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What Every Woman Needs To Know Before Asking For A Divorce

By Christina Rowe

Are you considering divorce? I'm talking about quiet, sober consideration of a question, not the thoughts that flare up from the heated emotions that come right after an argument. Have you thought through the effects of a divorce, and come to the conclusion that you may want to act? If you have, there are things you should do right away. If your husband has already filed before you, then you must act immediately. If not, you should take certain actions quickly, but not carelessly. The things you do now will affect every decision throughout the process, right down to the final decree.

If you have reached the point where divorce is a clear option, and particularly if you are considering an action that shows you mean to separate from your husband (if you are thinking of leaving, or asking him to move out), you should do the following before approaching your spouse:

Seven things you must do before approaching your husband about divorce:

Make copies of your husband's pay stubs for the past eight weeks.

Make copies of your joint tax returns for the past five years.

Copy all bank statements and documentation of stock accounts, IRAs, and pension plans.

Make copies of all of your monthly bills over the past three months. These should include mortgage statements, rent payments, utility bills, car payments, insurance premiums, children's expenses, medical expenses, and credit card statements.

Copy deeds to any properties owned jointly or in your husband's name.

Copy documents relating to any investments. These should include stocks, bonds, real estate, and any corporations or businesses owned in any part by you and your spouse.

Make a list of all collectibles, jewelry and other valuables. Photograph or videotape these items.

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Also list all furnishings and take pictures of these also.

This may seem like an overwhelming task, but doing it will ensure that you have all the information ready when you need it most. Once you leave, or if your husband leaves and takes these records, then you may have to ask your attorney to file a motion to force your husband to produce them. That would become just another costly hassle down the line. Avoid it. Make copies.

Why do you need all these documents? If divorce proceedings get into a courtroom it means you and your husband are in a battle. What are at stake are almost certainly income, lifestyle, and assets. You and your husband are sorting out all of these things in a courtroom, so you need to establish the cost of living and the lifestyle you and your family enjoyed while married. This becomes the baseline the court will use for a settlement. The judge will base decisions about child support and alimony on this information. You must show what your family spends on maintaining a home, food, clothing, transportation, health, education, and any other necessities. In addition you need to clearly establish

what your spouse earns or is capable of earning.

If you exit your home empty-handed, or if your husband walks off with these records, you have no proof. In theory, the Court can force your husband to produce these records, but only if he is honest in producing the necessary documents, and only at the cost of one more bill from your attorney. That bill will probably come when you can least afford it. And if your husband swears that the records produced are the only records in existence, you may be stuck with that answer. Once again: Make copies. Give them to a trusted friend or relative before informing your husband you want a divorce.

Christina Rowe is the author of the new book "Seven Secrets To A Successful Divorce—What Every Woman Needs To Know". Find out the survival skills that will save you time, money and heartache during your divorce. For your free "Secrets of Divorce" newsletter go to

<http://www.divorcesurvivalskills.com>

Divorce Articles: How To Get The Most From A Divorce Article

By Karl Augustine

There are many types of divorce articles available on the Internet by a variety of authors. What's below will help you get the most out of the divorce articles here on this site and anywhere else. The below information about divorce articles holds true for most any type of articles on the Internet as well.

When people seek out divorce articles on the Internet, they usually want some sort of information that will help them solve a problem they may be encountering. Of course, the article seeker may just want to be informed about a certain subject for a variety of other reasons. In order for someone to get the most out of divorce articles, they should consider the following items:

1. Divorce article validity based on the source:

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When reading a divorce article, consider what the writer has in the way of credibility via credentials or life experience. Writers don't necessarily have to have advanced degrees to write a credible divorce article, they just have to have a true life experience that helps or otherwise informs in some way for the good of the reader.

2. Divorce article goal:

If you're reading a divorce article and you find yourself wondering what the goal of it is, try to figure out what the writer's intention was when writing the article. Articles are written for a variety of reasons...to inform, to help someone improve their life, to sell a book, to sell a service or product, etc. Just because a divorce article is designed to sell a product or service as the end goal, it doesn't make that article less valid...if the intentions of the reader are also to help someone, and the reader gets something out of the article, chances are it is a worthwhile article.

3. Secondary message of the divorce article:

Take a look at what the divorce article is saying behind the scenes. Assess what you think the divorce article is trying to get across that isn't always apparent at the first reading. Sometimes authors deliberately write so the reader has to think a little more than in casual reading in order to fully get the message.

If the divorce article is designed to sell a product or service, decide whether or not the divorce article's theme goes hand in hand with the product or service...does it add value or complement the offering? If so, decide whether you'd like to try the product or service or at least review the product or service to see if it is for you. A reader can tell a lot about the product or service owner by the way the article is written. Is it off topic? Is it detailed? Will the concepts explained in the divorce article apply directly to you?

When reading divorce articles or any other articles on the Internet, always remember that the article is there for a reason. If the author seems to have good intentions (revealed in delivering useful

information that you can benefit from) chances are the author may have other articles or information worth your time.

Karl Augustine Author, "A Practical Guide To Deciding Whether Or Not To Get A Divorce". *A resource recommended by marriage counselors to their clients.

<http://www.divorce-articles.com>

Divorce Articles: How To Get The Most From A Divorce Article

"Contested" And "Uncontested Divorce"

Children And Divorce

"Divorce Advice: Getting Divorce Advice From the Right Source"

"Women and Divorce: How Women Should Protect Themselves Financially Regarding Divorce"

Hints for lovers

The Ultimate guide to a Multi–Orgasmic Male

Making money at online auctions

How Nice Guys, Shy Guys and Good Guys Finish First!

English Slang Dictionary



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