THE THINKING WOMAN'S
DIVORCE RESOURCE

10 HELPFUL TRUTHS WE WISH WE'D KNOWN WHEN WE DIVORCED

Welcome!

Who among us ever expects to get divorced?

My name is Elise Pettus and I am the founder of UNtied. I want to let you know that you are in good company here.

When I was first facing my split seven years ago, I wanted more than anything, to be able to reach out to other likeminded women who had been through it. I wanted to ask them for lawyer recommendations, advice on handling the holidays, info on helping my kids stay on track, and even some wisdom about how one goes about dating after 16 years of marriage.

UNtied is the community I wish I had - a network of thoughtful, intelligent and compassionate women, some starting out, others in transition and many who are have come out the other side. Not just whole, but better than they've ever been.

It is my passion to bring women together in the service of growing our strength and wisdom. Bringing women together is at the heart of what we do at UNtied. We host regular evening panels (at least ten a year) featuring top experts on topics ranging from hiring a lawyer, to getting your career back on track, to parenting, to financial security, to sex and dating.

For those who join our membership, we offer steep discounts on all our events, in addition to fun and offbeat social opportunities. We also offer meaningful discounts at some of the best local businesses offering excericise, beauty and nutrition services. For those who aren't local, we offer a special livestream membership so that you can participate in our panel evenings and put your questions to our experts no matter where you happen to be in the country or the world. For all our members, we offer a safe, non-judgmental private online forum via The Powder Room, our members' Facebook group.

Through my work these past four years, I've seen a lot of grief and heartbreak. But more and more, I also see relief, reinvention and resilience! Again and again, I learn that sharing our stories and wisdom, such as the gems below, is what helps us triumph.

I'm not going to lie. Divorce is a scary ride. But with the right support, it can land you in a great new place. We are here to offer you the tools so that you can navigate with strength, hope, and optimism.

Fond wishes,

Elise

10 HELPFUL TRUTHS WE WISH WE'D KNOWN WHEN WE DIVORCED

1

The most important thing to remember when hiring a lawyer? Trust your instincts.

Yes, you want someone who specializes in matrionial law, and has a roster of happy clients. But, you also need to feel that they've got your back.

"When you have that initial consultation with the attorney, you need to feel comfortable that you can say anything to them, without being judged. If you find yourself thinking 'I just felt like if i said that she wouldn't like me' or anything like that - thats not the right attorney for you."

- Jacqueline Newman, Esq.
First Steps Panel Event

2

Divorce will make you better at handling your money.

You may have less wealth, but chances are high that you will have better understanding of, and greater control over your day to day financial situation.

"Re-singled women nearly unanimously agreed that their standard of living dropped post-coupledom. Most divorcees agreed that with less money flowing in, budgeting became even more important. They learned to become more thrifty and savvy with their dollars. This gave them more security. You see, security comes from telling yourself the story that you have control over your money. Many women do not have a significant role in the finances of their marriage and feel like they have no power to control their ex-spouse's money behavior. After divorce, however, they were intimately involved with their finances and saw their lives as more stable."

- Stacy Francis, CFP, CDFA, CES
UNtied Expert speaking on her reseach findings

3

Successful co-parenting requires loving your kids more than you hate your ex.

Being flexible about schedule changes is hard, but if you never flex, they never will either.

"Even if your soon-to-be-ex spouse hurt you deeply, your children still need that parent. It's can be hard to separate those feelings, but it is crucial. Research shows that it isn't really the fact of divorce that hurts children, it's the conflict. If the conflict persists beyond the divorce, that's what really puts children at risk."

- Lauren Behrman, Ph.D.
Coping as Co-parents Panel Event

10 TRUTHS CONTINUED:

4

Long term care insurance is much cheaper if you purchase it before you split.

Single women, even if they are ten times healthier than their divorced male counterparts, pay between 15-30% more than married women and up to 50% than their male counterparts, depending on state laws.

"If you are still married, even if youre going through the divorce process, as long as you have not yet signed the divorce decree, you can get a spousal discount of 15-20% in New York, and you don't need to inform the insurance company when you get divorce. You continue to enjoy that discount for the rest of your life."

- Stacy Francis, CFP, CDFA, CES
Five Steps to a Financially Secure Forever Panel Event

5

Silence doesn't necessarily equal death, but talking about stuff sure helps.

