

DIVORCE SUPPORT AUSTRALIA

FREE-  
Please Take  
One

# The Divorce Support Tool Kit

Risk Assessment, Protection And Good Planning



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## INTRODUCTION

# Finding Your Way

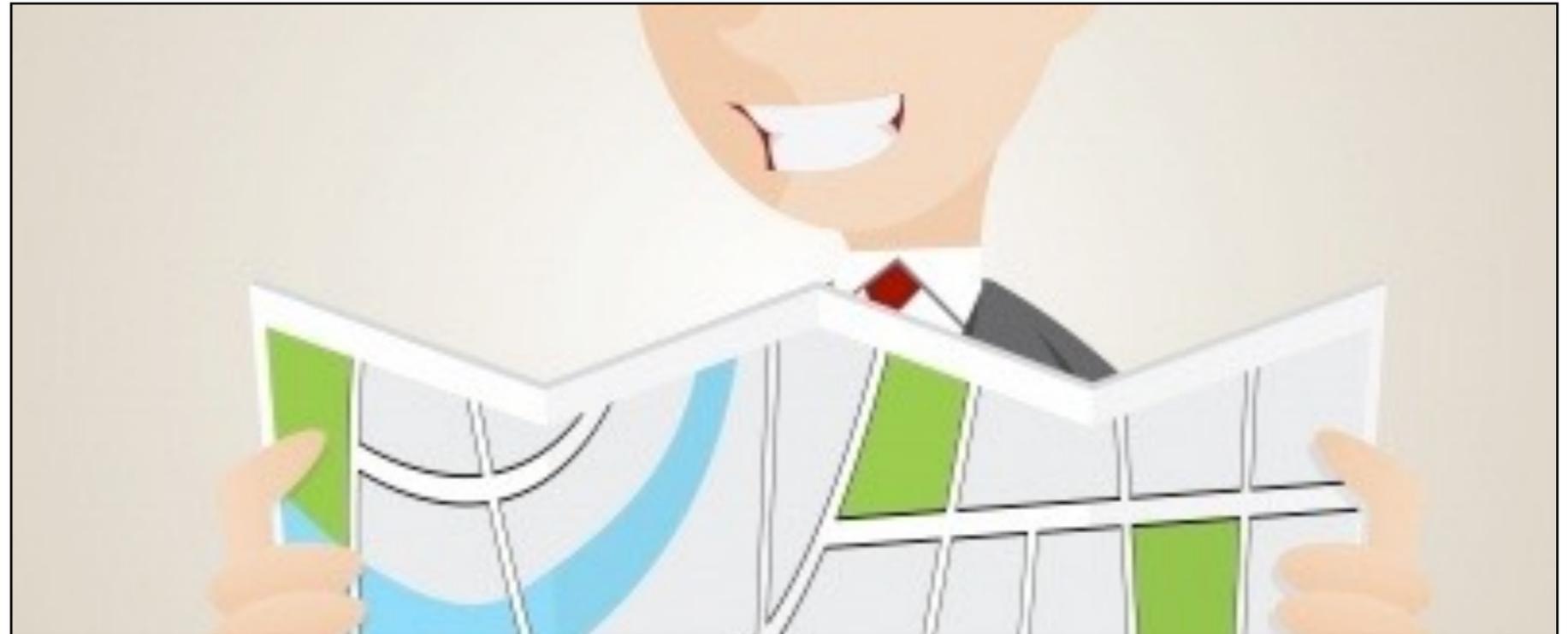


Our goal for you is to help you find safe passage through the perilous landscape that is divorce. Most people have a vague idea of where they are hoping to end up and an even vaguer idea of how they will get there. Considering the treacherous terrain, it is not a good idea to go wandering towards your goals in such a haphazard way.

# The Divorce Road Map

## Mapping It Out

1. Assess the current level of conflict, including what the key issues are. Use the assessment tool in this kit to take a clearer and closer look at this.
2. Create a calmer environment while you learn some key skills and strategies for navigating your divorce successfully.
3. Put your health and well being at the forefront of your priorities. Divorce is one of the most stressful of life experiences. It is never more important than now to focus on wellness! Especially because you need a clear mind and calm disposition to face all of the important decisions and action steps intelligently.
4. Get the right team of experts around you. They will end up saving you in more ways than you can add up.



