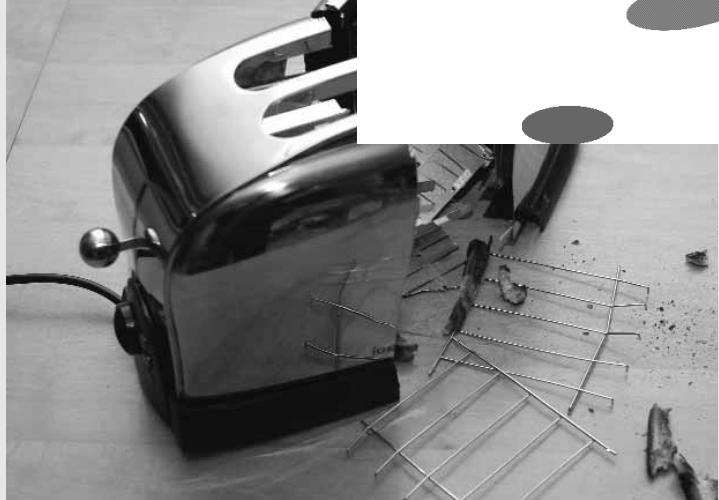




brilliantideas

one good idea can change your life...



Survive divorce

Your route through the financial
and emotional maze

Victoria Perrett

Brilliant ideas

Brilliant featuresxiv

Introductionxv

1. **Once upon a time ...** 1
... there lived a guy and a girl. They fell in love. He bought a ring. She said I do. Confetti rained down. The kids grew up. And they retired to the coast. But how often does this really happen? With over one in three marriages breaking down, divorce is becoming a daily reality.
2. **Maybe the va va voom can work for you** 5
We all know that lust doesn't last; but passion can. Before you have a fling, try to put the zing back in your marriage. It can be done.
3. **I told you so ...** 9
Are you trembling as you stand by the fireplace ready to tell the family? Worried about their reaction and a little scared? Concerned they'll disapprove or be unsupportive? Ditch the jitters and take control.
4. **Online is divine** 13
The divorce is over, you've done your grieving or your celebrating and now you're ready to give the dating scene a go again. The web is a great place to meet someone new and have some fun. You might even fall in love.

5. **Circle of friends**17
This idea helps you understand why your circle of married friends is ever diminishing as soon as you first mention the word 'divorce'. And it helps you make new chums, too.
6. **DIY divorce**21
With divorce rates rising every year, the solicitors' pockets are bulging and many people find the expense of divorce a shock and a struggle. There is a way to keep the cash in your own pockets – simply do the divorce yourself.
7. **Take a walk on the child's side**25
Don't let your kids feel your function after divorce is little more than providing a McDonald's Happy Meal and a Sunday trip to the zoo. See things from a pint-sized point of view.
8. **Boiling point on the sea of love**29
Affairs? Betrayal? Boredom? You've reached boiling point. Maybe it's a slow move towards separation, or a complete shock that your marriage is bubbling over. Take a look at precisely why your marriage might be melting.
9. **Give yourself the power to let go**33
It's over. You've signed the forms, you've reached a settlement and you've finished arguing over the possessions. But you're still taking sharp breaths rather than breathing a sigh of relief. Here's how you can let go and finally feel free.
10. **Sore, raw and single**37
Worried you'll end up forever microwaving meals for one, boring your friends about the evils of the single supplement, and dancing around your living room to Gloria Gaynor's 'I will survive' (even if you're a bloke)? Then read this idea.
11. **Breaking up needn't be hard to do**41
You've reached your decision and you want to break up. So, how are you going to do it? This idea takes you through the actual break-up and helps you to leave without breaking the wedding crystal, or your heart.