The only way to feel less isolated and alone is to connect with others, ideally others who have experienced a split, or who are going through the same thing. Find a group, a circle or maybe just a mentor who's been through it.

"There is something so undeniably powerful about sharing your story with others who get what you're going through."

- Anna Lundgren
UNtied Workshop Attendee

6

Like a lot of other lessons you hope to pass on to your children, it what you do more than what you say that counts.

You may not have chosen divorce for your kids, but you can use this experience to model for them one of life's most essential lessons; how to be bounce back.

"At the end of the day life inevitably includes some trauma. There's no way around that for everybody in every socioeconomic bracket, and every walk of life. What we can do, both as parents and for ourselves is develop and teach our children about resilience and recovery. These are things that they will use in their lives, for the rest of their lives."

- Karen Ludwig, LCSW
Divorce and Teens Panel Event

10 TRUTHS CONTINUED:

7

Custody schedules can and should change.

Make allowances for this. Toddlers may not be ready to spend half time with their dads, but when they're tweens they will be. Kids do best when they have strong relationships with both parents. Nesting works for lots of splitting couples for a few months, but rarely works successfully for several years. Make sure you and whoever is representing you, encourages you to plan for future possibilities as your kids grow older.

"For younger children, everybody's schedules and needs are going to change as they grow up. It's a work in progress. You need to have an open dialogue, and if you can't have that with your ex by yourself, find professional who can help."

- Margaret Klaw, Esq.
Joint Custody Panel Event

8

While many couples want mediation to work because it tends to be less costly, and less confrontational, it doesn't work for everyone!

If there is a significant imbalance of power, financial knowledge, assets, if one spouse suffers from mental instability or illness, or if there is a risk of a spouse fleeing the country with a child, consider hiring an attorney from the start who is able to litigate if necessary.

"Mediation can work in many different scenarios. But not in cases where one spouse feels bullied or intimidated by the other."

- Jennifer Kouzi, Esq.
Navigating Divorce Panel Event

9

The most significant step toward recovering from grief is giving into it.

Don't ignore it, stiff upper-lip it, or push it away. Exploring your divorce or separation "story" with honesty and openness is what helps us emotionally move on.

"Grieving is vital in order to heal from divorce. Avoiding, stuffing, or numbing your feelings is futile and will only delay the inevitable and essential process of grieving. We must feel it to heal it."

- Karen McMahon, Divorce Coach
Real Estate in Splitsville Panel Event

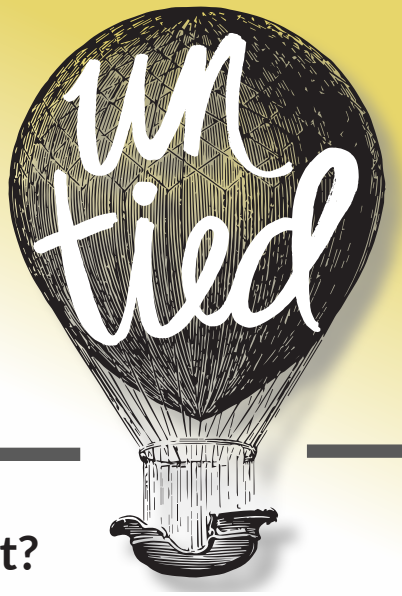
10

The key to finding new love is loving yourself.

Get busy loving your life again, and approach romance with curiosity, not need.

"We get caught up on ideas like there's a shortage of men, or we're getting older, or there's fewer of us, blah blah blah. Drop all of that. Dating in midlife is a real opportunity to step back and do a kind of beautiful light inquiry about what you are looking for in this stage of your life.

- Jenny Douglas, Founder, The Brooklyn Cottage
Divorced and Dating Panel Event



Want to really connect with great women who get it?

JOIN OUR COMMUNITY

> *Thank you for all your help, your good humor, your optimism. UNtied is doing so much to help us through the scary labyrinth of divorce.*
>
> Jen D.

> *UNtied's events have been immensely helpful. It has been reassuring to become part of a support community while going through one of life's biggest challenges. The experts involved have been top notch, and I've gained a lot of critical information.*
>
> Chris M.

> *These last many months since my separation have been an epic journey touching on every emotion in the spectrum. I am so grateful to have found Elise and UNtied. The resources and people that she has brought to the fore have been life-altering and have transformed my journey from a place of darkness to a place of real hope.*
>
> Jenny F.

BECOME A MEMBER