



Cat Blake

CERTIFIED DIVORCE COACH®

DIVORCE KIT

978.551.8475
cat@catblakecdc.com
Boston, MA



Welcome

I AM HERE FOR YOU

Hello! I am your Divorce Coach and I am here to help your divorce be as smooth and painless as possible. Whether you are contemplating or beginning your legal process, read this folder to find information to illuminate your pathway through this potentially grueling process. This guide will inform you of the paperwork that you need to gather, help you clearly understand the decisions that you have to make for yourself and your children and help you maintain your sanity and composure as you tackle divorce. Remember that knowledge is power! If you have questions or become overwhelmed at any time, please know that you have me here as a resource. You can schedule a Strategy Session anytime to ensure that you are completing your divorce milestones. I am also available to help you deal with the emotions of grief that go hand-in-hand with divorce. My coaching methods will allow you to field most of your legal questions through me and my team, participate in my ongoing support groups for both men and women, and locate your Best Self. You can not only survive post-divorce, but you can thrive in all areas of your life! I put this together because I have been there. I went through a high conflict divorce and custody battle myself, which resulted in complete psychological and financial ruin. I spent years with therapists, energy healers, trauma coaches, mindset coaches and reiki workers to heal. I am saving you the years of work that I have done by giving you a proven system.

Good luck with everything. I am here for you. Wishing you Peace and Light.

With love,

Cat Blake



THE FOUR DIFFERENT *Legal Options*

1. DO-IT-YOURSELF

Pros:

- You are in full control of process
- Cheapest option
- Quickest Option

Cons:

- Many make mistakes and sign on to agreements that are not ideal
- Judges often reject incomplete paperwork
- Clients give away more than they should
- It is possible for you to do it yourself and consult with an attorney

I would **NEVER** recommend somebody go this route unless they have no assets to divide and it was a short marriage.

2. MEDIATION

A divorcing couple works with a neutral mediator who helps both parties come to an agreement that covers all aspects of divorce. Mediators are most often legal representatives and aware of the court process. Parties may still consult on their own with another outside attorney to ensure that their agreement is sound and fair. Of note, there is no “discovery” process and the mediator assumes that the financial paperwork received presents the full and accurate financial picture.

Pros:

- You have more control than the next mentioned options
- If uncontested will pave the way to a healthier coparenting relationship
- Reduced fees
- Negotiations are private

Cons:

- If the mediator is inexperienced or biased the agreement can lean more favorably to one party
- Fail to uncover hidden assets
- Waste of time and money if couple is not able to negotiate fairly
- Not recommended for couples dealing with mental illness, personality disorders or addictions



3. COLLABORATIVE DIVORCE

This occurs when the couple hires their own attorneys. The attorneys guide the couple through negotiations. There is often a team of people involved in the process who are trained in the collaborative approach (Divorce Financial Analysts, Divorce Coach, Therapists, Child Therapists, etc.). The attorneys sign an agreement that the process is ended if either party threatens litigation. In that case, the couple has to start over and hire different attorneys.

Pros:

- More control than litigation or trial
- Helpful in complicated cases with large assets and complex financial situations
- Each part of the couple feels heard and understood
- Children's needs are considered

Cons:

- Very costly due to all of the professionals involved on the team
- Like mediation, there is the assumption that all financial paperwork is truthful and complete
- If there is any conflict, couples have to start over after spending large amounts of money

4. LITIGATION

This is the most common way to divorce. Just remember that litigation does not necessarily mean trial, as most cases (97%) are settled before the couple is seen in front of a judge. Also, when you hire your attorney, be aware if they are more geared towards litigation or collaboration in style with the opposing counsel.

Pros:

- You have a legal representative who advocates for your position
- They have a desire for you "to win" if you end up in a situation of conflict
- There is a Discovery Period where attorneys can investigate the financial paperwork and ask for clarification from opposing counsel

Cons:

- Less control over process than other options
- Trials are open to the public if the case goes that route
- Can be costly if parties do not reach an eventual agreement
- Sets up an environment of conflict between people who still need to parent together



Remember:

DIVORCE IS A BUSINESS.



The points to settle are division of assets, alimony and parenting time.



The legal system is not equipped to handle the emotional aspects of divorce. That's what I am here for.

15 Questions

TO ASK YOUR DIVORCE PROFESSIONAL

1. What is the Mediation Process? How many sessions do most of your clients need?
2. Do you have experience with _____ (personality disorders, high conflict, special needs, etc.?)
3. Do you have experience with the judge that will hear my case?
4. Do you work collaboratively or are you gearing for litigation?
5. How do you handle the filing process? Do you think I should file first?
6. What is the most cost efficient way for me to communicate with you?
7. Are there associates or paralegals that can field my questions?
8. How do you prefer communication and when? Email? Call?
9. Do you have references or testimonials?
10. Who comes to court with me?
11. Do you prefer that I make copies of paperwork or yourself?
12. What temporary orders should I seek?
13. What is TO process?
14. How often will I receive a bill?
15. Do you charge to speak with collaterals in my case (Divorce Coach, Financial Advisor)?



