

The end of a marriage is one of the most personally painful events you will deal with in your life.

For most people, the end of a marriage happens without planning or forethought; they simply act and react from pure emotion. Each person has unique circumstances that require individualized advice, but there are certain steps that anyone contemplating separation and divorce should take to protect themselves, their children, and their property. Follow these nine steps to save yourself time and money—and be better prepared to deal with divorce.

Take these steps <u>before</u> you separate.

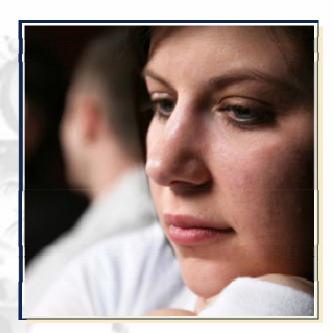


# Step #1 – Be Sure

#### "I think I want a divorce, but I am not sure I am doing the right thing."

If your heart and head are not in agreement about separating from your spouse, you need to slow down and redirect your efforts toward resolving this dilemma—and, perhaps, focus on making your marriage work. A divorce generally costs you emotionally, financially, and even physically. You should avoid divorce at all costs unless you are a victim of domestic violence. Try marriage counseling even if your spouse refuses to go. A marriage is seldom perfect, but imperfection alone is not a good reason for divorce.

If your spouse wants the divorce and this is all a shock to you, you are likely to react by making bad overly emotional choices unless you quickly become familiar with the divorce process. This includes dealing with your emotions in a safe and healthy way. Therefore, whether you think you want the divorce or your spouse has told you that he or she wants one, you should see a mental health counselor to help guide you through these difficult times.





People often rush to divorce and end their marriage prematurely. Approximately 15% of the clients who hire us to litigate a divorce reconcile with their spouse. We sometimes even see people remarry after completing the entire divorce process.

Even if you are resolute that you want a divorce, counseling is an important source of support for dealing with your emotions and feelings. Counseling can also help you make rational decisions that are in your best interests rather than approaching divorce as an 'all out war.' A good counselor can help you consider certain terms of your divorce, such as child custody and a visitation schedule.

You should also attend to your spiritual needs. If you go to church, see your pastor or priest. Even if they counsel against divorce, they will generally support you, and you may find you need their support as the process moves forward.

The absolute deal breaker is domestic violence or abuse (see step #9: Consider Special Issues). If you are in an abusive relationship, get help immediately. Your safety and that of your children is of greatest importance and should come first over anyone's advice. Legal Aid and domestic violence shelters will generally provide immediate assistance at no cost.

#### **Recommended Reading**

The Love Dare featured in the movie "Fireproof"

Divorce Busting

Have a New Husband by Friday

# Step #2 – Prepare & Collect



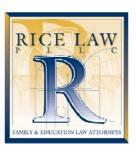
#### Separation and divorce will change the way you live.

It will certainly cost the two of you more to live separately than together (e.g., two mortgages/rent payments, two electric bills, two cable bills).

By gathering information before you separate and planning for separation, you will save yourself money and headaches. While you may not be able to gather all of the documents listed on the following pages, the more you can get done now, the more money you will save.

*Note*: The expectation of privacy between spouses living together in North Carolina is much less than that of separated spouses. Therefore, under existing law, it is generally fine for you to collect the information listed on the following pages provided you continue to live with your spouse. It will also save you money over formal discovery.

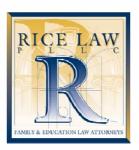




## Things to do

- ☐ Open a Post Office Box to protect your private mail.
- Open new email account for private email (e.g., gmail.com).
- Open a bank account at a bank different from your spouse using your new PO Box address. We have had bank tellers share with the other spouse that a new account was opened!
- Open a safety deposit box at your new bank to store important information.
- Apply for a credit card in your own name (if you don't already have access to credit).
- ☐ If you have a Facebook, MySpace, or similar account, consider that everything there will be shown to a judge in court. In most cases, we recommend you take the site down and delete your account before you separate.
- ☐ Change your online passwords to email accounts, bank accounts, etc.

