Essentials to Understand & Win at Divorce

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INTRODUCTION

The goal of this ebook is to show you what the divorce process looks like, help you be informed so you can make better decisions, and have you feeling confident and supported in the process.



At Hello Divorce, we've got all the informative and helpful divorce resources you need, along with access to on-demand legal help. We're about moving you forward in the most efficient way possible. Let's do this.



The truth is, unless you let go, unless you forgive yourself, unless you forgive the situation, unless you realize that the situation is over, you cannot move forward.

-Steve Maraboli

PRE-LEAVING CHECKLIST

CLICK HERE

With the mental and emotional overwhelm of deciding to divorce, it can be hard to know where to start. This document contains a list of specific things to do and documents to gather to protect your interests and be prepared for the dissolution process.

10 TIPS FOR AN EASIER, LESS COSTLY DIVORCE

PAGE 4

Costs are one of the biggest divorce concerns. Review these tips to find out how you can save.

HELLO DIVORCE FLOW CHART

PAGE 7

Feeling lost in the complicated divorce process is a stress you don't need. This flow chart gives you an easy to understand overview of each step that will be taken by you, your spouse, and Hello Divorce to complete your divorce.

DIVORCE WORKSHEET

PAGE 8

Here's the big one! Organize and confirm ALL the info you need for your divorce. You can use this worksheet to complete your divorce forms online through our DIY Divorce Navigator or pass the worksheet on to an attorney.

SELF-CARE WORKSHEET

PAGE 31

More than ever, it is essential that you care for yourself through this process. And while divorce can be difficult, it is also an opportunity for growth. Harnessing your strength and positivity, you will get through this and hopefully realize all the potential within you.

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10

Tips to make your divorce easier and less costly.

You've made the decision to get divorced. Now you aren't sure where to start. Getting through the divorce doesn't have to be terrible and costly. After all, you don't want to work against each other (so much) so that the things you worked hard to earn during your marriage are depleted. You'd like to get to a swift, amicable and fair resolution. Here are 10 tips that will help you obtain those goals:

1. Be patient

Patience is likely going to be your most important and invaluable tool during your divorce. The divorce process can take some time. Don't expect things to happen overnight. Take the time you need to digest what is happening, and make sure to think over your options carefully before making a decision.

2. Be truthful

Honesty is the best policy, especially when dealing with a divorce. You don't want to 'sling mud' or try to conceal or alter information that you need to disclose during the divorce process. It will make everything take much longer, and, in the end, will only cost everyone involved more money.

For example: If you fail to disclose an asset that is later discovered by your spouse, s/he could be awarded 100% of that asset instead of a 50% community property share. Chances are, if you lie, the 'players' (Judge, ex, attorney, legal coach, mediator etc.) will find out about it anyhow. Stick to the truth – it will allow you to obtain the best advice possible, and, in the end, will make for a smoother process.

3. Be organized

Gather as much documentation related to your divorce as possible. Things like three years of tax returns, several months of income information, any relevant property information and other financial information will be very valuable to you when it comes time to negotiate and divide your property and finances. If you are self-employed, it is important to gather the last three years of profit and loss statements too. If you were left something from a family member, make sure to bring documentation proving that it was left to you.

Also, take inventory of what assets and debts you have / what you think you have and get a list of your monthly expenses together. You will be better equipped to discuss support if you have a solid idea of your expenses on hand.

4. Make a list of what you want

List them in importance to you. Don't be afraid to give up something you don't want in exchange for something that you do want. You may want to meet with a financial planner to get a better sense of what it is you are working with.



5. Be reasonable and ready to compromise

Divorce is stressful, but remember that you need to be reasonable with your expectations. You aren't entitled to everything, leaving your ex with nothing. Being reasonable with your expectations and compromising on things will lessen the animosity and make for a less expensive divorce.

6. Don't try to 'punish' the other person

Doing things to intentionally create conflict or to instigate a fight will only cost you in the end. You don't want to spend more time, energy and money trying to get back at the other person. It's not worth it and won't get you anywhere. Stay in integrity, even if the other person isn't.