12. **Marriage on trial**45
Before you head off to court for a divorce, maybe it's worth putting your marriage on trial one last time. Trial separation can sometimes provide the space you need to breathe, or seal the fate of your relationship. Let's look at the realities of a temporary split and see if it's right for you.
13. **Cutting ties**49
Cutting the ties with your ex needn't mean scissors snapping through silk. But if the knots between you would confuse a naval cadet, then you need to start unravelling them to move on.
14. **Dating dilemmas**53
Met someone you just can't resist? Or maybe you'd just like to get out there and have some fun for a change. Whatever your situation, you need to know the pros and cons of dating during divorce.
15. **Mediation, not litigation**57
Here's the situation: neither of you will budge, you've said all there is to say, and you still can't agree on a settlement. You're going straight to court, right? Wrong! There's another possibility – mediation, and it could help you.
16. **Covering grounds**61
Maybe your reasons for wanting a divorce are as simple as abc. Or maybe they're so complex you'd need the whole alphabet to describe them? Whatever your situation, your reasons must tie in with the legal grounds for a petition.
17. **Healing hands**65
Divorce saps our energy. It makes us tired, cynical and miserable. Even the strongest and most positive among us can be hurt and exhausted by the end of divorce proceedings. We need a tonic.

18. **Bastard! Bitch! The backlash**69
The grief's gone and now you just want to shred his suits and mangle her Manolos. The backlash from divorce can have a nasty sting. Stop your passion turning into poison.
19. **Are you speaking my language?**73
The difference between men and women when it comes to the issue of communication is relevant to all stages of a relationship. Amidst the deafening conflict of a divorce, communicating in words you can both understand is even more essential.
20. **Baggage handling**77
Is the baggage from your marriage easy-wheel? Or does moving it take an army of porters? Whether it's the emotional equivalent of a Louis Vuitton trunk or a battered old briefcase you've been carrying around for ages, everyone has baggage to handle after a divorce.
21. **Stop hating, start communicating**81
Your idea of a counsellor might be Hannibal Lecter in a cardigan, but if your partner's become more Martian than mate and you're hating the communication breakdown, then it might be the time to give a counselling service a try.
22. **Don't do it like that – do it like this!**85
Why does everyone think they know how to lead your life better than you do? And why do they insist on telling you? Remember, advice is there to be ignored – learn how to take on the good stuff and chuck out the rubbish.
23. **Single supplement**89
Has your divorce been a long haul? Do you need a break without breaking the bank? Don't be scared that your sums aren't up to working out exactly how much your single supplement will cost. Holidaying alone needn't be hell.

24. **Accentuate the positive, eliminate the negative**93
After years with the same partner, we all start believing the negative things they have told us about ourselves. Using affirming techniques and NLP, you can start to really believe in a new you.
25. **Body beautiful**97
After diving under the duvet with the same partner for years, your body image may need some work after the divorce. You need to start respecting and enjoying your body again – even the wobbly bits.
26. **'Plus one' is positive**101
The invitation drops through the door, and for the first time it doesn't have Mr & Mrs on the front. Instead it's just your name, 'plus one'. Don't refuse invitations because you're on your own. Plunder the positive possibilities of 'plus one'!
27. **Staying strong**105
Mental health isn't all about a stiff upper lip. Physical fitness, diet and exercise are all part of staying on top of the situation. Looking after your body while your mind is in turmoil is essential. Here's how.
28. **Dividing the spoils**109
Although not usually as financially imperative as dividing the house or the pensions, dividing up your personal possessions can be difficult and emotional. After all, can you remember who owned the lava lamp and who bought the first Duran Duran album? This idea will show you how to cope if you can't.
29. **The green-eyed monster**113
Even if you're happy about being divorced or were the one to instigate proceedings, it can come as a bit of a shock when you find out that your ex is seeing someone else. This idea offers ways to handle it when your ex gets a new you.

30. **Not so young, free and single**117
Will you be celebrating your silver wedding anniversary or is the silvery glow of your relationship well and truly tarnished? Here's how to cope if the celebration party is definitely off!
31. **You can't get divorced, you're my parents!**121
Whether you're fourteen or forty, your parents' divorce can throw your world upside down. You'll need to find ways to get your world the right way up again.
32. **The wicked step-parent**127
With stepfamilies making up over half of all family units, it really is time to move on from the fairytale image of the wicked step-parent. Stop expecting to live in that role; you *can* banish the nightmares.
33. **Grandparents – the forgotten casualties**131
Grandparents are the overlooked casualties of divorce. In this idea we will look at the ways in which grandparents are affected by divorce and what they can do so they don't become a forgotten statistic.
34. **Second time around**137
Or third ... or fourth ... It seems even the trauma of divorce can't put us off marriage. Make sure you see the reality, not just the romance. This will help you to stop making the same mistakes again, and again ...
35. **Save it or spend it?**143
So, separation seems inevitable and divorce is looming. It's time to begin thinking about money. This idea provides smart finance for the soon-to-be single.
36. **Your place or mine?**147
Your house or flat is probably the biggest asset you have and it may well become the biggest bone of contention between you. Learn how to stop the marital home morphing quickly into a battleground.