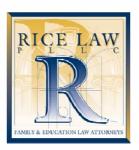




## Things to do – continued

- Research temporary places to stay. If you have children, the temporary home should be conducive to their needs (e.g., separate bedrooms). Investigate your options and the cost. Consider staying with family, in a short-term apartment, etc.
- ☐ Keep a detailed journal of when/how you provide for your children. Get and stay involved in school functions, extracurricular activities, homework, meals, childcare, and other aspects of the life of your children.
- ☐ Keep a record and receipts for any and all expenses.
- ☐ Keep a detailed journal of any "bad acts" of your spouse (e.g., criminal activity, drugs, alcohol, abuse, adultery, excessive spending).
- Don't date! Wait until you are legally separated to date and when you start dating, don't introduce that person to your children until the relationship is serious. Dating before separation is grounds for a criminal conversation lawsuit and possibly an alienation of affections lawsuit in North Carolina.





## Documents & things to gather

Ч	Address book
	Credit report – Run it free at www.annualcreditreport.com
	Federal Tax Return, with all attachments and schedules for the last five years
	State Tax Return for the last five years
	1099s, W-2s
	Recent paystubs
	List of property and debt you and your spouse have; focus on high values
	If you or your spouse owns a business, gather business records and financial statements (profit & loss, balance sheet) and business tax returns for the last five years
	Certificate of title for cars, trucks, boats, trailers, etc.
	Blue book value of vehicles
	Loan documents and credit applications
	Bank, Stock, 401(k), pension, loan, and credit card statements

# Need help thinking of all property owned?

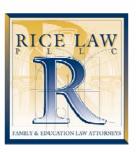
See the **Schedule of Assets** at <a href="https://www.ricefamilylaw.com/family/Schedule">www.ricefamilylaw.com/family/Schedule</a> of Assets.pdf

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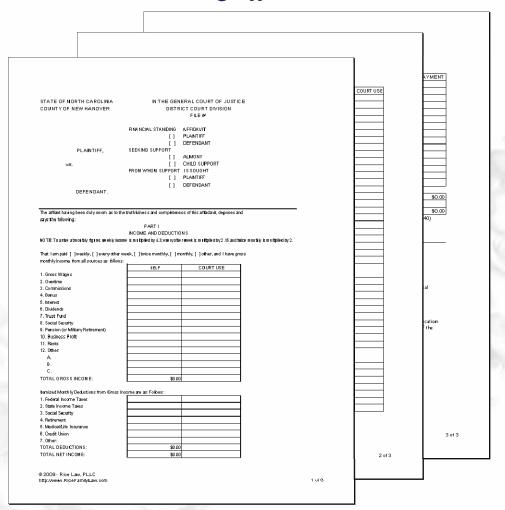
## Documents & things to gather - continued

- ☐ If you use Quicken, QuickBooks, or similar accounting software, export a copy of the data to disk
- Medical records for yourself, your spouse and children that you have at home, including any drug test results, prescription records, and mental health records
- ☐ Insurance documents (Life, Health, Disability)
- ☐ Employment benefit information (Life, Health, Disability, Retirement)
- ☐ Telephone and cell phone records for past few months
- ☐ Children's school records, report cards, and attendance records
- Any photos you think might be important, plus one good photo of your spouse, each child, and other people involved, as well as photos of the living areas inside and outside of your home
- ☐ Complete the Financial Standing Affidavit (FSA on next page) and obtain supporting documentation for each entry (e.g., if you list your cable bill at \$45 per month, get a copy of your most recent cable bill). If you are not yet separated, complete the FSA based on your current situation. You can complete a separate FSA based on your situation when you begin to live apart.





## Financial Standing Affidavit



#### Download the FSA forms

See the **Financial Standing Affidavit** at <a href="https://www.ricefamilylaw.com/family/Financial\_Standing\_Affidavit.pdf">www.ricefamilylaw.com/family/Financial\_Standing\_Affidavit.pdf</a>

# Step #3 – Hire Professionals



## Recognize there are certain things others are better at. Don't screw up by trying to do it yourself!

I learned a long time ago that there are certain things I am good at and certain things I am not. When I became a divorce lawyer, it became clear that, in DIY (do it yourself) divorces, spouses often gave up far more than they should without knowing it—and, in the extreme case, found they were not even legally divorced.

You need to have skilled experienced professionals working together as a team to support you during the divorce. It is easier to get it right from the start, than to try to "unring the bell" later.



In serious medical situations you wouldn't "play doctor." Likewise, don't "play lawyer" with critical family issues.