7. Check your feelings at the door

It's easy to get caught up in the emotional side of the divorce–we are all human after all. Try not to bring your emotions to your negotiations. If you need someone to talk to, check out your local therapists, or call your closest friends. Unfortunately, divorces are complicated and the more you think of it as a 'business deal', the better off you probably will be.

8. Understand your rights

Talk to an independent attorney before attending mediation or starting to negotiate on your own. Know what you are legally entitled to, and what you aren't. This will ensure that you won't waste your time arguing for something you were never going to get in the first place, or lose credibility in the eyes of your ex, mediator or Judge. The same goes for knowing what the other person is or isn't entitled to.

9. Don't believe everything everyone else tells you

Your friends Sally and Rich got divorced 4 years ago. She got everything and Rich got nothing, so you should expect the same outcome. A lot of friends have advice that they want to give you about what you should be getting from your divorce. Politely accept, but don't take it to heart.

Truth is, every single divorce is different.

There are different facts, issues, assets and circumstances. While your friends or loved ones are trying to do right when offering advice, chances are it doesn't apply. Your consulting attorney and mediator are very capable and know what they are doing. **Let them do their jobs.**

10. Know your divorce options

A lot of people don't realize that a convenient, affordable online divorce is even an option. Whether your divorce is contested or not, you must complete the 20+ mandatory forms required for a California divorce. We recommend saving \$1000s and completing them independently or with the support of a Hello Divorce legal document assistant - you get the same quality and results without paying high lawyer fees. The reality of it is that you should only hire an attorney for real legal issues, advice, negotiations - not simple paperwork.

The average divorce is \$27k - per person! The average Hello Divorce divorce is \$1500 - per couple.

The other major way to save is through mediation. Mediation is a good alternative to litigation. It is quicker, more comfortable, and far less costly for all involved. During mediation, the two of you will meet with one person whose goal is to help the two of you reach agreements on issues in your divorce. They won't be able to give you advice, but they will be able to help the two of you navigate the divorce process and resolve things in a fair manner. You won't have to be at the mercy of the Court and a Judge to make decisions for you – you will be able to make them together.

There are several things you can do to prepare for Mediation, too:

a. Be a good listener:

Listen closely and carefully during mediation and speak when it is your turn to speak. Don't interrupt your ex. Let them have their say, and you will get your chance as well.

b. Choose a great consulting attorney:

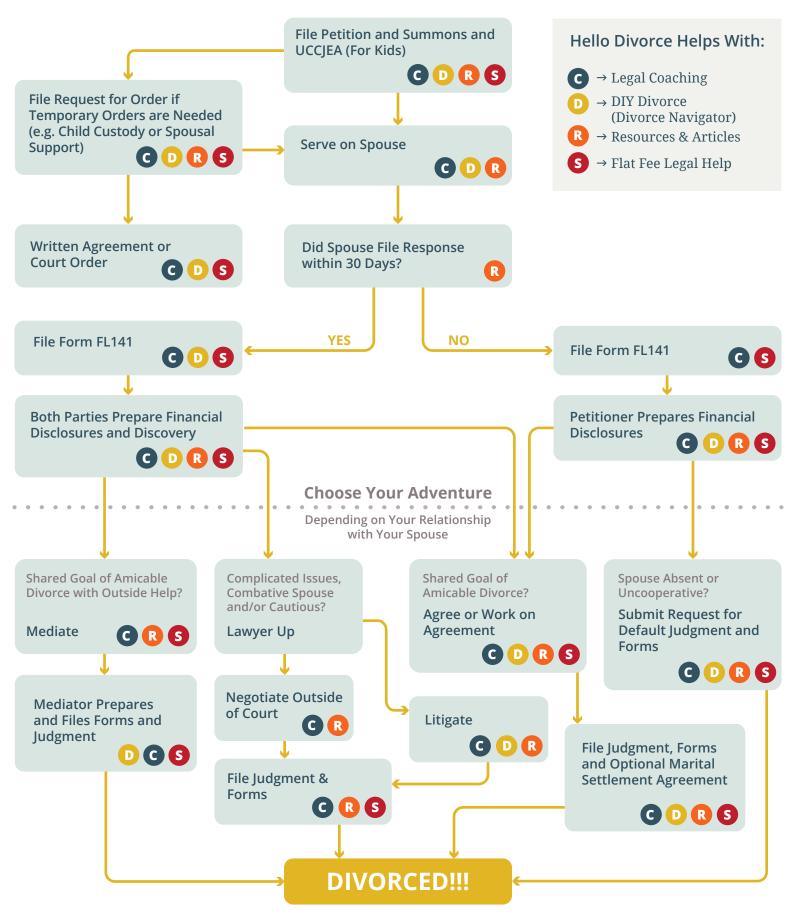
Having an attorney to 'fall back on' during mediation helps you stay organized and informed. (These attorneys do not attend mediation with you; rather, they are someone that you can contact to help figure out your best and worst case scenarios, gather legal advice, and help identify legal claims you may be entitled to.) Make sure to interview several different consulting attorneys and choose wisely. They will be a great asset to you during the negotiation process.

