



An Ode to Organization

Tips for Getting Organized and Staying Organized during Your Breakup

BY MAGGIE L. ANDERSON

*Oh Organization,
How I desire ye
My lawyer says to get it together
And this divorce will be less costly
Oh Organization,
So elusive are ye
Why didn't anyone warn me
It would be so hard to think clearly*

For some (like me), organization is a day-to-day struggle. Lost keys, cell phone, that bill you forgot to pay three weeks ago? It happens to the best of us. But what happens when you're not feeling your best? When your brain is foggy from the emotions of your impending divorce?

Although divorce can be difficult, getting organized and staying organized can provide peace of mind and produce more favorable results.

Organize Your Thoughts

Know Your Goals, and Be Prepared to Define Them

Planning for a future when your world has been turned upside down can be difficult. Whether the divorce was your decision or not, you may not be prepared for the inevitable life changes that follow. While your lawyer can help you navigate your future by protecting your legal rights, that cannot be done effectively without proper guidance from you.

Prior to the initial consultation with your lawyer, define your goals. A few questions you should ask yourself: What do I hope to achieve from my divorce? What does my ideal life look like ten, twenty, thirty years from now? How best can I support my children while they transition to living in two households?

When thinking about your goals, it's important to prioritize. The old adage "you can't have it all" applies to divorce cases too. There's give and take, and you should expect to compromise (or be forced to, if your case proceeds to trial). Prioritizing your goals accomplishes two things: It keeps you and your lawyer on track, and it helps you set realistic expectations regarding the outcome of your divorce.

Finally, be prepared to discuss any potential barriers to achieving your goals. What possible accusations might your spouse raise against you? What evidence might your spouse have? Transparency is key to any good relationship, but it is especially important in your relationship with your lawyer. Open and honest communication provides your lawyer with the information necessary to plan and execute the most effective strategies to help you accomplish your specific goals.

Don't Be Afraid to Lean on Mental Health Professionals

Your lawyer is the most overpriced and underqualified therapist you'll never need. It is important to turn to mental health professionals to help you address emotional challenges brought on by divorce and learn effective techniques to manage your emotions.

Individual therapists are key players in assisting clients through their divorce. Participating in individual therapy during your divorce is not only beneficial for your mental health, but also in allowing you to approach the process with a clearer mind—helping you, and your lawyer, better prepare. Managing your emotions during your divorce allows you to focus and utilize your time wisely with your lawyer, which may lower your litigation costs. Remember, in law, time is money, and preserving your money is important in protecting your future.

Life coaches are also a useful addition to your divorce "team." Life coaches, like therapists, are dedicated professionals trained to help clients achieve a better life. While there is some overlap in the services life coaches and therapists provide, the primary difference is their approach. Therapists are generally focused on diagnosing and treating mental health issues by thoroughly examining a client's psyche, which often includes a deep dive into the past. Life coaches are focused on the here and now, helping clients develop life skills to achieve their goals and improve their mental *and physical* health.

Can't afford a therapist or life coach? Talk to divorced friends and family (rumor has it an estimated 50 percent of marriages end in divorce, so you probably know a few), or seek guidance from spiritual advisors. The important takeaway is simply that you seek help from those qualified to give it.

Organize Your Documents

Aside from the emotional toll, divorce also involves volumes of paperwork. Planning ahead and organizing the documents your lawyer needs to assist you in your divorce can help make the process easier for everyone, especially you.

Before your initial consultation, make a list of your assets and debts and begin gathering information to substantiate the estimated values and/or balances of each. Typically, this will include (but is not limited to) the following:

1. Estimated home value—recent appraisals, competitive market analysis reports, and online real estate market values
2. Home loan balances—recent mortgage or home equity line of credit statement showing principal balance owed
3. Vehicle title and registration information, vehicle loan balances, and estimated value (Kelley Blue Book® is a useful tool for determining estimated value)
4. Bank accounts—individual, joint, and children's account statements
5. Financial investments—stocks, bonds, certificates of deposit
6. Estate planning documents—wills, trusts, powers of attorney

Additionally, your lawyer will need information concerning your and your spouse's incomes, such as the last several years of tax returns (including all attachments and schedules, such as W-2s, 1099s, and K-1s) and paystubs.

When you produce documents for your attorney, it's important to keep them organized. Placing the documents into separate folders, arranged by date, saves your lawyer time (and you money). Most lawyers are no longer keeping large physical files. If you can, convert your documents to PDFs and produce them electronically. There are multiple free file hosting services available to assist you with this. Two frequently used options are Google Drive™, which can be accessed with a free Google account, and Dropbox™, which provides limited storage and transfer services for free. Like most products, fees may apply depending on the amount of data and storage you need.

Organize Your Future

Prepare for Future Litigation

The need to organize does not end with your divorce. Following your divorce, your lawyer should provide you advice for preparing for future litigation, especially where children are involved. Custody and child support are modifiable under certain circumstances. Depending on the age of your children at the time of your divorce, your likelihood of needing to modify at some point in the future is increased. To prepare for this, it's important to maintain detailed and accurate records of parenting time and communications with your co-parent. You should notify your attorney of any issues or conflicts that arise concerning your parenting plan, or major changes in your (or your ex-spouse's) employment or income, so they can assist you in determining whether a modification is warranted.

Protect Your Privacy

Protecting your privacy during and after your divorce is imperative. During your divorce, you should make efforts to communicate with your attorney through a secure email account, inaccessible to your spouse. Establishing new bank accounts and setting new passwords during the pendency of your divorce proceedings may be justified in certain cases. However, take caution to confer with your lawyer about this ahead of time, as this action may be limited or prohibited by court order. During your initial consultation, you should speak with your attorney regarding any concerns you have about your spouse's access to account information or funds. Your attorney may be able to take action to protect assets during your divorce.

After your divorce, it's important to act immediately to close joint accounts, remove your spouse as an authorized user from credit cards set aside to you, and take action to transfer titles to assets and reassign debt. Many clients discover for the first time during their divorce that their spouse has secured debt in the client's name. Run your credit report and work with your attorney to ensure that all debts are accounted for in your divorce settlement. Your attorney should include indemnification clauses to help protect you from liability for debts you did not incur.

Following your divorce, be sure to monitor your credit to protect yourself from fraudulent transactions and loans secured by your ex-spouse (or others). There are many free credit monitoring services out there. Some attorneys also provide debtor protection by suing creditors when instances of fraud arise. Your divorce attorney is a good resource for referrals, and you should feel free to utilize them to provide advice and guidance for protecting your future following your divorce.

Conclusion

Divorce is never easy—but with proper organization (with assistance from your lawyer and other professionals), your future has never looked brighter.

*Oh Organization,
So wonderful are ye
When I listened to my lawyer
Things went more efficiently* **FA**



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