## Divorce Attorney

Seek the advice of a divorce attorney who practices NC family law before you do anything. Action (and/or inaction) can significantly affect the outcome of your divorce, alimony, child support, property division, and more. Ideally, your divorce lawyer should have a divorce support team available to you including a mental health professional, CPA, private investigator, real estate appraiser, and other adjunct professionals. Learn more about selecting a divorce attorney at:

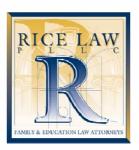
www.ricefamilylaw.com/blog/2009/02/05/selecting-a-divorce-attorney-in-north-carolina

## Mental Health Professional

Seek the advice of a licensed counselor who actively tries to help your marriage and solve problems with specific strategies. Obviously, you want someone who is caring and compassionate, experienced with marriage counseling, and knowledgeable on such issues as substance abuse, depression, and co-parenting. If you expect child custody will be a high conflict issue, you might also want a therapist who is certified or familiar with the NC Parent Coordinator program. A licensed counselor can also offer you advice on how to break the news of your divorce to your spouse, your children, extended family, and friends. If your attorney does not already have the team assembled, the American Association of Marriage and Family Therapists offers a therapist locater service at: www.therapistlocator.net







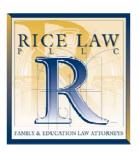
## Certified Public Accountant (CPA)

A CPA is important in a divorce action to properly value pensions and annuities, and to help you with tax issues. It is critical that you use a CPA who has been qualified as an expert witness. If your attorney has not assembled the team, you can perform a search for licensed North Carolina CPAs at: <a href="https://www.nccpaboard.gov">www.nccpaboard.gov</a>

#### Financial Advisor

Our clients may meet with a financial advisor to conduct an independent review of the proposed property distribution in consideration of their overall financial situation. The financial advisor is able to provide advice concerning investing and money management. For example, if you had the option of having your portion of the net present value of your spouse's retirement accounts now in lieu of a Qualified Domestic Relations Order (QDRO) that would give you the marital percentage paid directly to you upon your spouse's retirement, which would you choose? Does one option pay even if your spouse dies before retirement? What are the tax considerations? Which is riskier? Can funds in the plan be invested in instruments of your choosing? These are the types of issues that a financial advisor can help you identify so that your decision regarding a divorce settlement is well considered.





## Private Investigator / Forensic Analysts

Depending on the nature of your family law case, you may need a licensed private investigator (PI), forensic analyst, or forensic computer analyst who can obtain information to support your legal matter. PIs are often helpful in locating hidden assets, serving subpoenas, and performing surveillance, forensic analysis, and investigative work. If your attorney has not assembled the team, contact the NC Private Protective Services Board for a list of licensed investigators.

## Real Estate Appraiser & Brokers

If you own real property, you will need to properly value it. You want a licensed real estate appraiser who has experience testifying as an expert witness on land valuation issues. In the event you need to sell your home or other real property, you will also need a licensed real estate broker experienced in working with divorcing couples. If your attorney has not assembled the team, you can perform a search for licensed NC appraisers and real estate brokers at: www.ncrec.state.nc.us





## Friends & Family

You might wonder why I list friends and family under the category of professional team. I do because they play an important role in your support network. When you need to vent, vent to friends and family. Some will offer you advice in every area indicated above: law, mental health, accounting, private investigator, and real estate even though they are not licensed to do so. Remember they are well-meaning and perhaps their suggestions will help you form good questions to ask the professional team you have assembled. But let your team work for you. Don't rely on untrained, inexperienced, unlicensed, well-meaning friends and family over the professional team. Friends and family will assume their situation is like yours even when the law and the facts are totally different. Their role is to support you—not to cause you increased anxiety and more money.



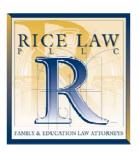


# Step #4 – Budget

## Gather the resources that will help you be financially stable for the first few months.

Divorce is expensive and you will need to gather together resources to help you get through the first few months and get financially stable. If you followed every step in #1, you have already opened a separate bank account in your own name. Any deposits made before you separate are marital funds, but we will deal with that at the proper time. For now, you need to ensure you have funds to live. You should also have obtained credit in your own name. It is important that you begin to build your own credit. The Financial Standing Affidavit you completed in step #2 can also be used to help you create a budget for living apart from your spouse. The pre-separation Financial Standing Affidavit (FSA) and post-separation FSA and the supporting documentation for each are critical in any claim or defense for spousal support.





Consider child support in determining your budget and regard it as an income or expense, as appropriate.

You will also need to plan for your legal fees and other expenses related to the divorce itself. Many clients charge their legal fees on a credit card, use available funds, or seek help from family and friends. Once property is divided, you can often recoup your expenditures from these assets.