Find out how Hello Divorce can help you to an affordable, hassle free divorce. **CLICK HERE** for a Free Strategy Session.



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California Divorce Process Flow Chart





WORKSHEET

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You are starting your divorce and from where you stand the road looks long and likely a bit uncertain. This worksheet will help you create a plan for the road ahead by organizing and considering the issues you may need to address and resolve in order to finalize your divorce.

Essential Info

This general information will need to be considered as you work with your spouse to resolve all of the issues below.

When did you and your spouse get married?		
answer i		sources. If you are a W-2 employee, this employed or earns income from other
	You:	
	Your spouse:	
	——————————————————————————————————————	
What pro	oportion of your income is derived from	m earnings and investments, respectively?
	Earnings:	Investments:
	Your spouse:	
	Earnings:	Investments:
-	nave children with your spouse? (Skip to Issue #3)	

Issue #1: Child Custody and Visitation

There are two types of custody – legal and physical. Physical custody and visitation refer to where the children will live. Legal custody addresses who will have the authority to make decisions regarding the education, health and welfare of your child(ren).

CLICK HERE for everything you need to know about kids & divorce.

\circ	l you be requesting joint or sole legal custody? Sole legal custody Joint legal custody
sigr O	l you be requesting sole physical custody or joint physical custody (meaning nificant periods of time with both parents)? Sole legal custody Joint legal custody
\circ	you and your spouse able to work together to make decisions? No Yes
dec O	there tools that might help you become better at communicating or making isions? No Yes I don't know
cus Hell O	there issues about the other parent that would justify a request for sole legal tody? (Need more information about what might warrant such an award of custody? (O Divorce offers legal services to help you!) No Yes I don't know
\circ	you and your spouse parent well with each other? No Yes
ord toge	es it make sense to have a more specific schedule detailed in an enforceable er or would you prefer more flexibility? (If you and your spouse do not parent well ether, a specific schedule detailed in an enforceable order will save time and energy the long run.)
0	Specific schedule detailed in an enforceable order Flexible arrangement

How old are your children?

(The age of the children will influence how long they may (or may not) be able to go without seeing the other parent. As children get older, parents often prefer longer stretches of time with the child (such as an alternating week schedule) but for young children sometimes a schedule that alternates every couple of days or provides the non custodial parent with a dinner visit and alternating weekends works better.)

