FROM BOB MITTON, CDFA®

WHEN YOU DIDN'T SEE IT COMING

The first 30 days, one step at a time.

Maybe it was a conversation at the kitchen table, or papers at the door. Either way, the life you had last week is gone, and suddenly everyone expects you to make decisions about it.

> You don't have to have it figured out. You have to get through the next thirty days without making a decision you can't undo.

That is a much smaller job, and this guide is built around it.

WHAT ACTUALLY CAN'T WAIT

Very little has to happen this week. A few things do:

- If you've been served with court papers, there is a deadline to respond. Find out what it is this week, from an attorney or your court's self-help resources.
- Don't sign or agree to anything yet, even informally. More on that below.
- Know how you'll cover the next month: housing, groceries, the essentials. Not the next ten years. Just the next month.

Everything else can wait a few weeks, including the house, the retirement accounts and what's fair. Those decisions need a clear head, and you'll have one sooner than it feels right now.

LEARN HOW THE PROCESS WORKS WHERE YOU LIVE

Most state court systems, and many counties, publish a free step-by-step guide to divorce: the forms, the order things happen in, and the deadlines. Search your state or county court's website for "family court self-help" or "divorce guide."

It's worth reading whether or not you hire an attorney. Knowing the steps makes the process feel less like something happening to you, and if you do work with an attorney, your time together goes further.

ONE FOLDER, ONE NOTEBOOK

Start small: one folder and one notebook.

The notebook is for questions, dates, and anything you don't want to lose at two in the morning. Write it down and let it go until daylight.

The folder is for finding out what you have. Start with what you can reach:

- The last two years of tax returns
- Recent pay stubs, yours and your spouse's if you have them
- A recent statement for each bank, retirement and investment account
- Mortgage, car loan and credit card statements
- Insurance policies: health, life, auto, home
- A list of the banks and companies you deal with, even without logins

If you don't know where something is, write that down too. An attorney or a CDFA can help you find the rest.

THE FINANCIAL DECLARATION, IN PLAIN ENGLISH

Most courts require each spouse to file a sworn financial declaration, often early in the case. The name varies by state, but it asks the same questions:

- What do you earn?
- What does it cost you to live each month?
- What do you own, and what do you owe?

It is signed under oath, which is why it feels heavy. It is also what support and settlement conversations are built on, so getting it right matters more than getting it done fast. If you never handled the bills, the monthly numbers take some reconstructing. That's normal.

WHAT NOT TO RUSH

Pressure arrives early: a proposal, and someone wanting an answer by Friday. Get these reviewed before you agree to anything, ideally by a family law attorney:

- Any settlement offer, or a "here's what I think is fair" spreadsheet
- Moving out of the home, or asking your spouse to
- Moving, closing or draining accounts (many states restrict this once a case is filed)
- Changing beneficiaries on insurance or retirement accounts
- A temporary schedule for the kids, or temporary support

"I need time to review this" is a complete answer.

KEEPING YOUR KIDS' WORLD STEADY

Your kids need two things from you more than they need answers: routine and reassurance.

- Keep ordinary days ordinary. Same bedtime, same school morning, same Saturday.
- Tell them what they need to know, in words their age can carry, and nothing about money or who did what.
- Never ask them to carry messages or keep secrets.
- When you build a budget, start with what they need and work out from there.

If you're worried about how they're coping, their pediatrician or school counselor is a good first call.

TAKING CARE OF YOU

You can't think clearly on four hours of sleep and no food. That isn't weakness. It's biology.

- Pick one person you can call at any hour, and tell them that's their job for now.
- See a therapist, even for a few sessions. Shock is real work, and you shouldn't carry it alone.
- Give yourself permission not to decide things today.

WHERE A CDFA FITS

A Certified Divorce Financial Analyst® works alongside you, and your attorney if you have one, on the money: what you have, what each option means after taxes, and what your life looks like five and ten years out under each one.

People who wait often find the biggest financial decisions were shaped in the first few months, by a proposal they couldn't evaluate at the time. Starting early means you walk into those conversations knowing what you're looking at.

> If this sounds like where you are, the first conversation is complimentary. Let's walk through it together.

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SOUND GUIDANCE THROUGH THE SHIFTING TIDES

General education. Not legal or tax advice.