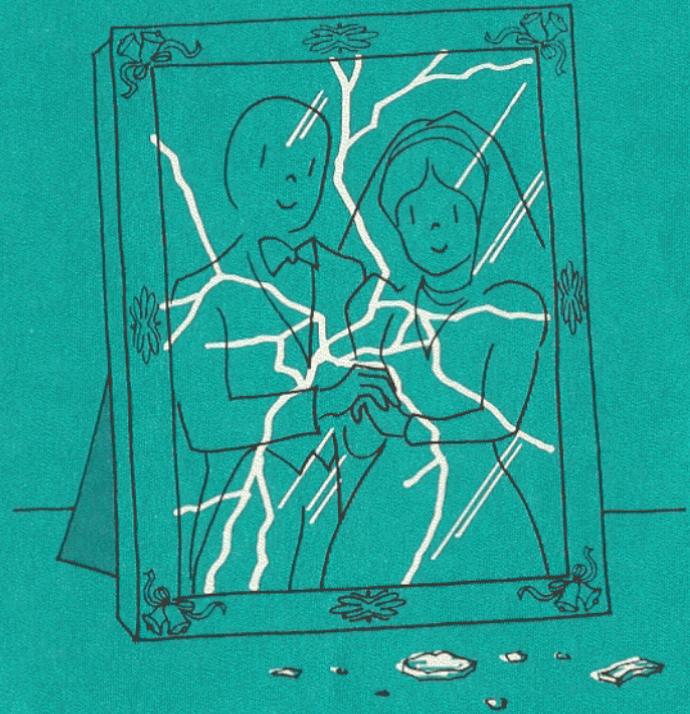


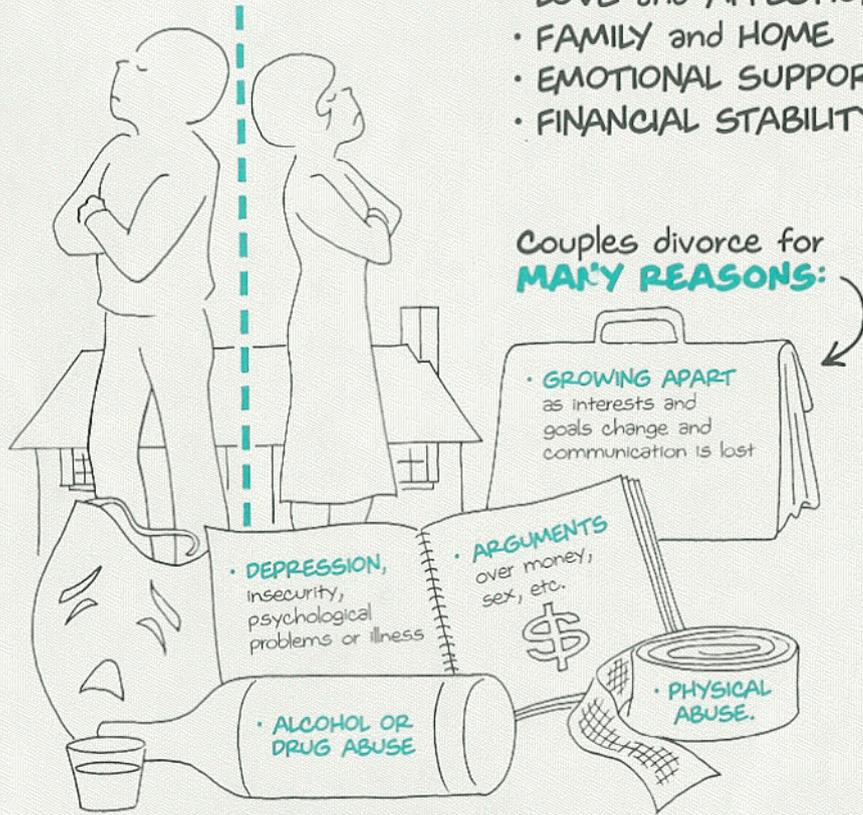
ABOUT DIVORCE



Divorce is one of the most
DRASTIC CHANGES
 that life can bring.

