

**How to Keep Your Financial Sanity  
For Single, Divorced & Widowed Women  
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1. First, accept the fact that you're probably going to take a financial hit. Know that you can recover!

It's extremely rare to come out of a divorce or the death of a spouse ahead of the financial game. If you managed it, kudos to you. One less thing to worry about. If you didn't, you have lots of good company.

2. Get used to paying the bills on your own.

It doesn't matter if you weren't the bill-payer before... you are now. It can be overwhelming, and at first it can seem like just another chore to add to the list, but a great piece of advice is to learn to really embrace your bills—especially your ability to pay them!

3. Accept lifestyle changes.

You'll probably need to accept a lower standard of living, at least in the short-term. If you can find a way to allow those changes to happen gracefully, you'll ease into your new life much more harmoniously and be much happier in the end.

4. You're the sole bread-winner now, it's a big responsibility!

If you already wore that hat, this won't be a big change for you, but chances are you at least had some help and that's not present for you anymore. You need to be diligent about planning and organizing and keeping yourself healthy and able to work productively. Only having yourself to rely on can be scary! Keep your friends close and make time for YOU.

5. Document, document, document.

If it's a divorce you're going through, you'll need account statements, check registers and receipts to evidence your claims in the case. If you've lost a spouse,

you'll need multiple copies of things like death certificates, wills, trusts, medical directives and the like to manage the myriad financial re-organization tasks at hand.

6. If you're relying on your ex to send the money at scheduled times, manage that.

Empower and educate yourself by knowing your state's laws that apply to you during the various financial phases you'll go through. For many going through separation, there are laws in place that require your soon-to-be ex, if he or she has a higher income and will owe you spousal support after the divorce agreement is in place, to ensure you have adequate access to cash flow during the interim phase. Don't be afraid to fight for yourself.

7. Scrutinize your budget and finances.

Really go over the spending plan with a fine-toothed comb. The devil really is in the details and you're almost certain to find some inefficiencies and be able to make cuts that make a real and positive impact on

8. Make the family aware of where you're at: Tell the kids, "Hey, we're going to make some adjustments". Make your kids aware of what's going on.

It's always important to set expectations appropriately.

9. Cash is Queen: Make sure you have enough in the bank.

Beef up that emergency savings, or *Curve Ball*—for when life throws you a curve ball!—account. You need up to 6 months of expenses in the bank to keep stress and anxiety low enough to focus on the important tasks you have at hand.

10. Make sure you're well-insured: disability insurance, renters insurance, homeowners insurance, auto/collision insurance, you do NOT want an accident or something you didn't intend to happen to get you off track.

11. Make sure you don't go into a financially abusive relationship.

If you decide to date on the Internet, always meet at a public place for the first time. Get your date's first and last names and Google them to find out who you're meeting. Be safe: text his address to a friend, and *tell him you did it*, before you go in for that night cap.

Be as transparent as you can about your financial situation and let him or her know that you expect the same. You don't have to compare credit reports, but having a sense of income, debts, assets and expectations in the relationship upfront will make a lot of tense conversations unnecessary in the long-run.

12. You are very vulnerable... don't become hardened but do protect yourself!

Not sure what to say here.

13. Make room for strong emotions: 'Anger, frustration, disappointment... give yourself room to breathe.

14. Don't be ashamed!