

The First 10 Things To Do At The Start Of A Divorce

#1

Arm Yourself By Learning About Your Finances

Divorce is a financial process. If you are not familiar with your assets, liabilities, income and debts, now is the time to learn about them. The more knowledgeable you are, the less the other side will be able to bulldoze you.

#2

Don't Engage in the "Run to the Bank"

Don't run to the bank and take out all the money. It will not work. All that will happen is that you will look bad in the eyes of the court. In reality, your bank accounts will be split, and if you take out all the money, you will have to pay back a portion to your soon-to-be ex.

#3

Don't Make Your Children Your Confidants

If you think custody may be an issue, the surest way to lose is to try to brainwash your children.

Putting aside the damage such conduct creates, you will hurt your custody claim. The appellate courts have said over and over that the primary obligation of a custodial parent is to foster a relationship with the non-custodial parent. Its not easy to take the high road, but you must.

#4

Don't Change Beneficiaries on Insurance Policies

This is a bad idea. Once a divorce action is started, there are automatic orders that prohibit dropping your ex on your medical insurance or health insurance. Don't do it.

#5

Get Copies of Everything

Paper is very important. Right away, get copies of your income tax returns, retirement account and asset statements, records regarding home purchases, and any other financial documents. These documents frequently disappear once the divorce action starts.

#6

Get Yourself a Therapist

Divorce is not just a financial process, it is an emotional one as well. The stress of the ending of a marriage is considerable, and using your lawyer as a therapist is a costly mistake. A good therapist will make the recovery process easier and quicker, and allow you to rebuild your life.

#7

Decide Whether to Move Out

Living together while getting divorced is a miserable experience. If custody is not an issue, moving out can often lessen the tension in the house and benefit the children. But if you are going to litigate custody, you may have to remain in the home.

#8

Resist the Temptation to Punish Your Spouse

Whether you were a good spouse or a lousy one will not affect the financial distribution of the marital assets. The process is strictly financial. So accept the fact that divorce is inevitable and move on. Trying to punish your ex by excessively litigating is the sure road to financial ruin.

#9

Consider Mediation or Collaborative Divorce

Litigation is expensive, and often creates lasting hatred between spouses. Mediation and collaborative divorce can provide divorcing couples with a less nasty way of ending their marriage. But both sides have to be committed to the process. And choose the mediator or collaborative lawyers carefully.

#10

Don't Date

You need to let some time pass so that you can heal. Throwing yourself into the dating pool at the commencement of a divorce is not a good idea, as the emotional trauma of a divorce takes its toll. Take your time and go slow.

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