

Money Zone: Divorce

Each member can print this out and have it available to follow and take notes.

You might be happily married, or divorced, or you may find yourself somewhere in between. Or perhaps you have a friend or family member going through divorce. Divorce touches almost everyone's life, at some point. As devastating as divorce can be, it is also a time for growth and new opportunity.

Icebreaker

If your parents divorced when you were a child, how did this affect your financial life? If your parents are still together, how did your friends whose parents divorced cope with the situation?

Things to Talk About

For most people, divorce is the largest single legal and financial transaction of their lives. Divorce isn't just about the law, it's also about three things: family, emotion, and money. A successful outcome to divorce depends on managing all three.

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- If you have been through a divorce, what lessons did you learn from the experience? What would you have done differently? What worked well for you?
- How have other women you know navigated divorce to a successful conclusion?
- What methods have you developed to manage your emotions and finances during divorce?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will attend a seminar or support group on divorce to get a “real world” picture of what divorce is like.

Or

- I will talk with other women who have been through divorce and learn from their experiences.

Or

- I will read a book on the subject of divorce, such as *The ABCs of Divorce for Women* (hotlink).

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

More Cool Ideas for Small Steps

<http://www.moneyclubs.com/dotoday.htm>

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am a successful survivor.
- I am making positive changes in my life.
- I can make the best of any situation.
- I use every experience for my personal growth.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

Doing it Yourself http://wife.org/suddenly_single/ss.selfdivorce.htm

Discussion questions:

- Who among your friends and family has successfully done her own divorce?
- How can you combine doing your own divorce with some level of professional consultation?

Choosing an Attorney <http://wife.org/columnists/lowenstein/lowenstein.001.htm>

Discussion questions:

- What is the most important thing to look for in a family law attorney?
- How can you avoid being “penny-wise and pound-foolish” with regard to your attorney’s services?

Support for Single Parents <http://wife.org/columnists/seidler/seidler.htm>

Discussion questions:

- What can you do to get the support you need as a single parent?
- How can you join together with others in your situation?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called "[Avoiding the Pitfalls](http://moneyclubs.com/moneyzones/divorce-avoiding-the-pitfalls.htm)"
<http://moneyclubs.com/moneyzones/divorce-avoiding-the-pitfalls.htm>

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- What can you do to gain a "future perspective" on your divorce—to rise above the emotions and concerns of the moment?
- What financial preparations can you make right now for your divorce?