37. **And now, time for something completely different**153
You feel like you've climbed the metaphorical Mount Everest, so why not try it for real? Doing something positive will get your post-divorce life off to a great start.
38. **Moving on**157
Whether you're itching to buy a place of your own now or you're planning to rent until the dust settles, this idea takes a look at the pros and cons of renting or buying property after a divorce.
39. **Kick start your career**161
Maybe you've been out of the workforce for years. Or maybe you've just been bringing in the bacon. Well, now you've got the opportunity to create an exciting new future for yourself.
40. **Staying friends**165
Can you stay friends with your ex? Do you even want to? After the weapons of divorce have been put down, you can take things a stage further and make a lasting peace. And it can be worth it.
41. **Courtly love**169
Getting to grips with the law can be confusing at the best of times and if you have to appear in court it can be downright scary. If you're not prepared you might get more muddled than a mouse in a maze.
42. **Spas, bars and chocolate**173
Divorce can be an extremely stressful time. The trick is to be aware of exactly how stressed you are, what your needs are and how you can meet them. Here's how to recognise when your stress levels are on the rise and relax in the right way.

43. **Solicitors – saints or sinners?**179
Love them or hate them, solicitors are vital unless your divorce is wholly straightforward. The trick here is finding a lawyer you feel confident in and one who isn't going to charge you your weight in gold.
44. **Other cultures**185
Marriage has a religious basis so there are different rules governing divorce around the world. This idea provides a brief guide to how other cultures cope when it all goes wrong.
45. **Honey, I need some money**191
Maintenance is a financial and emotional minefield, but if you both focus on your true needs, you're willing to compromise, and you put past misdemeanours aside then amicable solutions can be reached.
46. **A passion for fashion**197
Maybe you're the best-dressed divorcees since Elizabeth Taylor and Richard Burton. If, on the other hand, your ties are still knitted and your shirts are fitted now's the time for a make-over.
47. **Sports car psychology**203
Do you feel life's overtaking you? Fancy a Ferrari? Let's look at why you're itching to put your foot down and explore the need for mid-life speed. It can seriously damage your marital health.
48. **Will you, or won't you?**207
Making a will is necessary for everyone and absolutely essential if you're divorced and you don't want your ex to get your every last penny. Follow this no-fuss guide to making yours – don't come back and haunt your partner!

49. **Nicey nisi**211
You've got a decree nisi and now you're nearly there! It's simply a matter of time before your decree absolute comes through, but does having a decree nisi mean that you're divorced yet?

50. **The divorce hall of fame**215
Divorce can happen to anyone, from the boy and girl next door to a prince and princess. Let's take a look at some of the divorces that rocked the world. Why did they fail and can we learn any lessons from their mistakes?

51. **Absolute freedom?**221
Your decree absolute has come through and that means you're fully divorced. But is it time for congratulations or commiserations? If Absolute freedom doesn't float your boat, here's how to move on.

52. **Happily ever after**227
Welcome to the rest of your life! The nightmare is now over and it's time to wake up to your future. From this point onwards, you should focus on the new you and where you want to go so you can write your own happy ending.

The End232
Or is it a new beginning?

Where it's at234
Index

Brilliant features

Each chapter of this book is designed to provide you with an inspirational idea that you can read quickly and put into practice straight away.



Throughout you'll find four features that will help you to get right to the heart of the idea:

- *Here's an idea for you* Take it on board and give it a go – right here, right now. Get an idea of how well you're doing so far.
- *Try another idea* If this idea looks like a life-changer then there's no time to lose. *Try another idea* will point you straight to a related tip to enhance and expand on the first.
- *Defining idea* Words of wisdom from masters and mistresses of the art, plus some interesting hangers-on.
- *How did it go?* If at first you do succeed, try to hide your amazement. If, on the other hand, you don't, then this is where you'll find a Q and A that highlights common problems and how to get over them.