-	Children and their ages:
you take then	torically been the primary caretaker for your children? (For example, does not not to the doctor or dentist; parent/teacher conferences; soccer etc.)
NoYes	
have a relation	our spouse have another child (or other children) that your child(ren) onship with?
NoYes	
(For example, the tutor the d	nild have any special needs that would impact the schedule? maybe transitions are particularly difficult, perhaps one home is closer to child sees two days a week, or maybe he plays baseball on a traveling tear with the team (and Dad) most weekends.)
N	Notes:

Do the child or children have a preference on living/visiting arrangements?
O No
Yes: Which parent?
willen parent:
Do both you and your spouse live within a reasonable distance of school and extracurricular activities? (If not, a schedule that minimizes commutes and concentrates time might be preferable.) No Yes
Do both you and your spouse work? If so, do you both have a regular schedule? Is there a way to capitalize on one parent's availability when the other parent is at work? (For example, if one parent works weekends and the other doesn't, it might work well to craft a visitation schedule that assigns weekends to the non-weekend-working parent and weekdays to the other.)
Is one household more stable than the other?
O No
O Yes:
Which household?
Are both parents available to ensure participation in extracurricular activities? O No O Yes:
Which parent is available?
What type of discipline is used at both households?

Holidays

You will also need to develop a schedule for sharing holidays. Some families assign only big holidays (like Thanksgiving, Christmas and Spring Break). Other families assign all the holidays from three day weekends to 4th of July to Halloween.

Note: You can find a helpful list of many of the Holidays you might want to consider on form FL-341(C)

In developing a holiday schedule you might want to consider:

Does one parent celebrate any special holidays with the child or children that the other parent doesn't?

0	No Yes: Which holidays with which parent? With you:
	With your spouse:

Are there any religious or holiday traditions that one parent observes that the other doesn't?

0	No Yes:
	Which traditions and which parent?
	Traditions only you observe:
	Traditions only your spouse observes:

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Are there any holidays or events that are really important to you? (Maybe you have a huge Christmas Eve family event every year or maybe there is an annual camping trip on Memorial Day weekend.)	
Issue #2: Child Support	
Child support in California is determined using a state mandated calculator. The amount of support awarded depends on:	
 You and your spouse's incomes (listed in Essential Info, above) Length of marriage (listed in Essential Info, above) Timesharing Other factors 	
CLICK HERE for our convenient shild support calculator	

CLICK HERE for our convenient child support calculator

In order to calculate guideline support, you will need to consider:

Timeshari	ng: What percentage of time does each parent spend with the child(ren)?
	You:
	Your spouse:
Which parent pays for health insurance for the child or children and how muc	
Which parent pays for child care for the child or children and how much is it? Is there an agreement for how the cost will be shared?	

stock optio usually rec	ou or your spouse earn bonuses or other non-cash compensation like ins? If so, how much have they been in the past and when are they eived? Are the bonuses performance based? Have past bonuses been and regular or more sporadic?
extracurric participate	agreement about how uninsured/uncovered health care costs and ular activity costs will be shared? What activities do the children in and how much are they? Do any of the children have special medical enses that aren't covered?
	ach parent's tax filing status be? (You may need to talk to your tax al about this.) Your tax filing status:
	Your spouse's tax filing status:
	ent will be entitled to claim the child or children as dependents each year poses? Will you each claim one child (if two children)? Will you alternate
	parent need to seek work or go back to school for training? How long is ted to take and what is the plan?

Issue #3: Spousal Support

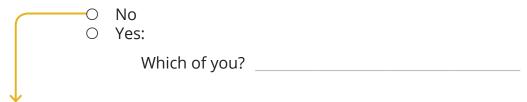
Do you or your spouse need help to maintain your lifestyle (referred to as the marital standard of living by the Court)? If so, an award of spousal support may be appropriate. Spousal support is tax deductible to the pay or and taxable as income by the support recipient.

- You and your spouse's incomes (listed in Essential Info, above)
- Length of marriage (listed in Essential Info, above)
- Standard of living
- Living expenses
- Other factors

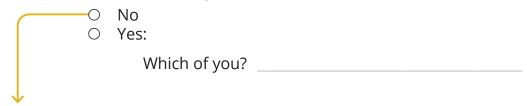
Will you o O No O Yes	r your spouse be requesting spousal support?
Consider: What was your lifestyle during the marriage? Consider the type of home you owned or rented, cars you purchased, vacations you took (frequency and cost).	
Is either y	ou or your spouse paying for any of the other's living expenses?
	 No Yes: Who is paying for the other's living expenses? Are both you and your spouse working? Yes No: Which one of you is not working? How long does the one of you not working anticipate they will need to find employment

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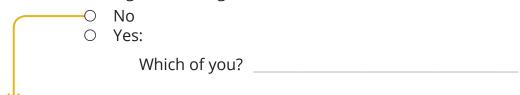
Do either you or your spouse need additional education or training in order to re-enter the workforce?