*Finding your way through the confused chaos of the legal system, interpersonal conflict and intense emotions can be a daunting task.*

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# There are many facets in divorce

Unfortunately at a time when you are likely to be at your most drained, upset and irrational, divorce presents more practical challenges and important decisions than you are ever likely to make at any other stage of your life.

While a good family lawyer is usually an essential part of the successful divorce equation, don't make the common mistake of thinking that they will take care of all of the necessary facets of your divorce! Family lawyers are there to do a very specific job- to advise and represent you on legal matters.

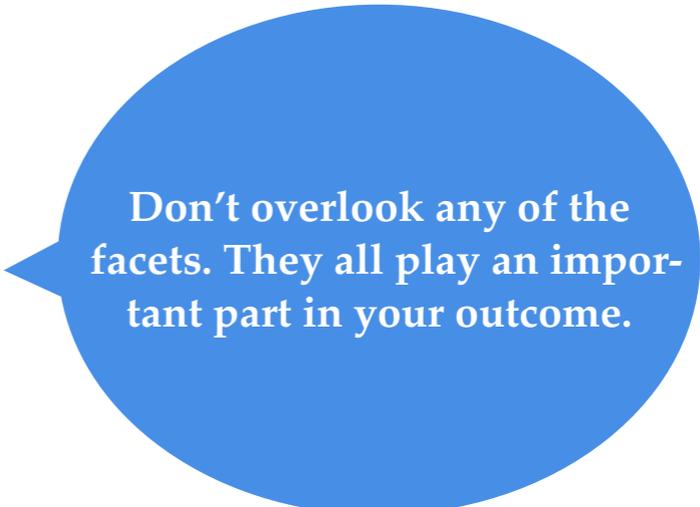
Divorce is about so much more than that. If you think that all the answers lie in the family court you are likely to be disappointed and drained by your experience, and in some cases this can be devastating to you and your family.

Lawyers are not financial advisors. Don't begin negotiating a property settlement without being certain of your facts and figures. And remember, financial advisors are not always specialists in divorce financial matters. Having the right plan can make all the difference for your future.

See our finance section and use our financial assessment tool in this starter kit.

Smart financial planning is one essential facet. Here are a few of the others. This is not a complete list.

Learning how to negotiate. Leaving everything for a judge to decide can really backfire on you. Even with a very unreasonable person, you can learn to negotiate at least some things which can lower the tone of the conflict and reduce legal costs.



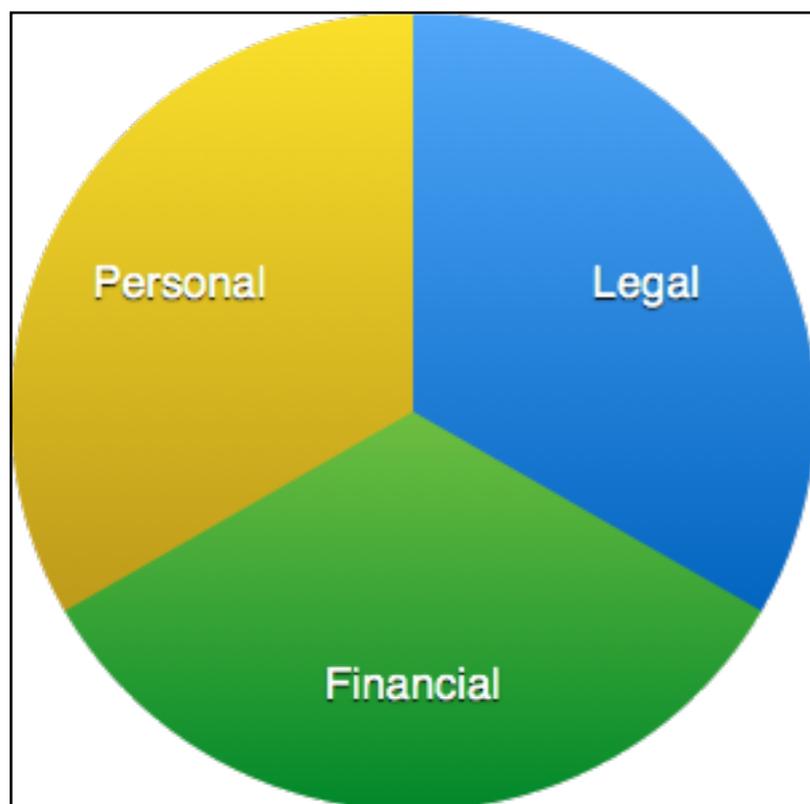
**Don't overlook any of the facets. They all play an important part in your outcome.**

Recovering from the marriage. You may be surprised to learn how many of the problems that occur during divorce are a direct result of the old relationship patterns and issues. You may think and wish that they all disappeared when you parted ways, but they are nearly certain to still be there in even more insidious ways during your divorce process.