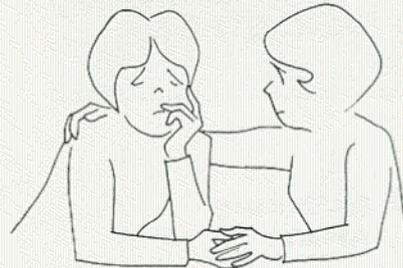
It changes people from **PARTNERS** in marriage to **SINGLE INDIVIDUALS** again. It can mean **LOSS** of:

- **LOVE** and **AFFECTION**
- **FAMILY** and **HOME**
- **EMOTIONAL SUPPORT**
- **FINANCIAL STABILITY.**



Whatever the reasons, divorce means that everyone involved must adjust to a **NEW WAY OF LIVING.**

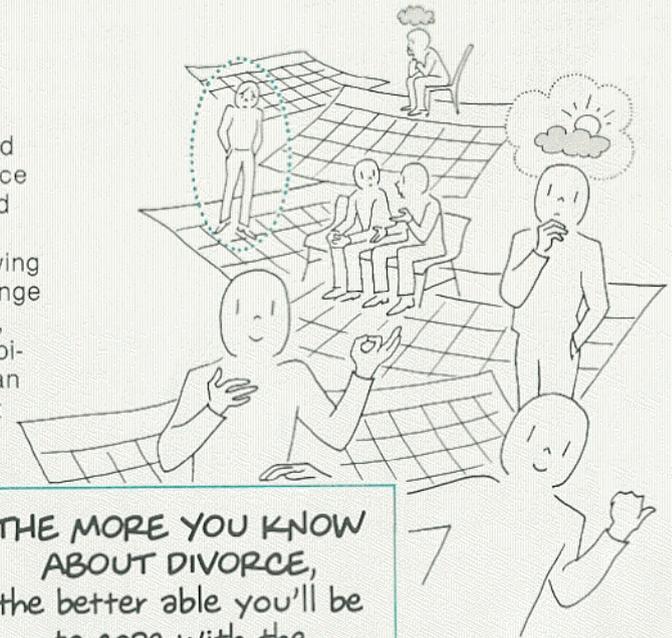
It's important to understand
WHAT TO EXPECT
AND HOW TO COPE
 with divorce.



In the United States alone, **OVER 1 MILLION MARRIAGES END IN DIVORCE EACH YEAR.** So, it's likely that at some point, divorce will affect you or those you love.

DIVORCE IS A PROCESS

Just as with a death in the family, divorced people may experience a period of shock and grief, then a period of adjustment. Knowing that feelings will change and that acceptance, growth and new happiness are possible, can make the adjustment easier.



THE MORE YOU KNOW ABOUT DIVORCE, the better able you'll be to cope with the changes it can bring.

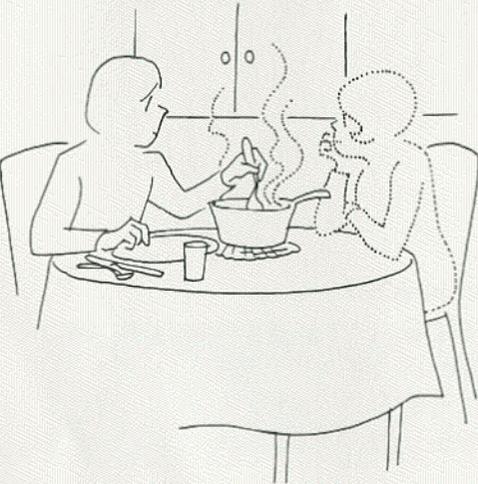


THE EMOTIONAL STAGES OF DIVORCE

Although physical separation may happen quickly, emotions of those involved change slowly over the following months and years. Most divorced people gradually pass through these 4 BASIC STAGES:

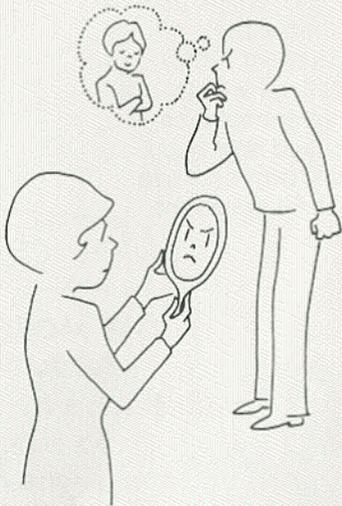
1 CONTINUED CONNECTION

In the beginning, the person may be unable to face the reality of separation. Denying that the marriage is over protects against the shock of breakup and feelings of loneliness, depression and rejection. The person may be withdrawn and isolated or may be highly active in order to block the pain.



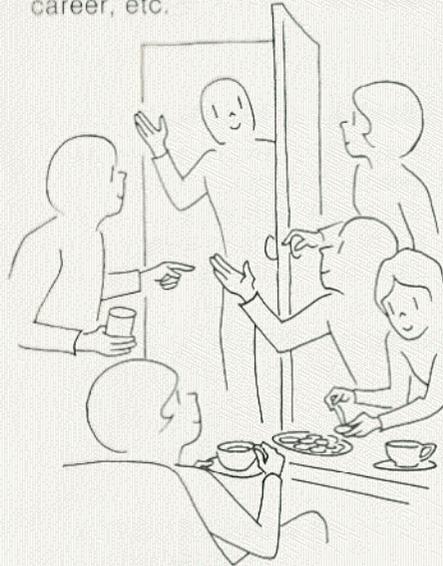
2 BREAKING AWAY

As the person begins to admit that the separation is permanent, anger toward the former spouse or self often surfaces. Feelings of grief and fear are common. These emotions can drain the person, making it difficult to think about the future.



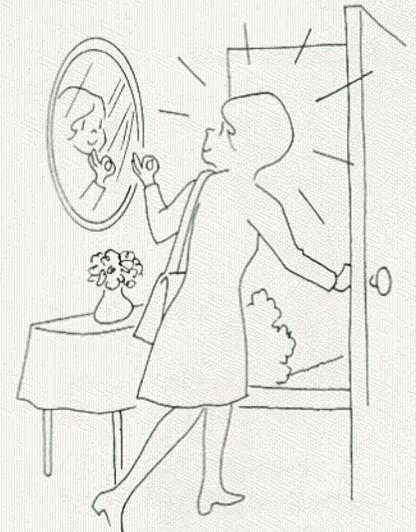
3 STARTING OVER

As time passes, the individual begins to feel better about him- or herself; is more active and better able to focus on the future. He or she begins to adjust to changes in personal, social, and sexual relationships. The person may go back to school, start a new career, etc.

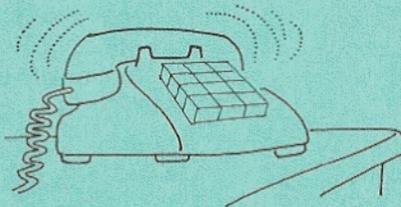


4 MAKING A NEW LIFE

Eventually, the divorced person begins to accept his or her new situation. Life begins to seem stable and hopeful. New love relationships may form. Feelings of anger and guilt gradually fade away as a new routine and sense of purpose emerge.



Remember, the process is different for every individual.



But gradually, a **NEW LIFE EVOLVES!**

About CHILDREN AND DIVORCE

Divorce can be painful for children, but not necessarily worse than life in an unhappy home.

The **EFFECTS OF DIVORCE** vary with age:

PRESCHOOLERS (2 to 4)

often become insecure, dependent and demanding. They may fear the loss of their home or even feel responsible for the breakup.



SCHOOL CHILDREN (5 to 8)

may feel abandoned, intensely insecure and sad. School and social performance may suffer. Conflicts in loyalty to parents may intensify problems.