Did either you or your spouse take time from the workforce during the marriage to take care of the home/family?



Did either you or your spouse earn their degree, certificate, or receive training for their career during the marriage?



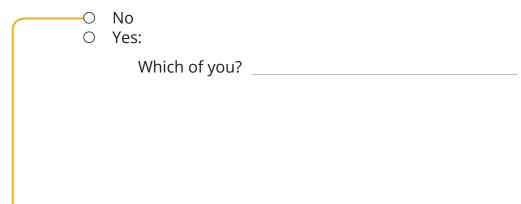
How much money will you each need to maintain their lifestyle?

You: _____ Your spouse: _____

How much longer do you and your spouse anticipate working?

You: Your spouse:

Does either you or your spouse have any health issues that impair their ability to work?



Issue #4: Attorney and Mediator Fees

A judge may require that you or your spouse pay attorney fees and legal costs to the other party. Even if you don't end up having to go to court, you might need the assistance of an attorney to help you with the process, prepare documents or provide advice. The biggest factor here is whether or not one spouse has greater access to money (from earnings, asset or credit) to pay for the attorney fees of both parties.

Do you and your spouse have equal ability to pay? Do you both have equal access to funds/loans/credit cards?

You:

	Your spouse:
Is your spo	use willing to negotiate and/or cooperate? O Yes O No: Explain:
Are either	you or your spouse frustrating the settlement process? O No O Yes: Explain:
What are tl	ne living expenses and assets of both you and your spouse?
	Your living expenses:
	Your spouse's living expenses:
	Your assets:
	Your spouse' assets:

Will either y	ou or your spouse leave the marriage with significantly more assets?
	O No
	O Yes:
	Which party?
I	ssue #5: Assets and Debt Division
during marr need to be i	ts you and your spouse accumulated and all of the debts that accrued riage are called community property. As part of your divorce, they will dentified and divided. This section will help you think through the assets ou may have and the information you will need to gather.
may signific terms of the	e a prenuptial agreement or post-nuptial agreement? These agreements antly impact who property and debts are divided. If yes, state the main e agreement: No No Yes:
	State the main terms of the agreement:
\	
Do you own	real property?
O No (Ski	p to Pensions, IRAs, Retirement, and Employee Benefit Accounts Below)
	Note: You will need to answer these questions for every piece of real property you and your spouse own.
	How is the property titled? (Whose name is on the grant deed?)
	When was the property acquired?
	How was the property acquired (inherited, purchased)?

Ha	s the property been refinanced?
_	No
O	Yes
Wh	ere did the down payment come from?
0	You or your spouse's earnings during the marriage? How much?
	Source?
0	Gift from family member(s) or friend(s)?
	To both parties or one party alone?
0	Separate property down payment from either you or your spouse alone? How much?
	Source?
0	ve there been many improvements made to the property No Yes:
	How were they paid for?
	Who made those improvements?
	How much money was invested in those improvement

Where have the mortgage pa	yments been coming from?
O Payments made from a c	ommunity account
What account?	
 Either you or your spouse 	e's separate account
What account?	'
Does either party intend to co	ontinue living in the property?
O No	
O Yes:	
Can that party qualify	to refinance the property?
○ No	
○ Yes	
Will the property be s	old?
O No	
○ Yes:	
What, if anythin	ig, needs to be done to the property in
order to sell it?	so, needs to be done to the property in
	ponsible for maintaining the property A, taxes, repairs) until the divorce is final?
\downarrow	
Pensions, IRAs, Retirement, and	Employee Benefit Accounts
NA/Instrumental de la	
What accounts do you have and when we	
Types of Accounts	When Opened
1	
2	. <u></u>
3	<u> </u>
4	

6		
7		
8		
9		
What was the l separation/nov Balance 1	balance of those accounts at w? re at Time of Marriage	the time of marriage and at the date of Balance at Date of Separation/Now
10		
Are you or you No Yes	r ex currently collecting reti	rement or pension?
Are there any o	outstanding loans on any of No Yes: Who took out those loa	
	What were the funds u	sed for?
	Who is paying back the	loan?