For ways to reduce the cost of divorce, see:

www.ricefamilylaw.com/blog/2009/12/06/reducing-the-cost-of-divorce



Use our NC Child Support Calculator for iPhone to determine your child support budget.

#### Calculate child support in North Carolina

For worksheets:

www.ricefamilylaw.com/family/child-support.htm

For a free iPhone application:

www.ricefamilylaw.com/library/iPhone-NC-child-support-calculator.htm



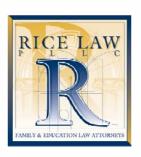
# Step #5 – Be Quiet

## Be quiet—and stay quiet—until you consult with a North Carolina divorce lawyer.

Being quiet is more difficult than it sounds. From a legal perspective, it is advantageous that you don't tell anyone what you are doing and don't leave a paper trail through e-mail, credit cards, checks, cell phone bills, or strange people calling your house asking for you until you are legally separated. However, it can conflict with <u>step #1: Be Sure</u>.

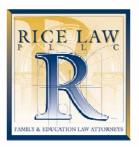
Our best advice is to be quiet and stay quiet until after you consult with a NC divorce lawyer. There are certain actions you can take that will give up a legal advantage you might have (like having sex with your spouse after they confess they had an adulterous affair which can be a legal forgiveness of the marital misconduct). Therefore, it is best that you see a divorce attorney almost immediately and follow the advice given.





Also, be aware that while you continue to live together with your spouse there is limited privacy between you. You and your spouse may be able to lawfully utilize some methods to "spy" on each other. The use of computer software to retrieve stored emails may be legal under certain circumstances. You may also record telephone calls to which you are a party as long as both you and your spouse are talking on phones both located within North Carolina. You can't listen in on phone calls or record calls to which you are not a party. Be careful what you do and say at home. It is best to ensure the computer you are using from home for all of this research doesn't contain a history of what you are doing and doesn't have spyware installed. If you are uncertain, use a friend's computer while you plan and research. Federal law makes it a crime to intercept certain communications. It is best to assume you are being monitored to some degree and seek legal advice before you take any action to record or monitor your spouse.



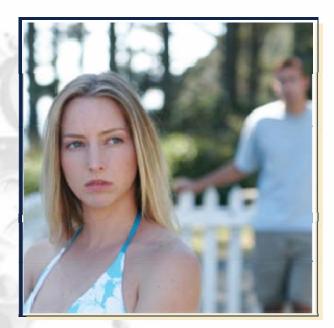


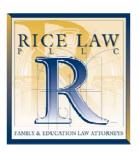
# Step #6 – Separate

Consult with a North Carolina divorce attorney before leaving the marital home—unless you are a victim of domestic violence.

If you are a victim of domestic violence, you need to separate yourself from the abuser ASAP! For information, see: <a href="https://www.nccadv.org">www.nccadv.org</a> and <a href="https://www.nccfwdvc.com">www.nccfwdvc.com</a>

If you are not a victim of domestic violence, you should consult with your attorney before separating yourself from the marital home. In North Carolina, the leaving spouse can be accused of abandonment. Abandonment is marital misconduct which can be used as a defense to paying spousal support. Providing that you do not abandon your children and they are properly attended to (even if by your spouse), the only potential concern is the defense of abandonment as to spousal support and a claim for Divorce from Bed and Board. If you are the supporting spouse (i.e., you make more money than your spouse and your spouse is substantially dependent on you for his or her support) then "abandonment" is generally a non-issue.





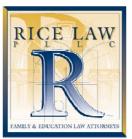
Normally, if your spouse asks you to leave, we recommend that you leave especially if you believe your spouse's behavior will escalate to violence or that children are being negatively affected by the situation.

If you have been the primary spouse to care for the children, you should take them with you when you separate and provide them with an appropriate temporary residence. If you have not already formed a plan with your spouse regarding the separation and the children's living arrangements, you should notify your spouse of your address and that the children are safe. As soon as a separation occurs, the issue of custody is open for litigation and, therefore, the separation itself should be well planned.

Unless domestic violence is an issue, we strongly advise that you speak with an attorney licensed in North Carolina before you make the decision to separate. Sometimes it is best to get a separation agreement in place before the parties separate to deal with some of the issues noted above. A separation agreement is merely a short document in which the parties agree to separate and live their lives as "free traders." It is not a Separation Agreement & Property Settlement (SAPS), which normally disposes of all issues including child custody, child support, alimony, and property division. Also, if your spouse simply will not leave and it is best for you to stay, your attorney can file a claim for Divorce from Bed & Board to effect a judicial separation.