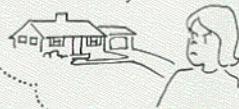
YOUNG ADOLESCENTS (9 to 11)

understand the situation better, but may feel very angry toward the parent they think "caused" the divorce. They may feel ashamed or have problems with sleeping, health, school or friends.



ADOLESCENTS (12 to 18)

frequently withdraw from the family, asserting their independence as a way of coping. Behavior may become more aggressive or antisocial. Or they may worry about how the divorce affects the family emotionally or financially.

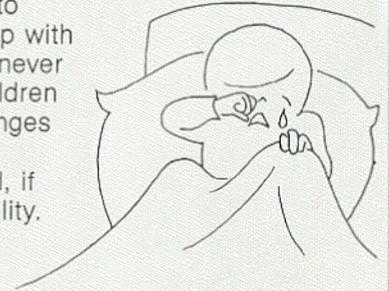


HELPING CHILDREN COPE WITH DIVORCE



Parents' attitudes and actions make a **BIG DIFFERENCE**.

Both parents should try to maintain their relationship with the children and should never expect or encourage children to take sides. Other changes (such as going to a new school) should be limited, if possible, to provide stability.



COMMUNICATION IS THE KEY

TALK IT OVER WITH EACH CHILD

- **EXPLAIN** events simply and honestly in terms the child can understand.
- **DON'T BLAME** the other parent or the child.
- **REASSURE** the child that both parents will continue to love and care for him or her.

LET EACH CHILD EXPRESS HIS OR HER FEELINGS

- **ENCOURAGE** the child to talk about the divorce.
- **ALLOW TIME** for questions. Answer honestly and as fully as you can.
- **OBSERVE** your child's behavior for clues as to how he or she is adjusting. Try to discuss any problems openly.



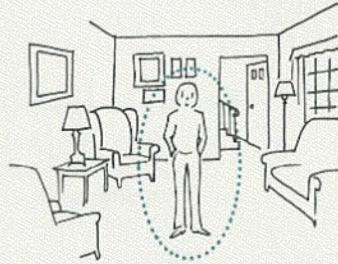
CHALLENGES AND SOLUTIONS

Divorce brings people into situations that may be completely new to them. Some of the challenges you may face include:



LEARNING TO LIVE ALONE

Being on one's own can be demanding after years of marriage and sharing. Activities may seem boring, and there may be too much work for one person. It's easy to feel isolated. It takes conscious effort to find new patterns you're comfortable with.



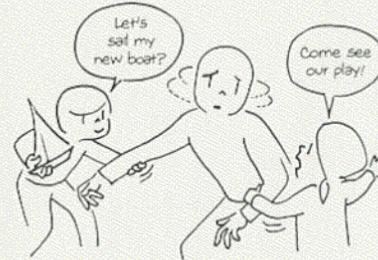
Some solutions:

- **KEEP IN TOUCH** with friends, family. Share meals, visit often, plan activities together.
- **JOIN A SUPPORT GROUP** (people in similar situations getting together to discuss problems and solutions) or seek counseling.
- **USE YOUR TIME** to pursue interests -- education, volunteer work, etc. Stay involved!



RAISING CHILDREN ALONE

Being on one's own often leaves less time for children, just when they need more attention and affection. New adjustments in family life and responsibilities may be needed. Discuss these changes openly.



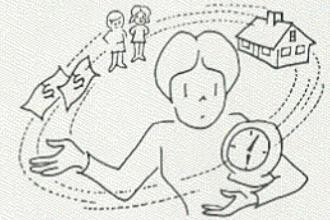
Some solutions:

- **ASK FRIENDS** and neighbors to help with child care, or offer to trade child-care services.
- **CALL ON FAMILY** for assistance -- ex-spouse, grandparents, siblings, etc.
- **FIND DAY-CARE SERVICES** in your community. You may be eligible for financial assistance and/or tax credits.
- **JOIN A SUPPORT GROUP** or seek family counseling.