Introduction

Divorce is traumatic. Divorce is hard. And, quite frankly, divorce hurts. If I were to say anything else it would simply be a blanket of words I'd woven to try and cover the facts. There is no question that going through a divorce is tough, but it doesn't have to be impossible.



As divorce rates soar worldwide, marital breakdown has become an issue that we can't afford to ignore. In fact, it's something that almost all of us will face at some stage in our lives, either with our own relationship or with those of friends and family. While this high growth rate of divorce is obviously a worrying issue that we as a society have to address, it does mean that there is more awareness and tolerance of the subject at every level.

Like all other major life-events, divorce is a process. It has a beginning, a middle and, thank goodness, an end. As we go through this process, our emotions, finances and even health will come under fire. Some days you will feel positive, alive and free; other days you'll feel utterly dreadful. The key thing is not to panic when you do have a bad day.

This book doesn't try to ignore the bad days or advocate a stiff upper lip. Far from it! It's vital to acknowledge your feelings, whatever they are and however scary they may be, at every stage of the process. Once you've recognised how you feel and allowed yourself to let those feelings out where necessary, you'll slowly start to find that the bad days are fewer than the good.

I'm not going to batter you with lots of touchy-feely gobbledegook either. Well, not all the time anyway! Divorce is not just about feelings; it's a very practical, very real issue which affects every aspect of your daily life. Many of the ideas here explore ways to equip you for dealing with the big questions of how to cope when divorce starts to eat away at your assets as well as your emotions.

There are practical ideas to help you decide what to do with your home and your possessions, as well as tips for dealing with thorny issues like telling your children, and your parents. And there are also ideas which will ensure you dot all your legal 'i's and cross all your financial 't's with the success of a solicitor and the accuracy of an accountant.

You may have been told that divorce is like a bereavement and you may be scared that you'll never get over it. But even if you do feel like this at first, it won't always be this bad. I'm not being trite, I promise! As I said, divorce, like bereavement, is a process. You will feel hurt, angry, sad and betrayed (delete or add as applicable!). But there is no reason why you can't emerge from this process stronger and much more self-aware. At that stage you'll realise why I've added ideas on dating again and even remarriage.

I know from personal experience how tough things can be. I know how alone you can feel during a divorce and I know that even when it's over you can still have days when you feel more wobbly than a jelly. Divorced after ten years from a man I fully expected to spend the rest of my life with, there were days when I felt I had nothing more to look forward to than an evening in with Sky-Plus sobbing over my old photos. I knew no one who'd been divorced and all my friends were buying big family homes, estate cars and having babies. When I went out I felt I should wear black and sit quietly in case I upset anyone with my tales of woe.

None of my peers had gone through the same thing and for the first time in my life I didn't have my husband to turn to for help and advice. So I started to look outside of my own frame of reference to discover ways to help myself. And you know it's just like when you learn to drive, or get pregnant: you suddenly see learner drivers and prams everywhere! The young girl who ran my local dance class and turned it into a thriving business got chatting one day, and told me how she'd got divorced recently, too, and used the experience to fuel her independence. The older guy at the insurance brokers turned out to be twice divorced, married for the third time and now ecstatically happy and full of encouraging advice.

The woman at the bank, who I'd always thought was a bit scary, was incredibly sympathetic when I went in to change my name on their records because she'd been through it too. Even the most respectable woman in the bookshop turned out to have had an early divorce in her twenties before settling down with her cardigan-wearing, dictionary-reading second husband. I learned to view my parents as people and realised that their divorce after twenty-six years of marriage could teach me something too.

The thing to realise is that even if you feel alone, you're not. So many people have been through and are going through it too. Their finances have been burnt, their emotions fried and their lives changed. But they have survived and the majority have gone on to much brighter futures.

This book turns the experiences of the people I've met, as well as my own, into 52 ways of not just surviving divorce, but coming out on the other side as a positive and powerful person. So take a deep breath and get reading!

Victoria Perrett

