

"Women and Divorce: How Women Should Protect Themselves Financially Regarding Divorce"

by: Karl Augustine

Women who believe a divorce is a possibility or who think that their husband will be asking about getting a divorce at some point should put their emotions aside and plan "just in case"; their intuition is correct that a divorce may be coming in the near future. If women who believe that the "divorce discussion" may be lurking, they should make it a point to look for solid signs that their husband will indeed ask for a divorce...then they should plan accordingly. Women who think that they are signs that her husband may ask for a divorce but haven't thought about it deeply or who think that a divorce would better suit them rather than their husbands, should view the situation realistically and as stoically as possible. This will ensure that plan they take is calculated, logical and will benefit them based on what they want the end result to yield. Often times women refuse to think that a divorce could happen to them and one day their husband comes home and says "There's something I have been meaning to talk to you about..." or "I think we should get a divorce." or something similar. If the situation has reached this point, its too late for women to start planning for their financial future after divorce. So what do women who think a divorce is eminent or who want a divorce for themselves do in order to ensure they aren't left in financial ruin? There's certainly a myriad of tactics that can be used and each woman's situation is different regarding divorce, but here's some tactics that will help:

Women and divorce tactic 1: Once women know that they will be getting a divorce, they should make a plan and keep it to themselves. They shouldn't let anyone know what they've decided to do. They should not tell their friends, co-workers, or family...no one. And they certainly shouldn't lead on to their husband that they want a divorce if they are the ones who will be making the first move to end the marriage.

Women and divorce tactic 2: Women in divorce should realize that the plan they take may require several months to implement and they should be patient and plan logically. Women should learn how much money it would take to support themselves (and children if the situation warrants it), how much money is actually available to them now, and how they can adjust their lifestyle to make sure they can financially survive.

Women and divorce tactic 3: Women who may be facing divorce should look at the household wills. In some cases, it may be legal to take someone out of a will or put someone into a will without that person knowing.

Women and divorce tactic 4: Women who want to plan for divorce should try to put away cash in the event something dramatic happens unexpectedly. Bit by bit, putting cash away somewhere in a place that cannot be found by their husband will allow women to make sure they can survive in the event of "unforeseen circumstances".

Women and divorce tactic 5: Women who plan on getting divorced should document any events that will strengthen their case against their husband. Occurrences such as physical abuse, verbal abuse, mental abuse, and drunken stupors that end in embarrassment or abuse are examples or instances that should be documented because these happenings strengthen any case the women have against their husband.

Women and divorce tactic 6: Women who know that divorce is in their future should do all they can to decrease liabilities and increase their access to money. This includes paying down mutual debt, establishing credit of their own if they do not have credit already, and making sure that the mortgage (if there is one) is paid down as much as possible.

Women and divorce tactic 7: Women who are serious about getting a divorce or who think that their husband might ask for a divorce in the future should gather all documents that have to do with anything financial that has their name listed. They should make a list of all these items with financial institution name, address, account number, balance, interest rate, etc. Knowing exactly what is at stake financially will help alleviate surprises later. Planning a divorce can be as painful for women as it can be for men. Generally, women aren't the breadwinners (although things are getting a lot closer to being 'new age' than in previous decades) and getting surprised with divorce papers can have long term financial affects to women who don't plan accordingly and protect themselves financially.

About the Author

Karl Augustine Author, "A Practical Guide To Deciding Whether Or Not To Get A Divorce";

*A resource recommended by marriage counselors to their clients.

<http://www.deciding-on-divorce.com/womenanddivorce.htm>

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