



**The Top 3 Things**  
*Your Best Friend Should Do*

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**Before Filing  
for Divorce**

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## TOP THREE ACTIONS

### *Your Friend Needs to Take Before Her Divorce*

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There is always a part of my mind that is preparing for the worst, and another part of my mind that believes if I prepare enough for it the worst won't happen.

– Kay Redfield Jamison



This quote by Kay Redfield Jamison captures how many people feel at the beginning of their divorce process. When contemplating divorce most people have a fear the worst will happen. They fear moving out of their home. They fear they won't have enough money after the divorce. They fear they won't be able to see their kids as much as they want. And they fear their spouse has been lying to them about the finances and that they will uncover inconvenient truths during the divorce.

But I have good news for you. There are some specific actions you can do to make sure none of this happens to you. There is a way to go through the divorce process that can help you to build the life you want for yourself and your family.

In this guide, we will explore three important steps you can take to be prepared for your divorce. This preparation can make all the difference in the world – preparation is the key to make sure you come out of your divorce empowered to create the life you want.



## FOCUS ON THE BIG PICTURE

The first step toward being prepared for your divorce is to take a step back and look at the big picture.

One piece of advice that we offer during a client's divorce is to imagine what life would look like three years past the divorce. Going through this practice and then constantly keeping this vision in mind can help clients focus on the more important aspects of the divorce and not get caught up in the small details.

The #1 most detrimental thing that I see during divorces is when spouses are spending time and money fighting over small details and then they have wasted their resources on these tiny, meaningless matters and they have no energy or resources left for attention to the more important matters.

I had a friend who fought with her spouse about a sofa. They spent weeks fighting over this sofa. By the time she wasted all her energy and endless money on attorney fees to fight over this couch, she had no energy left and ended up agreeing to a less than favorable alimony agreement.

I have seen that my client's feel much better about the outcomes of their divorce when they are able to keep their focus on their vision for the future.

We have found the best way to go about this it to answer one simple question:

***When you envision your life three year after your divorce, what has to have happened, for you to feel happy about your progress?***

While this question is quite short and straightforward, I encourage you to take some time with this. You may work on this over a month. Many people journal about this question over time before finalizing it. Many people will create a vision board to answer this question. I am also happy to provide you with the Free Empowered Divorce Planning Guide to help you with this step as well as the other ideas I will discuss.

Once you have answered this question, hold it in a place where you can come back to it and keep it in the center of all the decisions you make during your divorce. You will be amazed by the tremendous impact this will have.

TO REQUEST A COMPLIMENTARY COPY OF THE  
EMPOWERED DIVORCE PLANNING GUIDE

**CLICK HERE**



## BECOME A FINANCIAL DETECTIVE

This step is all about making sure you have the information you need so you can make the right decisions during your divorce.

Have you ever gone to Target without a list before? If you are anything like me, when I go to Target without a list I get back home and realize that I forgot the most important item that I went to get and at the same time I came back with several things I didn't need.

Your divorce can work the same way. By having a written list of your assets, debts, and other important financial numbers, you can prevent getting distracted by other issues during your divorce. This will help you to leave your divorce, carrying out the most important items.

This step will also allow you to find assets that you didn't know you had or even potentially debts that you didn't know you had.

So how do you do this? Most importantly, this needs to be written or typed on paper – this is not a list that you can carry in your head. We provide a template that you can use in our free Empowered Divorce Planning guide. On this list you will write information about your assets, your debts, your income, and your spouse's income.

### **The trickiest part about this process is finding the information. Here are a few tips:**

- ① Start with the tax return and scan all the pages for names of accounts. Nearly all assets that you or your spouse own will be reflected on the tax return.
- ② Run your credit report. This will allow you to see a current list of all the debts that are associated to your name.
- ③ Once you are able to create a list of all the assets and debts from the tax return and/or your credit check, you can call the financial companies and ask them to send you a statement if you aren't able to find one.



## DEVELOP A SOLID SUPPORT SYSTEM

In the mid 90's Oprah Winfrey was going through the fight of her life when she was on trial in Texas for defaming the beef industry. Oprah knew this would be a stressful event and that she needed to shine during this time. What did she do? She hired Dr. Phil to coach her through the process.

Going through divorce is often the most stressful time in a person's life. Emotions are at all-time highs. Many people talk about how they were in a major mental fog during their divorce. It is so important for you to have a support system to help you with your emotions so you can make sure your emotions don't get in the way of making the right decisions during your divorce.

### **There are many ways to accomplish this.**

1. Work with a therapist
2. Join a support group
3. Bring other professionals into the divorce process (*accountant, financial planner, therapist, etc.*)
4. Find a way to regularly relieve your stress (*mediation, breathing, yoga, exercising, etc.*)
5. Find that one person (*friend, family, etc.*) who will tell you the truth, even when you are wrong!

Let's recap. The number one thing I want you to remember, is that you can dramatically impact the outcome of your divorce by taking the right steps to prepare. We talked about the idea of staying focused on the big picture and your three-year goals. We discussed how you can complete financial detective work. We finally talked about establishing an emotional support system.



I know these are tough times. The more you can prepare, you can take away some of the sting of divorce. In the words of Willie Nelson, “The reason divorces are so expensive is because they’re worth it”. While I hope you can avoid some of the financial and emotional expenses of divorce, I also hope you will find an amazing new life on the other side.

If you like what you have read in this guide, I invite you to click the link below and we will send you our free Empowered Divorce Guide. This is a workbook that will guide you through the three preparation steps we discussed today.



FOR THE GUIDE  
**CLICK HERE**

If you are feeling overwhelmed and would like to discuss these matters with a professional, we offer a free 30-minute call to walk you through the guide and answer some of your questions.

TO SIGN UP FOR A FREE CALL  
**CLICK HERE**

I appreciate everything you are going through – it takes great strength to go through a divorce. I am wishing you the best of luck and thank you for reading this guide.

Opinions expressed in the attached article are those of the author and are not necessarily those of Raymond James.



## ABOUT BETH



**Beth Kraszewski,**  
**CFP®, CDFA®, CLU®**  
*President and Founder*  
*Wealth Manager, RJFS*

Beth's mission is to help individuals and organizations craft actionable plans for creating opportunities and clarity around their financial decisions that align fully to their life goals.

As a wealth manager with over 20 years of experience, Beth provides guidance for clients in both the relational and technical aspects of their wealth management. She is best known for a keen eye toward taking a comprehensive approach to complex financial situations including divorce planning, executive compensation, multi-generational wealth transfers, and she has a solid track record in investment management and a myriad of complex planning strategies.

Beth works closely with her clients' attorneys, CPAs, and bankers to provide them with a cohesive team. Beth is recognized as a Certified Divorce Financial Analyst (CDFA®) certification from the Institute for Divorce Financial Analysts.

After completing her bachelor's degree at the University of Nebraska, Lincoln, Beth spent several years at the Northern Trust company, managing the wealth for affluent families. She joined Keating & Associates in 2008 and now serves in a leadership role as the Executive Vice President for Keating & Associates at the same time as serving as President and Founder for Purposeful Wealth Advisors as a wealth manager.

Beth is married and has 3 children. She enjoys practicing yoga and cooking for the family on Sunday evenings