MANAGING THE HOME ALONE

Homemaking responsibilities can be a burden for one adult, especially when he or she has to change routines to meet the demands of job, child care, etc. You may need to relax standards and find alternatives to regular routines. Some chores may not be essential, and others may be done less often.



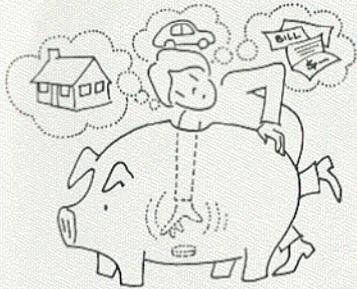
Some solutions:

- **HAVE CHILDREN HELP** with chores and care for their own rooms and possessions.
- **CONSIDER A BOARDER** -- perhaps a student -- to share work, provide some companionship and income.
- **INVESTIGATE THE COST** of a part-time housekeeper -- it may be less expensive than you think.



MAKING ENDS MEET

Money may be a problem after a divorce since 2 homes must be maintained – and furniture, cars, appliances, etc., may have to be purchased. With careful planning and budgeting, it's possible to make ends meet.



Some solutions:

- **PLAN A BUDGET** and stick to priorities. Look for inexpensive or free activities and entertainment.
- **PREPARE FOR EMPLOYMENT** that will help you meet your financial goals.
- **GET ADVICE** in money management from a trusted banker, lawyer, friend, etc.



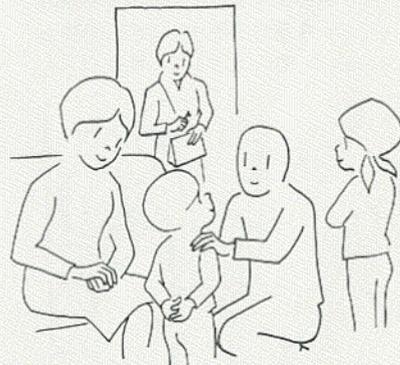
MANAGING A SOCIAL LIFE

Sooner or later, divorced people will want to socialize and meet new people. This may involve conflicts with children and other responsibilities. But socializing makes life more enjoyable and meaningful, and can make it easier to cope with everyday problems.



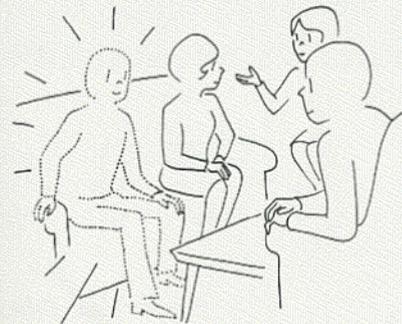
Some solutions:

- **GET INVOLVED** in social or group activities. Join a support group to meet others.
- **SET ASIDE TIME** regularly to do something you enjoy with someone you like.
- **ASK FOR SUPPORT** and help with child care and home responsibilities from friends, relatives.



HANDLING OLD RELATIONSHIPS

Divorced people often find themselves on different terms with old friends, relatives and former in-laws. Married friends may see the divorced person as a threat or feel uneasy around him or her.



Some solutions:

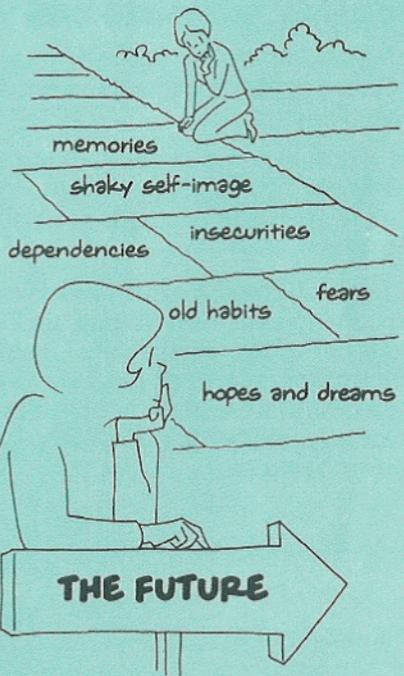
- **MAINTAIN OLD RELATIONSHIPS** if they're comfortable – don't assume they ended with the divorce.
- **DON'T FORCE** relationships you don't really want – concentrate on those that are good for you.
- **TALK THINGS OVER** with those involved. Explain your feelings.