# Step #7 – Pay Attention to Children



#### Children need reassurance during times of transition.

In almost all cases, children take the separation and divorce of their parents very hard. It is important that you reassure the children during this time. If you have followed our advice and engaged the help of a mental health therapist, she or he can give you good advice on making this transition as painless as possible.

It is critical that you do not speak badly about your spouse in front of the children. By disparaging or putting down your spouse in front of the children, you could be engaging in a pattern of parental alienation that could harm the children and severely hurt you in court. Vent, cry, and take out your frustrations away from the children. They did not ask for this and certainly should not be required to choose sides.

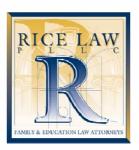




You should learn as much as you can about "co-parenting" for the successful development of your children. Co-parenting is when both parents work together as a team to raise their children even after the marriage or relationship is over. Co-parenting helps children deal with all of the changes that will come in a positive way. We strongly recommend you take a class on co-parenting to help you learn the skills you need to communicate with your STBX (soon to be ex). There are a number of courses available in North Carolina, and we can refer you to one.

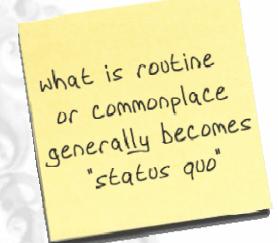
It is best to keep a journal and a calendar concerning the children detailing the important events of the day and where the child slept (mom or dad) each night after separation. You can chronicle any bad acts of the other spouse and any significant milestones for the children. You should also indicate your degree of parental activity each day. This journal and calendar can be critical evidence in court on the issue of custody.





## Status Quo upon Separation

The arrangement concerning child custody that occurs upon a separation is known as the *status quo*. Note that I purposefully used the wording "occurs" because it may occur by purpose, design, agreement, or accident. For example, if you leave and take the children and your spouse starts visiting with them every other weekend, this is the *status quo*. But if that same spouse visits with them on weekend one and refuses to return them, a new *status quo* can occur or develop. Until a written agreement or court order is entered detailing the rights and responsibilities of each parent, each parent has an equal right of legal access to the children. This can result in parental abduction and costly legal fees fighting over the *status quo*. Once a *status quo* exists, a court will generally order it to continue until a hearing on permanent custody can be held unless there are emergency circumstances affecting the health and welfare of the children.



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# Step #8 – Take Care

# A divorce is the death of a marriage—and you will need time to grieve.

Mental health experts describe several emotional stages through which you will go. You will hurt—and it is appropriate to acknowledge your pain and grief over the loss of your marriage. You need to care for yourself and surround yourself with a positive support group, including your family and friends. Make sure you exercise, eat a healthy diet, and take care of yourself through this difficult time. If the "divorce drama" is emotionally too much for you, you may want to consider a divorce coach to help you on a daily basis.



# Step #9 – Consider Special Issues



#### Domestic Violence & Child Abuse

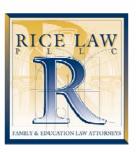
Domestic violence is a very serious national problem. Children are negatively affected by what they witness even if they are not physically abused themselves. If you are a victim of domestic violence, I can't stress strongly enough that you should seek immediate help.

If you have reasonable cause to believe your child has been the victim of abuse, immediately report your suspicion to Child Protective Services (CPS) at your county Department of Social Services (DSS) and/or the police. NC law requires adults to report suspected child abuse.

Caution: Sometimes we counsel clients who have been told by a friend to go to the Clerk of Superior Court and seek a "restraining order" to have your spouse thrown out of the house thereby effecting a separation. When they go to the Clerk they are given forms for a Domestic Violence Protection Order (DVPO). Absolutely do not file a complaint for a domestic violence protection order unless you are in fact the victim of domestic violence. You could face criminal perjury charges and other sanctions for falsifying such a complaint. Similarly, don't file a false child abuse complaint. Using the children as a pawn in a divorce is simply wrong and potentially devastating for the children.



