



## The Right Divorce Solution

### **Why The Right Divorce Solution is the best solution for your divorce**

Most people think they have two choices when it comes to divorce: either get an attorney or go through a divorce on their own. Couples who have children, significant assets or who have been married for a significant period of time think that they have to hire an attorney to divide up their assets. That simply is not true. At The Right Divorce Solution, we believe in enhancing communication between all parties and focusing on cooperation vs. building conflict. Using our services as a financial neutral allows couples to divorce much more affordably. Reducing the cost of a divorce results in increased post-divorce assets available to both parties.

#### **Divorce is primarily about creating a financial settlement.**

The biggest misconception that people have when they hire an attorney is that their attorney will give them the financial guidance they need. However, attorneys are not trained financial experts.

It is very important that clients understand the long term implications of a proposed settlement. This is critical to understanding the effect on both parties and their financial wellbeing. Yet most divorce settlements are not decided in this manner. Where a financial expert is not involved, divorce settlements are often being decided based on a snapshot picture of a financial situation. How will you know what your financial situation might look like when alimony or child support ends if you don't have an understanding of your present AND long term financial needs? This is critical to your financial wellbeing and will help you avoid potential unforeseen tax and other financial surprises.

If a couple makes less than \$30,000 per month, in court, child support is determined based on set guidelines. Hiring an attorney to determine child support using guidelines is not necessary. However, there are sensible alternatives to using the guidelines which may make handling the costs related to your children more family friendly and can keep you from going back to court as income and needs of your children change. I can show you how.

#### **The financial summary (Financial Affidavit) is the backbone of your case**

A Financial Affidavit is a summary of your assets and liabilities and your income and expenses (i.e. your budget). This is document contains the primary information that we will use to help you negotiate and make facts based decisions. Often one or both parties create a



budget that is either missing information or they create a budget that is so unreasonable that an adversarial relationship is immediately created. Also, assets may not be valued properly without proper financial expertise. Considering that the decisions made in your divorce are possibly the most important financial decisions of your life, it's crucial that this information is thorough and correct. That is why whether or not you hire an attorney, you should engage The Right Divorce Solution to prepare your financial summary.

### **Lack of financial understanding puts you at a disadvantage**

Woman in particular often do not have a good understanding of their short and long term financial needs. You trusted that you would be taken care of. But now that could put you at a disadvantage during divorce settlement negotiations. Emotions can take over leading you to either ask for too much, immediately creating an adversarial relationship with your spouse, or ask for too little, leaving what you deserve behind. You may have false expectations given by family or attorneys that you will be able to secure a divorce settlement allowing you to continue with your accustomed style of living even when the money to do that is not available.

We work to make sure that divorce settlements are fair by empowering our clients through education about their finances and settlement alternatives and allowing them to make facts-based decisions. Misinformation and misconceptions about how one or both of the parties will live after the divorce is detrimental to the divorce process and can unnecessarily drive up expenses or lead to inequities. We establish reasonable post-divorce financial and lifestyle expectations based on actual numbers.

### **Hiring an attorney is an irrevocable step.**

An attorney will give you false expectations that if you “fight” you can “win”. Court decisions are unpredictable. Legal bills are one of the biggest stressors and sources of animosity in divorce. The national average spent on attorney fees in a divorce \$15,000-\$30,000. For affluent couples, the cost is often much, much more.

### **Hiring an attorney escalates hostilities**

Attorneys are there to represent only one party's interests and a “win lose” mentality results in increased spousal hostility and tension, and diminishes or even destroys constructive communication – all of which is virtually certain to draw out settlement negotiations and negatively affect the ability of divorcing couples to positively and healthily co-parent. It takes 4 to 8 years, often many more, to recover from the emotional and financial expense of a bitter adversarial divorce.

At The Right Divorce Solution, we believe that working through a divorce in an amicable, reasonable manner begins when both spouses start with a common understanding of their marital finances. This establishes a climate for amicable post-divorce communication, emotionally healthier long-term family relationships and improved co-parenting. It also enables a path for better mental and physical health post-divorce, sparing unnecessary heartache for the entire family.

***This is why psychologists and therapists refer their clients to us.***



## **A litigated divorce takes control away from you**

An attorney is there to further their client's rights. The intent is to prove why the other side's position is wrong and your side is right. The attorney makes the decisions, and the client follows along. There is a progression through pleadings, discovery, motions, negotiation and then trial, if necessary. Many attorneys are reluctant to deviate and move to negotiations before pleadings and discovery has been completed. Attorneys approach the negotiation process by writing letters back and forth. All of this makes the process long *and costly*.

At The Right Divorce Solution, power and timing remains in your control. We work with clients to facilitate solutions to their divorce based on their ideas about what is right for their family. We meet and collaborate together, so each party understands the others viewpoint and the financial result of any proposed settlement.

***It is less costly and more productive for the two spouses to sit in a room and negotiate each point to resolve their divorce in only hours.***

### ***How our process works:***

- Step One: I conduct a free introductory conversation to explain our process to see if our process is right for you.
- Step Two: We have a consultation meeting where I learn more about you and your family, your goals and I answer your questions. You will be given a list of financial information that you will need to gather.
- Step Three: You download your documents into my secure, online storage.
- Step Four: I review your financial data and input it into my financial software. Once that is done, I perform the analysis and come up with a settlement solution as a starting point that we will go over in our next meeting.
- Step Five: We will hold a 2-3 hour joint mediation session where we will go over your assets and debts and the proposed budgets for each spouse and the children as well as various scenarios and settlement solutions that might work for you. I will help you amicably negotiate until a settlement that is right for you is reached. If needed, additional mediation sessions will be scheduled
- Step Six: Based on the decisions that you have made, I will write up a summary. I can refer you to an attorney who can affordably prepare and file the necessary court papers, or you can file on your own.