FLEXIBILITY

is the key to meeting the challenges of divorced life.

Don't be afraid to meet new people or to try something different as you search for the best solutions.



Reexamine old habits and patterns and see how they can be improved in the future.

About the **LEGAL SIDE OF DIVORCE**

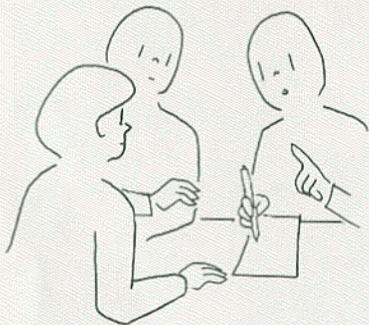
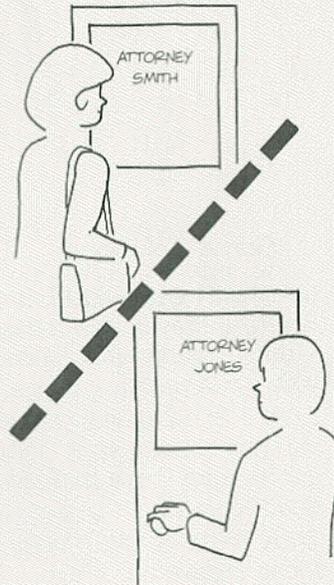
The legal issues and arrangements necessary in divorce can be painful, but are very important. They'll affect your life for years to come. These decisions are usually too complicated to make on your own. Consider:

CHOOSING SEPARATE LAWYERS

Each person chooses a lawyer to represent his or her separate interests in court proceedings.

Find a lawyer you feel comfortable with. Look for one who is sensitive to legal and personal issues. If possible, compare at least two attorneys.

- Ask about costs. Be sure you know the total amount you will have to pay, and when.
- Consider a divorce specialist, especially if you expect conflict or property is substantial.
- Have your lawyer explain different types of divorce agreements and what will happen if you go to court.



MEDIATION

With the help of a third party, called a mediator, you may be able to settle all of the issues yourselves. Mediation can be:

- quicker
- less expensive.

It may also be less painful, since both people can work together to settle custody, property and financial problems.

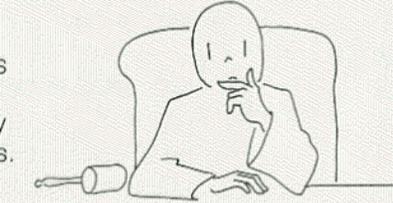
ARRANGING CHILD CUSTODY

Courts usually accept the wishes of parents who agree on child custody arrangements. When parents can't agree, courts have traditionally favored mothers, but this is changing. Courts put the welfare of the child first.

CUSTODY OPTIONS INCLUDE:

SOLE CUSTODY

Children live with one parent who has legal control. The other parent usually gets visitation rights.

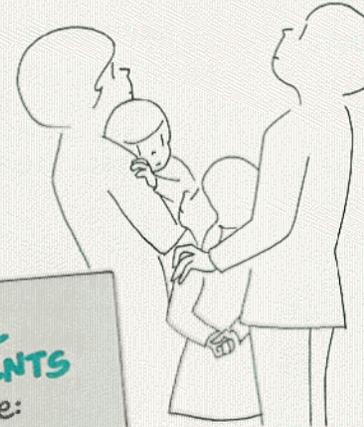


JOINT LEGAL CUSTODY

This arrangement is like sole custody, except both parents share major child-rearing decisions.

JOINT PHYSICAL CUSTODY

The child alternates regularly between households.



