **Hire a team.** Your team may include a CERTIFIED FINANCIAL PLANNER™, Certified Divorce Financial Analyst™, Divorce Attorney, Banker, Tax Advisor, Insurance Agent, Estate Planning Attorney, Certified Public Accountant, Certified Valuation Analyst and Therapist.
4. If possible, **keep an amicable relationship with your soon to be ex-spouse.** Determine how you will communicate with each other, your family, and your children. Communication that you can refer back to is preferable.
5. **Focus on getting your divorce** resolved through mediation. Mediation is typically desired, but you should still have a trusted lawyer to confide in and ask important questions.
6. **Get organized,** make sure you have the most important documents in one place and readily accessible. I cannot stress this enough. You need to be ready to present any material that is legally requested.
7. **Ask yourself,** “what do I want post- divorce to look like?” Make your own list of priorities and list of things that are non-negotiable (child care, alimony, housing, etc.).
8. **Everything should be on the table for negotiation** (house, reward points, Sky Miles, nanny, college funding, etc.).
9. **Prepare for your next chapter.** For example, work with a CERTIFIED FINANCIAL PLANNER™ to create a hypothetical budget and a mini wealth plan.
10. **Going through a Divorce can be emotionally and physically draining.** Try to maintain your sanity and get as much support as you can as you go through the process.

Take Action! Your next step is to schedule a complimentary consultation with CERTIFIED FINANCIAL PLANNER™, Reshell Smith. **Please send us an email: info@reshellsmith.com**