

# Beier Howlett

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ATTORNEYS AND COUNSELORS

## *Are You Prepared to Become Unmarried*

by Michael P. Salhaney



As Valentine's Day approaches, our thoughts turn to expressing our love to those who are important in our lives. Husbands are scrambling to find a card and flowers; boyfriends are making dinner reservations and buying chocolates. Wives and girlfriends may be doing the same, but are excited to see just how their significant others are going to recognize and acknowledge their feelings. People invest a lot of time, care, and preparation into falling in love and planning a life together. While this is an exciting time for many, Valentine's Day may also bring feelings of disappointment and sadness to your hearts because you are contemplating divorce. Just as you worked hard and planned your future together as "Husband and Wife," if you are contemplating divorce

you need to take time to plan your new path as a person who is unmarried.

It will take time and planning to become "unmarried." I always advise my clients to prepare early if they are thinking about divorce. It is true that circumstances for divorce can emerge and evolve rapidly. But, more often, the parties have slowly grown apart and are "hanging in there" for personal reasons. Take the time to pull together important information that, even if you don't get a divorce, is still good information to have an understanding about. Here is a brief list of what I have my clients pull together to prepare for divorce:

- Tax records
- Salary information
- Retirement/401k information
- Life insurance policies
- Bank records

- Mortgage and line of credit records
- Credit card account numbers and balances on each card
- College fund account numbers and amounts

It is also important to understand what the daily cost of living will be when the day comes that you are no longer married. Clients need to understand the costs associated with groceries, utilities, gym/club memberships, automobile expenses and insurance, to name just a few.

At Beier Howlett, we not only counsel and guide our clients through the process of divorce, but we also prepare our clients for their next stage of life as unmarried.

Call us today if you are contemplating divorce so that we can help you prepare you're your life during and after divorce.

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