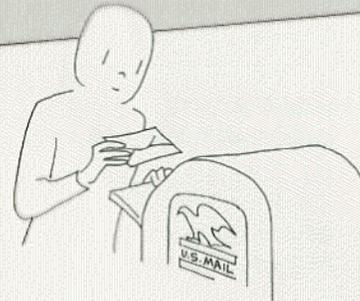
DIVIDED CUSTODY

Child stays with each parent 6 months to 1 year.

SPLIT CUSTODY

Some children go with one parent, some with the other.

FINANCIAL ARRANGEMENTS may include:



CHILD SUPPORT

Payments for the care of children vary with age and needs of children, spouses' financial resources, etc.

ALIMONY

Payments for the support of an ex-spouse may be paid for a fixed period or until the ex-spouse is employed or remarried.

WHERE TO FIND HELP

There are many sources of help for divorce problems in almost every community. For example:

FAMILY AND SOCIAL SERVICE AGENCIES

may offer marriage/divorce counseling, and referral to other needed services.

LOCAL INSTITUTIONS

(such as the "Y," colleges and universities) may sponsor support groups and counseling services.

PSYCHIATRISTS

can help people deal with emotional changes resulting from divorce.

WOMEN'S CENTERS

offer support, shelter and a variety of services to women.

FAMILY THERAPISTS

are an effective resource for families broken up by divorce.

MENTAL HEALTH CENTERS

offer counseling and referral for mental health problems associated with a divorce.

MEMBERS OF THE CLERGY

are often experienced in helping people deal with divorce.

SOCIAL WORKERS

provide support for family members, counseling and referral to other needed services.

MEDIATION SERVICES

specialize in helping people work out divorce arrangements before the legal process begins.

PSYCHOLOGISTS

can help you learn to cope with the problems and feelings associated with divorce and can help you explore alternatives for the future.

NONPROFIT ORGANIZATIONS

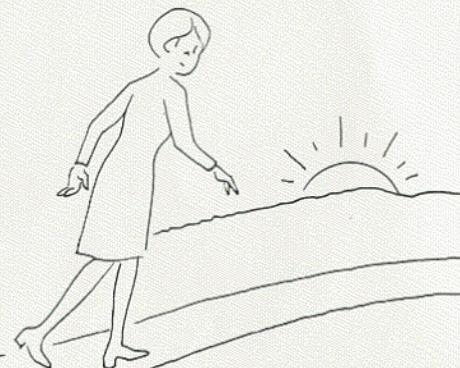
for divorced people and single parents can give advice on many problems related to divorce.

So--

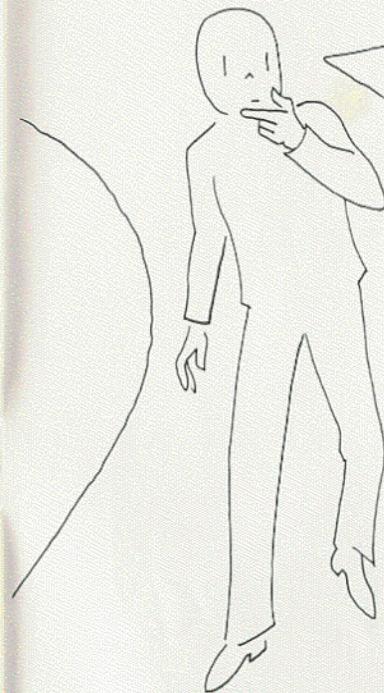
DIVORCE IS A DIFFICULT PROCESS

It can be less painful if you:

- ✓ **UNDERSTAND** that strong feelings are common.
- ✓ **ARE HONEST** with your children and give them your love.



- ✓ **CALL ON OTHERS** for support -- friends, family, professionals.
- ✓ **TAKE RESPONSIBILITY** for your own life.



Divorce is not only an end -- it's also a **HOPEFUL BEGINNING!**

DOWNLOADED FROM:

Family Guardian Website

<http://famguardian.org/>

Download our free book:

[*The Great IRS Hoax: Why We Don't Owe Income Tax*](#)