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Learning How to Budget During and After Your Divorce

Fights over money are often one of the underlying reasons why couples separate. Unfortunately, planning for a divorce can exacerbate these issues. If you've never lived on a budget before, now is the time to start.

Married couples may be very used to living on two incomes or with one spouse acting as the primary breadwinner. This is going to change once the divorce is final. The sooner you train yourself to live with these consequences, the smoother your post-divorce transition will be.

Start your budgeting process by taking a long, hard look at what your essential monthly needs are (food, clothing, shelter). Then, look at your net monthly income. Recognizing what you can live without is usually the best first step in developing a workable budget plan during and after your divorce.



Understanding the Role of a Third Party Evaluator in Child Custody Cases

If you and your spouse can't come to an agreement regarding custody and parenting time issues, the judge may refer your case to an independent evaluator. Sometimes, these evaluators are part of a court-run county agency, and you may need to find an independent psychologist or other expert. You may be understandably nervous about the evaluation process. After all, the custody recommendation your evaluator gives may hold great weight with the judge who ultimately decides the custody arrangement that will affect you and your children.

When preparing to meet with the evaluator--as with everything court related--you must be honest and forthright. You can, however, prepare in advance. Remember that the court will decide custody matters based on the children's best interests. Plan ahead of time what you want to say to the evaluator and compile documents or witness statements he/she may find useful.



A Look at How to Deal With Unsecured Debt During Your Divorce Negotiations

It is pretty common for divorcing couples to have amassed a fair amount of debt prior to filing for divorce. Sometimes, it's one of the contributing factors to the break up. Debt usually falls into two categories:



1. Secured Debt: This represents loans secured by collateral (your house/mortgage for example).
2. Unsecured debt: This is usually credit card debt, medical bills or any outstanding debt that isn't guaranteed by an asset.

Unsecured creditors are usually more willing to negotiate because they know your precarious financial position may ultimately put them at risk of never getting paid. Sometimes these creditors are willing to work out a monthly payment plan in lieu of putting you and your spouse into collections. Your divorce lawyer will sit down and carefully review your debts to help you determine your best legal options for dealing with them.

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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