

Getting On With Your Life After Divorce

3 The Wealth Clarity System Series
Article Three on the dissolution process, and its financial and emotional impact – Courtesy of Highland Capital Management, LLC

In many ways the most difficult adjustment to make following a divorce is getting re-associated to “normal.” During divorce proceedings, management by events and crisis tend to define your days. After divorce, you must get adjusted to your new world. The adjustment back to normal is different for everyone – and highly dependent on the changes that occurred.

Clearly there will be a change in your lifestyle, as there are now two separate households. Hopefully, your divorce settlement has left you in adequate financial condition. This is a major reason why it is so important to work with knowledgeable, experienced lawyers and financial advisors. As one top matrimonial lawyer in Seattle commented: “At the end of the day, you need to get that person to somebody who can give them overarching financial advice going forward, because so many people come out of [divorce] and they are just a raw nerve ending.”

Whether you were the one who chose the divorce or were forced into it, you will find yourself experiencing a wide variety of emotions, including, but not limited to, anxiety, fear, depression, hurt, anger, confusion, relief or even exhilaration. You are in a period now of one of the greatest adjustments you will ever have to make.

The challenges you face will depend to some extent on your personal situation: Do you have minor children still living at home? Are there adult children living on their



own? Were you happy to obtain the divorce or were you brought through it kicking and screaming, still hoping for reconciliation even now? The answers to these questions will affect how quickly and easily you will come through this adjustment period. Realize, however, that no matter how troubled you feel right now, things will get better over time, as long as you let them.

Although friends may encourage you to jump right into dating again, do not rush this. Don't let others push you before you're ready. Rebound relationships usually bring more heartbreak than not. Right now, you need to concentrate on your own needs and find out who you really are and what you really want. You need to determine this before you start getting too involved in a relationship with someone else, or you might find yourself right back in the same place in a few years. The old airplane warning “put your own oxygen mask on first,” applies now more than ever.

Your divorce may have cost you some friends. Keep busy (but not obsessively so), with activities where you can meet new friends. Your self-esteem has been damaged so you need to concentrate on recovering it. Make sure to eat properly, get exercise, learn to relax and enjoy

yourself again. It's important that you maintain important friendships from before you divorce – and it's equally important that you develop some new friendships. This balance between “old friends” and “new” will help you keep a balanced perspective and support system as you delve into your new life.

If there are children involved, make sure you do not use them as messengers or spies. Do not allow your ex-spouse to do this either. If you have a question of your ex, call or email to get the answer. Don't send the message with your child. If you find yourself curious about what your ex is doing now, find some other activity to focus on. At this point, it is none of your business, unless the activity is, in some way, dangerous to the children. If your child comes home with a message or question from your ex, call or email and let your ex know that you will not respond through the children.

If your relationship is so bad with your ex that you cannot even email, then use an adult mediator (not one of your children). Fortunately, even in many of the most contentious divorces, within a period of time both spouses can become removed enough from the extreme emotions

(over, please)

of the divorce and, at least, be civil with each other, especially with regards to the children. This is best for all concerned.

Do not force your children to choose between you. Your ex is still your child's parent and your child should continue to love both parents. In any contest between the parents, the children lose. Make sure that neither you nor your relatives or friends make negative comments about your ex in the presence of the children. In fact, when others try to speak negatively with you about your ex, let them know that this is a chapter of your life that is closed and that do not wish to reopen, and change the subject.

If you are having difficulty facing each day now, there is no shame in seeking professional help. Find a support group of others who have come through, or are going through, similar experiences and/or find a therapist with experience in helping people after divorce.

Advice widely offered to recently widowed people applies to those



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recently divorced. Do not make any unnecessary major decisions during this period. Your chance of making a bad decision that you will later regret is much greater when you are in emotional turmoil. Unless necessary, for financial reasons, do not move or change jobs until you feel more settled.

It is important to maintain a support net of professionals even beyond the day the divorce becomes final. Although you have done careful

planning for the future, changes continue to occur in the wake of divorce. Some changes are predictable, some are not, but their impact on your financial picture can be lasting. There may be new jobs, new opportunities, changes in the marital status of either individual, or countless other unforeseen events. Don't allow your hard work and planning to go to waste without consulting a financial professional to help you adjust to the "new reality" of your life.

Most importantly, once your divorce is final, it is time to let go of the "old life" get on with your new one. Put the bitterness, anger and jealousy behind you. A door behind you has closed, but several doors lay ahead of you. Feel free to find out what is behind those doors for your new life.

Highland Capital Management LLC is a wealth management corporation for high-worth individuals based in Bellevue, WA.

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