Vehicles

What vehicles do you and your partner own or lease?		
When were the	ose vehicles obtained?	
How were thos Gift:	se vehicles acquired?	
	Was (were) the vehicle(s) a gift to one party or to both parties?	
O Puro	chased:	
	Source of funds used to purchase the vehicle(s)?	
O No	ose vehicles obtained?	
O Yes:	How much is owed on the vehicle(s)?	

Checking, Savings & Money Market Accounts

	other and jointly with others	
1		
	When Opened	By Whom
		•
5		
4		
4 5		
4 5 5		
4 5 5 7		
4 5 6 7 8		
4 5 6 7 8 9		
4 5 6 7 8 9 10		
4	e money in each account at the	e time of marriage? How much?
4 5 7 8 9 10 Was there	e money in each account at the	e time of marriage? How much?
4 5 6 7 8 9 10 Was there 1 2	e money in each account at the	e time of marriage? How much?
4	e money in each account at the	e time of marriage? How much?

where did the funds come from to
Source of Funds

Life Insurance

List each life in	nsurance policy that you and	d your partner have
1		
5		
When were the your spouse?	ese policies acquired (befor	e or during the marriage) and by you or
	When Taken Out	By Whom
1		
_		
Are there any No No Yes:	loans against any of the pol	
	Who took the loans out?	
	What were the funds used	for?

Businesses & Partnerships

List all businesses or partnerships that y (together or individually)	ou or your spouse own
1	
When was each business started or acq	uired? What is the nature of each business?
When Started or Acquired	Nature of Business
1	
2	
What was or is either party's role in each	n business?
1	
3	
۱۸/۱م مینا النور می موجه المربور ماری ماری میاری ا	
Who will keep each business?	
1	
2	
3	
What is the estimated value of each bus	iness? (If vou know)
	•
1	
2	
3	
Debts	
List each loan, credit card debt, student	loan etc. that you and your ex have -
including those in your joint and individu	
1	
2	

3		
1.		
.		
5		
7		
3.		
9		
10.		
When were those debts acquire What were the funds used for?	d? Who acquired the ‹	debt (you or your spouse)?
When Acquired	Who Acquired	What Used For
1		
l		
2.		
3		
l		
j		
7		
3		
)		
10		
Who has paid down which debts down the debts? Who Paid Down		the money come from to p here Funds Came From
1		
2		
3.		
l		
5.		
5		
-·		

Need help? Legal advice? Hello Divorce can help make your process hassle free and affordable.

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Reliable

9
10.
Who will keep each debt?
1.
2
3
4
5
6
7.
8
9
10
more debt? No Yes: Who & how much?
Additional Property and Debt Considerations
Will there be any tax consequences for proposed transfers of assets? O No O Yes O I don't know
Will you file joint tax returns for this year (assuming your divorce will not be final this year): O No O Yes O I don't know

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Reliable

	your spousal support orders trigger any tax consequences (other than being tax uctible to the pay or spouse and taxable to the payee spouse)?
0	No Yes I don't know
	you be dividing the property or debt 50/50? If not, will one spouse be paid an alization payment? How will that payment be made?

The more you know, the more in control you'll feel. CLICK HERE to strategize your divorce.

You're Finished!

Congratulations on making it through this worksheet. You've compiled the necessary information to complete the divorce process. Do something nice for yourself to celebrate!



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"Mental health is every single bit as important as physical health. In assigning mental health the importance it deserves, it can make it far easier and more motivating to seek out and build supports to manage your own mental health."