Learning to co-parent and parent through separation and beyond divorce. If you have children, no matter what ages they are, it can not be emphasised enough how important it is for you to get the right training in these skills. We have many resources and services to help you with this.

SELF HELP

ADDITIONAL HELP



## Some words about the legal process

Believe it or not, your family lawyer is not a one stop crisis intervention centre. They have a job to do, and although they need to have an understanding of your circumstances, they are not there to go through your dramas with you. When you rely on your lawyer to confide all your ongoing problems, at best you are wasting a lot of money and at worst you are muddling your legal process and failing to get the help you really need- from someone who is trained to help you with the emotional and human side of divorce.



Another potential problem occurs when parents shut down all communication pathways except through lawyers' letters. Again, this is expensive. It is also potentially destructive. Emotions can escalate, misunderstandings and resentment can compound. It is not your lawyer's job to monitor the family dynamics. That is not what they are trained to do and their responsibilities lie elsewhere. This is why it can be invaluable to work with a divorce coach. A divorce coach is trained to do this. A divorce coach can oversee communication, relationship dynamics and the day to day managing of your circumstances. They also understand the legal process and can interface with your family lawyer in a cohesive way.

### For Your Information

Dividing assets without consulting a financial expert can cost you in unexpected ways. Depending on your financial situation, expert advice could end up saving you a significant amount of money. Please refer to our Finance Tool on [www](#).

If you are thinking of mediation as simply a hurdle to get to court, take a better look at the reality. No matter how 'right' you think you are, a judge may make a ruling that you do not want. Mediation provides you with the opportunity to maintain the power to make decisions. Mediation also can contribute to improving family relationships, which often are eroded through an adversarial legal battle. Mediation is something that can change lives. It is worth investing in a skilled and committed mediator. [www](#).

### SELF HELP

- get organised
- have all your financial records in order
- keep a journal
- make clear goals for property and parenting matters
- negotiate the settlement and parenting plan wherever possible

### Additional Help

- Get a good mediator involved. Choose someone who will spend significant time with you, prior to and during mediation.
- Get a SOLID financial plan worked out BEFORE negotiating
- Download the communication, conflict & negotiation program [www.DivorceSupportAustralia.com.au](http://www.DivorceSupportAustralia.com.au)
- Hire a Divorce Coach. You will be amazed how much money and suffering this can save you.

## CHAPTER 1

# Risk: Assessment & Prevention



Every member of the family can potentially face risk to their mental, physical and financial health during divorce. When conflict escalates, or perpetuates, it increases the risk of all these categories. Because of that it is important to assess the areas of risk as well as address the conflict and put into place a strategy for reducing and resolving that conflict.

# Mental and Physical Health



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It is common to minimise in our minds risks to our mental health. We expect ourselves to cope with anything we are faced with and assume that we can hold up regardless of the pressure we are under. This is not the case. Prolonged and intense periods of stress can take a lasting toll on us.

During separation and divorce, you are inevitably under much greater stress than you normally would be. On account of this,

you must find ways to compensate, by taking greater measures to preserve your health. A good diet, and plenty of sleep and exercise are more important now than ever before.

Unfortunately this is often does not happen. In fact, it is more common to neglect one's health during these stressful times. Your time is likely to be taxed by the extra burdens placed on you. Your energy can be depleted, and when we feel drained we often either

stop caring and lose motivation. All of this has the effect of potentially creating a downward spiral.

Take your mental and physical health seriously. If you do not, things can get worse in many ways. You may not think as clearly as you should. You have important decisions to make, and your actions and behaviours during this time will affect you and your children in significant ways.

We cannot separate mental and physical health; the two are interconnected. Looking after your physical health will go a long way in protecting your mental health.

Do not underestimate the power of a negative spiral. For instance, depression is something that can have long term affects. It needs to be managed before getting out of hand.

In the following pages you can assess your own risk factors and consider preventive measures. Complete the checklists to see how many apply to you, how great your risk factors are, as well as how many protective factors are in place. From there you can make a plan to put more protective factors into place.