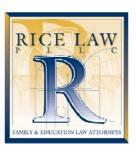
More Info
www.ricefamilylaw.com/family/domestic.htm
www.preventchildabusenc.org



## Special Needs

If one of the spouses or a child has physical, mental, or emotional disabilities, these special needs have to be considered in the divorce. As to one of the spouses, these issues may affect spousal support and property division (as a distributional factor). As to child custody and child support, the need for special accommodations and the parent's willingness and demonstrated ability, or lack thereof, to make adequate provision for the child needs to be factored into the custodial and child support arrangement. Special needs often form the basis for a deviation from the NC Child Support Guidelines.





## Alcoholism & Drugs

If you or your spouse currently have a problem with alcohol and drugs, you will have to take certain steps to protect and assert your rights. If you are the one with the problem, you will need to get help. Substance abuse impairs alertness and judgment and creates an unsafe and injurious environment for the child. Generally a substance abuse assessment is the proper starting point and depending on those results, treatment options will vary. Your substance abuse will significantly affect the Court's determination of your "fitness" to parent in any custody/visitation decision.

If you are wrongfully accused of using drugs, you will want to take a drug test as soon as you can. A clean test will prove the accusation was false. Even if you are using drugs, a bad test followed by a series of good tests over time will show you are dealing with the problem in a positive way.

If you are the spouse of an addict, you need to collect evidence of the addiction by keeping a journal of their behavior, listing witnesses, receipts for alcohol and prescription purchases, taking photos of beer cans, wine and liquor bottles, drugs, and drug paraphernalia. Don't take control or possession of illegal drugs even if they are not yours because to do so is a crime. And don't take them to your lawyer's office either!





# **Further Reading**

- Leman, K. (2009). Have a New Husband by Friday: How to Change His Attitude, Behavior & Communication in 5 Days. Grand Rapids: MI: Revell.
   Kendrick, S. & Kendrick A. (2008). The Love Dare. Nashville, TN: B&H Publishing Group.
- ☐ Moskovitch, D. (2007). *The Smart Divorce: Proven Strategies and Valuable Advice from 100 Top Divorce Lawyers, Financial Advisers, Counselors and Other Experts.* Chicago, IL: Chicago Review Press.
- ☐ Emery, R. (2004). *The Truth about Children and Divorce: Dealing with the Emotions So You and Your Children Can Thrive*. New York, NY: Penguin Group.
- ☐ Feigenbaum, A. (2004). *The Complete Guide to Protecting Your Financial Security When Getting a Divorce*. New York, NY: McGraw Hill.
- Ricci, I. (1997). *Mom's House, Dad's House: Making Two Homes for Your Child.*New York, NY: Fireside.
- ☐ Weiner-Davis, M. (1992). *Divorce Busting: A Step-by-Step Approach to Making Your Marriage Loving Again*. New York, NY: Simon & Schuster.

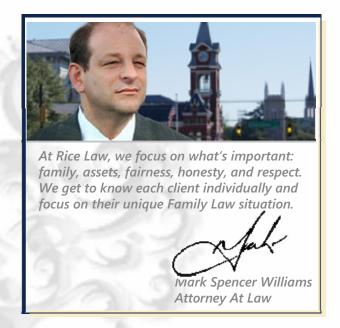
## About Rice Law, PLLC



Charles E. Rice, III started the firm more than a decade ago. He has been practicing law for nearly four decades both as an attorney and for many years as a Chief District Court Judge hearing divorce and family law cases. His passion for zealously protecting the interests of parents and their children is at the core of Rice Law.

## Rice Law provides personalized legal counsel in the areas of family and education law.

Attorneys at Rice Law, PLLC offer quality, personalized service focusing on what's important to the client—family, assets, fairness, honesty, and respect. We offer a structured approach to divorce to maximize your chances to resolve your case with your spouse in a civil manner through mediation with the goal of providing for the best interests of you and your children. We strongly encourage and pursue mediation as well as lawyer-led negotiation. We do not support nor do we believe in collaborative law. Rather, we prepare every case for trial even while we attempt settlement. It is this approach that tends to move cases along quicker and achieve better results for our clients.





At Rice Law, PLLC each client receives focused personal attention. We offer a team of professionals to support you through this difficult time including attorneys, a parent coordinator, paralegals and a client services assistant all on-staff to meet your needs. These staff will prepare you in advance for mediations and court hearings. We also have a professional team in place to support you with off-site mental health counselors, private investigators, CPAs, real estate appraisers, brokers, and other adjunct professionals.

Rice Law provides full-service representation of clients primarily in New Hanover, Pender, Brunswick, and Moore counties. The firm provides unbundled legal services throughout the State of North Carolina online via our Virtual Law Office (VLO).

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