Annie Wright, LMFT

Licensed Marriage and Family Therapist Annie Wright Psychotherapy

1. Plan and commit to dedicated time for you.

Open your calendar and block out at least one hour, right now. Block this time on every single electronic and paper calendar you use. Do not cancel or shift this time commitment!

Even better: can you make this time commitment a recurring event? If so, do it.

2. An important chapter in your life has just come to a close. Think about the next version of you that you want to become. What cues or inspiration can you take from those around you to be the next best version of yourself?

"If you're not here yet, and it feels too far away to think about the kind of person you want to be in your next chapter, scale back the vision. Think instead about what you need now to survive the day."

Annie Wright, LMFT

Licensed Marriage and Family Therapist

Name three people who inspire you. (e.g. a friend, relative, celebrity, colleague, etc.)

What is it that inspires you about these three people?
List three qualities about each that you admire: (e.g. their drive, their honesty, trustworthiness, an amazing sense of style, ability to keep cool under pressure, etc.)

Person 1:	Person 2:	Person 3:	
1	1	1	
2	2.	 2.	
3.	3.	3.	

secure and more like the "you" that you want to be:
In the next six months, I want to:
4. Now, identify the first step you need to take in your journey to reach that goal. How do you need to feel? What do you need to learn? What first action do you need to take?
The first step I need to take is:

3. Thinking about the next version of you, identify one major goal you want to

- 5. To help you take that first step, circle the type of self-care you feel you need now to make that first step:
 - **Sanity**: You need focus and time to process. You need to feel like it's not just you against the world.
 - **Balance**: You're feeling off-kilter and want to settle yourself. You need some grounding and a good dose of reality.
 - **Comfort**: You need some TLC, stat. Bring on the comfort food, the fuzzy blanket and a hug.
 - **Positive Energy**: You're feeling down and really need a pick-me-up. You need a good dose of positivity to jump start your engine.
 - **Inspiration**: You need a little wisdom and motivation. A tiny spark from someone or something that can light your internal fire again.

Now, write the category you've selected in the blank lines in the next section below.

6. Create a menu of activities to help you get the type of care you want:

"What do you need to take care of your body right now? What nourishes your body and soul when you have a few free hours? Remember: self-care doesn't always look like sleep, yoga or green juice. Maybe self-care is a round of golf or game night with the guys; maybe it's booking an international trip if you haven't traveled in a few years, or maybe it's finally treating yourself to that leather motorcycle jacket you've had your eye on."

Think back to the year before you were married. List five activities you loved to do

Annie Wright, LMFT

Licensed Marriage and Family Therapist

that helped you feel __(insert your answer from question 5) .

1
2
3
4
5
Think back to your teenage years and list five activities from that time that you loved to do that helped you feel(insert your answer from question 5) 1
2.
3.
4.
5.
Put yourself in the shoes of the three people you listed in question #2, who inspire you. List five activities you think (or know) they engage in to help themselves feel happy, fulfilled and on the right track.

Good job! Now you've got a list of 15 potential ways to meaningfully fill the time you've already committed to yourself.

in the time frame you have blocked for yourself. Rank them in order from most to least appealing.	
1	
2	
8. Looking at these three activ step toward your larger goa	rities, how will each one help you take that first l?
Activity 1:	How it will help:
Activity 2:	How it will help:
Activity 3:	How it will help:
it to your calendar right nov	
Congratulations! You've made how to fill that time.	time to take care of you, and you've got a plan for
10. Implement. Repeat.	

For more resources, tips and advice on wellness during and post divorce, visit Annie Wright Psychotherapy or view our collection of Hello Divorce Lifestyle Resources.

NEED MORE HELP? HAVE SPECIFIC QUESTIONS?

Looking for more info on a certain topic or have specific questions? We've got plenty of resources at hellodivorce.com, but we also welcome you to schedule a *free* 15 minute strategy call to learn about our DIY Divorce and Divorce with Benefits options - or, schedule a legal coaching session for legal advice and/or concerns.

We are here to help!