In the Risk Factors and Symptoms Checklist tick all that apply. For the emotions, tick those that you consider to have significant

### Risk Factors and Symptoms:

- Feeling powerless
- Feeling angry
- Feeling frightened
- Feeling anxious
- Feeling depressed
- Feeling devastated
- Feeling hurt
- Feeling ashamed
- Increased use of drugs
- Increased consumption of alcohol
- Compulsive eating
- Poor eating habits
- Loss of appetite
- Chaos in your life and environment
- Loss of concentration
- Decreased functioning at work or in day to day activities
- Concern for your safety
- Concern for your children's safety
- Children's health or developmental issues
- Concern with children's behaviour
- Concern with children's ability to cope
- Children's problems at school
- Concern about how your ex is coping
- Concern about how your ex is behaving

## For Your Information

### **Depression:**

Although it is normal to feel less sociable when you are going through big changes, a loss of interest in activities that you usually enjoy can be a symptom of depression. Also watch out for not being able to accomplish day to day activities, lack of interaction with family and friends, and self medicating with alcohol or drugs. Loss of appetite, weight loss or gain, and problems sleeping may also indicate depression. Do consult a doctor if you have any of these symptoms.

Note: Many people do not like the thought of taking anti-depressants. Don't let that stop you from seeking a diagnosis. If you do have depression, you could consider taking anti-depressants for a little while, just to get you through the really tough times. Alternatively you could discuss natural alternatives with a health care practitioner.

### **Anxiety:**

Another common, and significant problem during a crisis period, is anxiety. If you experience frequent or escalating worry, a racing heart, hot or cold flushes, tight chest, uncontrolled and obsessive thinking, restlessness, or sleeplessness, you may be suffering from anxiety. You may not be functioning day-to-day as you normally do, or you may find that you are vulnerable to panic. Consult with your doctor. Do not ignore these symptoms.

### **Suicidal thoughts and feelings:**

Divorce is a stressful and sometimes traumatic experience. You or another member of your family may reach a point of feeling suicidal. Watch for signs of deep despair and hopelessness. Seek professional help, and if acute phone a crisis centre such as Lifeline.

### **Grief:**

Whether your partner initiated the separation or you did, you need to allow yourself to grieve. Divorce always represents significant loss. Even when if you are freeing yourself from an unhealthy relationship, there will still be lost dreams, and the severing of emotional attachments. Grief is not just sadness. It can also be shock, confusion or anger. Keep in mind that you will have your own timing and style when it comes to grief. Allow yourself to be as you are. It may take longer than you expect, or you may be surprised at your feelings at times. This is normal. It is important to be able to talk openly with someone you trust. Balance a desire to be alone with quality time with a trusted friend or relative. Find times to engage in pleasurable activities; everyone needs a break from their problems at times. Develop a solid, regular routine in your life. Routines provide stability when we are feeling unstable. As stated earlier, taking extra good care of your physical health is important to see you through this challenging time.

# What Will I Do Now?

Now that you have had a think about your family's mental and physical health, it is time to think about a strategy. Under self help are the cornerstones of creating stability for yourself and your family during this time period. Do not under-estimate the importance of becoming very proactive in regards to your mental and physical health.

## SELF HELP

- exercise
- stable routine
- good diet
- regular and ample sleep
- times for fun
- supportive family/ friends

## Additional Help

- The Divorce Support Self Help Program: [www.DivorceSupportAustralia.com.au](http://www.DivorceSupportAustralia.com.au)
- Divorce Coaching: [www.DivorceCoachAustralia.com.au](http://www.DivorceCoachAustralia.com.au)
- Counseling
- Doctor
- Naturopath

# Worksheet

**Exercise:** My weekly exercise consists of:

**Routine:**

My daily routine:

My weekly routine:

### TIP

Routines really are stabilising during times of stress. The more solid your daily and weekly routines are the easier life will feel. Even having a strong routine for your diet can make a lot of difference. For example, have the same menu every Monday, every Tuesday, etc. This takes the thinking out of shopping also

### DO IT NOW

Sit down and write out your weekly menu. If you are someone who needs a lot of variety, write out a few different weekly menus and rotate them. Include some treats such as a takeaway night

**Sleep:**

How much sleep am I getting?

Is it enough?

Do I feel rested when I wake up?

