

## WOMANNEWS™

SUNDAY, MAY 24, 1998 • SECTION 13

### Leaving: A guidebook for women considering divorce

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SPECIAL TO THE TRIBUNE

**I**t's the stuff of which soap opera scripts are made. The leading lady discovers the leading man in bed with someone else. Heated words are exchanged, doors are slammed, and wedding rings are tossed about. Hey, it makes for great TV.

Unfortunately, that kind of script doesn't play out nearly as well in real life as it does on the small screen. As tempting as it may be to hand your partner his walking papers in the heat of the moment, a better alternative is to thoroughly consider your options before you do something you might regret.

So whether you're planning to throw him out or walk out the door yourself, be sure to follow these 15 steps to leaving your lover.

■ Take things slowly.

Do not make the decision to end a relationship in the heat of the moment. Make sure you know exactly what you're doing and be prepared to live with the consequences.

Before you give up on your relationship, try individual or couples therapy, suggests Stacy Phillips, a divorce attorney with Mannis and Phillips of Los Angeles. "If at all possible, try to keep your marriage together. Otherwise, you risk trading in one set of problems for another."

■ Starting imagining life without your partner.

Think about what it will be like to be

a single person rather than part of a couple, something that may be practically unimaginable if you've been married a long time.

Stay busy and come up with new routines, suggests Sharon Naylor, author of "100 Reasons to Dump Him/100 Reasons to Keep Him," who went through separation and divorce last year. "That way, you won't be bothered by the fact that there's no key in the lock at 6 p.m."

■ Make sure that your support network is in place.

Even the most amicable separation can be incredibly painful. The messy ones can be downright ugly. Before you take any final step, make sure your support network is in place.

It's important to start depending on people other than your partner, says Naylor. "Rely on friends, family, your therapist or a member of the clergy to help you through this difficult time in your life."

■ Don't allow money to cloud larger issues.

It's easy to get hung up on money, but it's important to remember that there are more important things at stake, like your safety and well-being, says Phillips.

Walk out the door with nothing more than the shirt on your back if that's what it takes to get out safely.

■ Get your hands on some cash.

While it's a good idea to have some cash on hand before you leave, resist the temptation to make off with all the

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money in the joint checking account, says Phillips. "Judges don't look too kindly on people who clean out bank accounts in the midst of a separation."

Instead take half of what's in the bank account or what you'll need to make it through the next month or two.

■ Get your financial house in order.

"Every woman, no matter how happy she thinks her marriage is, should have her own bank account, her own major credit card, and her own line of credit," said Barbara Florio Graham, a writer whose 30-year marriage ended unexpectedly in 1994.

Naylor agrees. "Ideally, you should already have a credit rating that is separate and distinct from your partner's. If you don't, there's no time like the present to start trying to establish one."

Opening a new bank account is also a good idea because it allows you to make a clean break with your financial past, says Phillips. The alternative — having a team of lawyers and forensic accountants "peeling the layers of an onion" to reconstruct your financial history — can be costly and unpleasant.

■ Set a budget.

Figure out what money you'll have coming in and what expenses you'll have to pay out and then set your budget accordingly. Kathy Boyle, a certified divorce planner with Wheat First Butcher Singer in New York, suggests that women who are plan-

ning on separating from their partners use a financial software package like Quicken or MS Money and run through some trial budget scenarios.

■ Start planning for your financial future.

If you're likely to receive a sizable cash settlement, make sure you know what you're going to do with the money. Unless you're an investment guru, plan to get advice from a financial planner, ideally one who is experienced in handling the financial fallout of separation and divorce, says Boyle.

■ Decide what you want to do about the house.

Boyle says one of the biggest financial mistakes women make when they separate is deciding to stay in the house. "Women usually want to stay in the house. Divorce, after all, is traumatic enough as it is. The last thing most women want to do is move."

Because women tend to experience a significant drop in their standard of living, 35 percent is the norm, Boyle says, many find that moving into smaller quarters helps to relieve some of their financial worries.

■ Do your homework.

The time to find out what assets you may be entitled to is before you leave, not after, says Boyle.

"Find out what you own and where it is. Track down bank statements, brokerage statements, and other types of financial records. Pay particular attention to your partner's employee benefit package: Find out as much as you can about his pension plan, profit-sharing plan, stock options and more."

Photocopy anything and everything that could prove useful. Having copies of credit-card and personal and corporate financial statements, for example, can help you substantiate claims about pre-separation standard of living, says Phillips.

■ Find a good attorney, ideally one who specializes in mediation.

Your state bar association can provide a list of names of divorce attorneys, but your best source of referrals is friends who've been through it, says Naylor. If you know of someone who received a good settlement in a recent divorce case, ask for the name of her attorney.

Ideally, you should find one who specializes in mediation, since mediation can be helpful in limiting "costs and animosity," Graham says.

■ Think about custody.

If you have children, you should figure out what type of custody arrangements you want before you let your partner know that you're leaving.

Plan to sort out your custody arrangements through mediation rather than litigation, suggests Naylor. "Putting your children's well-being in the hands of the courts often leads to dissatisfaction all around."

■ Decide how you're going to tell your partner.

Some women feel safest breaking the news to their partners on neutral ground, like in a therapist's office or a restaurant. Others prefer to do so in a private place. Where you plan to convey the news is far less important, however, than how you do it, says Naylor. "Be as civil and non-con-

frontational as possible."

If you are worried about how your partner may react to the news, you might want to ask a friend to be there.

■ Decide how to tell your children.

Start thinking about how and when you're going to tell your children.

Ideally, you and your partner should plan to tell the children together, says Phillips. That way, they will be less likely to blame one parent or the other for the breakup, and you and your partner can both reassure them that what has happened is not their fault.

■ Don't tip your hand until you're ready.

The moment you tell your partner that you're leaving, you've reached the point of no return, says Graham. "Once your partner knows you've been to see a lawyer, he or she will be spurred to do the same."

That's why it's important to be as discreet as possible until you're absolutely certain that you're ready to follow through. Keep your separation-related correspondence at your attorney's office or in the home of a trusted friend, and be aware of who's in earshot when you're speaking with your attorney by phone.

Although there's no easy way to end a long-term relationship, following these steps will allow you to make the best of a bad situation.