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What to Do About the House During Your Divorce

Most of the time, your house represents your largest single asset (and debt). Also, married couples often form emotional attachments to the house based on what it represents rather than what it really is. Despite all of that, from an objective standpoint, figuring out what to do about the house really boils down to three basic questions:

1. Do you really want the house?
2. Can you really afford the house?
3. Can you come to an agreement on what the house is really worth?

As to question #1, think carefully. If you keep the house, you'll also keep the debt associated with the house. That leads to answering #2. Then you need to get an honest appraisal of the house's value to determine how to split it.

If neither of you want the house, you can sell it and split the proceeds.



Understanding How to Split Your or Your Spouse's Pension as Part of the Divorce

Dealing with how to split the value of a pension is one of the more complicated issues that can arise during divorce negotiations. You can easily determine the value of a bank account by looking at the how much is in it at a specified date. Pension benefits are much harder to value since they involve a future benefit.

In most cases, you may need to hire a financial expert to help you and your spouse place a fair value on your pension. Your financial expert will look at a variety of different pieces of information such as:

1. Age
2. Life Expectancy
3. Expected Retirement Age
4. Market Conditions



Your expert will give you an estimated value of the pension's predicted worth, taking into account the date you and your spouse separated as well as the expected retirement date. You can then negotiate how to divide it.

How to Help Your Younger School-Aged Children Transition After the Divorce

Children of all ages will experience stress and anxiety during and after their divorce. Special issues can pop up for kids just starting school full-time. Your kindergartners and first graders are just starting to learn independence and the social skills that will carry them through the rest of their lives. As such, it's important to take their unique needs into consideration when setting up a custody and visitation schedule for them.



No matter their age, kids do best with structure, routine and loving support at home. Very young school-aged children aren't emotionally equipped to handle their parents arguments and conflicts in a healthy way if they're exposed to it too often.

Keep fighting away from the kids. Structure a custody/parenting time plan that takes into account your children's best interests. They can usually handle longer separations, but make sure transitions are smooth.

Your case is important to us. If we can't help you, we'll do our best to refer you to someone who can.

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