What To Do When You Decide To Divorce

Getting a divorce can be one of the most difficult and emotional decisions in a person's life. While the idea of starting a new chapter may bring a sense of closure, it is also common to experience uncertainty and concern about protecting your financial future.

In addition to support from family and friends, working with experienced professionals can help ease the transition and provide clarity during a complex time.

Here are several practical considerations to help guide the process:

Speak with a lawyer early

Consulting a family law attorney before initiating a conversation with your spouse can help you better understand your rights and options. In many relationships approaching divorce, communication may already be strained. Preparing in advance can help you avoid making statements or proposals in the moment that could create complications later. Seeking referrals and meeting with multiple attorneys can help you find someone whose approach, communication style, and fee structure align with your needs.

You don't need a fully formed plan to begin

It is common to feel unprepared at the outset of the process. An initial consultation with a legal professional can provide clarity and direction, even if no immediate action is taken. Many individuals find that simply understanding the process and potential paths forward reduces uncertainty and stress.

Approach communication with a business mindset

Discussions with a spouse during a divorce can quickly become emotionally charged. Keeping communication concise, factual, and focused on logistics can help reduce conflict and improve outcomes. A structured approach—often described as brief, informative, focused and neutral—can be effective. It is also generally more productive to work through emotional challenges with a therapist rather than sharing frustrations with mutual friends or extended family, which can strain relationships.

Expect the process to take time

Divorce is rarely immediate. Timelines often extend six to nine months or longer, depending on factors such as asset complexity, custody arrangements, prenuptial agreements and support considerations. Making decisions too quickly in an effort to relieve discomfort can lead to unfavorable outcomes. Allowing time for thoughtful negotiation and informed decision-making is typically beneficial.

Build a team you trust

Divorce often requires individuals to take a more active role in financial decision-making. This may include working with financial advisors, accountants and estate planning professionals. Establishing relationships with advisors who communicate clearly and make you feel comfortable can help build confidence and support long-term financial independence.

WE'RE HERE TO HELP

If you're facing the decision to divorce, reach out to your financial advisor for assistance during this difficult time. We have helped many individuals through the experience and can collaborate closely with your lawyer to make the process smoother and help protect not just your financial future but your overall well-being.

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