If sleeping is a problem:

- Make evening times a trouble free zone- i.e., no talking about problems, no reading emails
- Take a hot bath
- Take a herbal sleeping pill
- Increase daily exercise
- If none of these work, consider sleeping pills. (Consult with your doctor.) Prolonged lack of sleep can dramatically compound your problems!

# Financial Health

**Figure 2.1** Lorem Ipsum dolor amet, consectetur



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# Conflict

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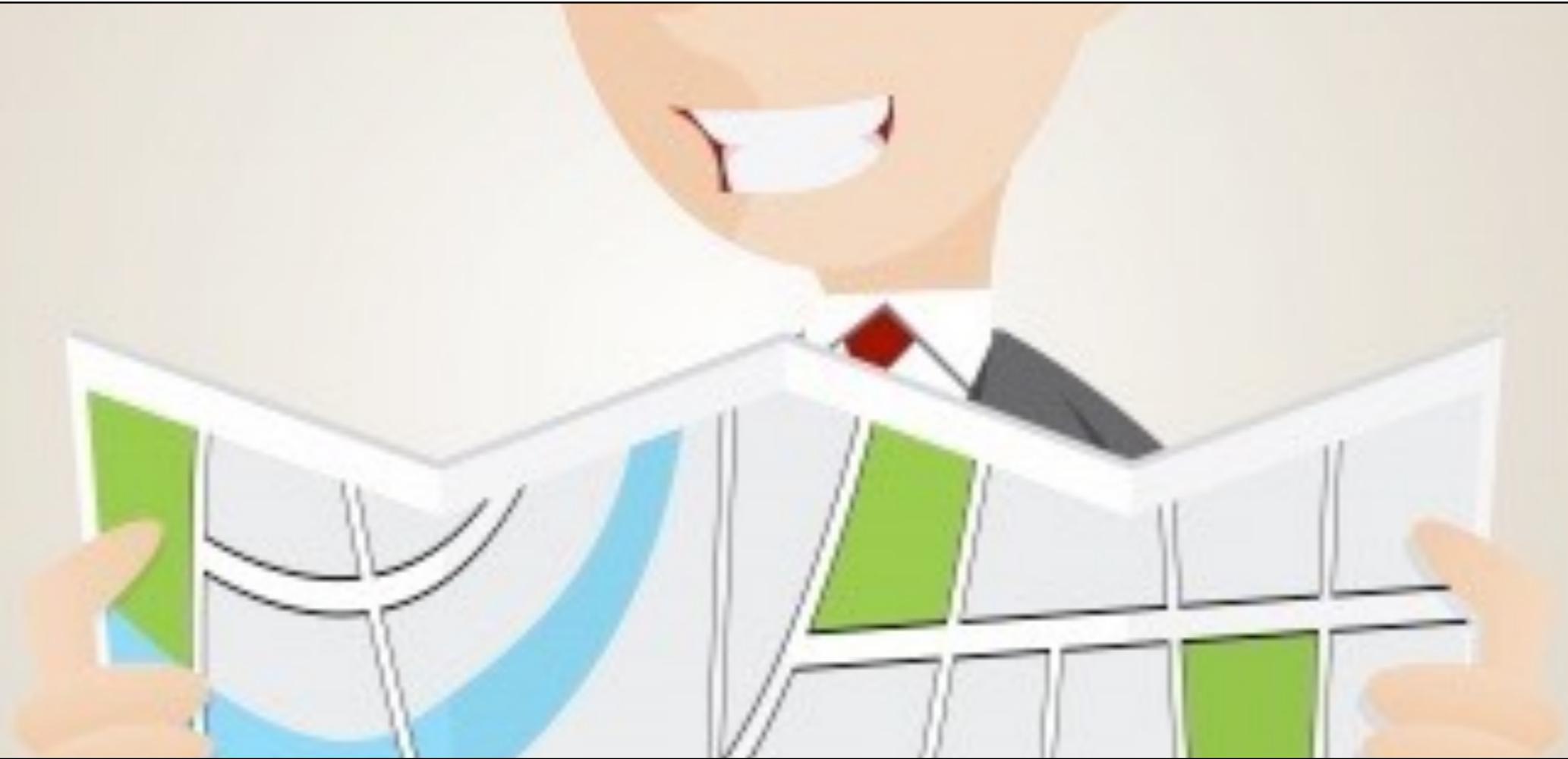
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## CHAPTER 3

# The Divorce Road Map



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