FINANCIAL PAPERWORK

To Gather

- ☐ Credit Cards
- ☐ Mortgage Statements
- ☐ Car Information
- ☐ Real Estate Properties
- ☐ Checking Accounts
- ☐ Saving Accounts
- ☐ 401K Statements
- ☐ IRA and Investment Funds
- ☐ Trust Funds
- ☐ Property Tax
- ☐ Business Assets (Schedule C if self-employed)
- ☐ Paycheck stubs
- ☐ Income tax returns
- ☐ Loan statements
- ☐ Wills and trusts
- ☐ Pension Plans
- ☐ Social Security Info
- ☐ Copy of your marriage license
- ☐ Personal property (jewelry, collections)
- ☐ Timeshare Info
- ☐ Insurance Statements
- ☐ Health Insurance Statements
- ☐ And ANYTHING ELSE WITH A NUMBER ON IT

Important Notes:

- It is generally requested that you provide **three years of bank statements, credit card statements and mortgage statements.**
- **Yes, indeed you will be presenting your attorney with quite a bit of paperwork.**
- **Ask your attorney how they prefer to receive this information or which way is “cheapest” for your case.**
- **If it is found that you hid any assets, then you will lose credibility with your legal professional and they may terminate their work with you.**



Budget

HOW MUCH DOES IT COST TO LIVE WHERE YOU AND YOUR CHILDREN ARE CURRENTLY RESIDING?

DO NOT UNDERESTIMATE HERE. ENTER MONTHLY ESTIMATE.

Town Water/Sewer	\$	<input type="text"/>
Mortgage/Rent	\$	<input type="text"/>
Car Payment	\$	<input type="text"/>
Gas	\$	<input type="text"/>
Memberships to Clubs	\$	<input type="text"/>
Health Insurance/Out of Pocket Health Expenses	\$	<input type="text"/>
Heat	\$	<input type="text"/>
Electric	\$	<input type="text"/>
Cell phone	\$	<input type="text"/>
Food	\$	<input type="text"/>
Insurances	\$	<input type="text"/>
Business Expenses (Schedule C if self-employed)	\$	<input type="text"/>
Tuition	\$	<input type="text"/>
Kids Activities	\$	<input type="text"/>
Family Holidays	\$	<input type="text"/>
School Fundraisers	\$	<input type="text"/>
Presents	\$	<input type="text"/>
Clothing	\$	<input type="text"/>
Toiletries	\$	<input type="text"/>
Entertainment	\$	<input type="text"/>
Eating Out	\$	<input type="text"/>
Vacation	\$	<input type="text"/>
Planned 'Fixes' to Home		<input type="text"/>



Build Your Team

1. A DIVORCE COACH

I can provide a flexible and goal-oriented process designed to support, motivate and guide you through your divorce. I will help you sift through the many decisions that you have to make in your legal process so that you make the best possible decisions that make sense for you in the short and long term. I will also help you select your legal representation, field your questions and handle your emotions so you are not wasting thousands in legal fees.

2. A CERTIFIED DIVORCE FINANCIAL ANALYST

The role of the CDFA is to assist you and your lawyer to understand how the financial decisions you make today will impact your financial future. They are often available to go to court with you if needed.

3. A CERTIFIED DIVORCE REAL ESTATE AGENT OR LICENSED REALTOR

This person (with or without a certification in divorce) can assist you with determining the equity in your home by providing a complimentary Certified Market Analysis of your home. This will suffice for most divorces. If the price is contested, an appraiser will need to be paid for to determine the equity. This person can also help you decide your best outcome on staying or selling the marital home. They may provide assistance in finding smaller housing or a rental unit when you are ready to move on.

4. MORTGAGE BROKER

A broker serves as the middleman between the lender and the borrower and handles the time consuming process of securing the loan and gathering the necessary documents. Each state has a different mandate for child support payments that need to be shown for the purpose of financing.



5. **CREDIT REPAIR SERVICE**

Help you literally 'fix' your credit if you experienced a decline in your score due to divorce.

6. **BANKRUPTCY ATTORNEY**

Representation for small business or individuals who are having a hard time managing the collection of debts due to the change in their financial situation due to their divorce.

7. **REAL ESTATE ATTORNEY**

A real estate attorney can help with everything from drawing up the initial documents to representing you in litigation regarding your property after you finalize your purchase.

8. **CHILD & FAMILY PSYCHOTHERAPISTS**

Can assist your children and you and your co-parent in your new roles. Therapists with experience in divorce can assess whether the impact of the divorce process is impacting your child or children negatively and how to remedy that.

9. **BUSINESS VALUATOR**

A business valuator is a certified public accountant who has chosen to specialize as an appraiser of businesses.



10. VOCATIONAL EXPERT

In order to determine the earnings of an unemployed spouse, these experts evaluate earning potential and present their findings to the court.

11. GUARDIAN-AD-LITEM (GAL)

In contested custody cases, a GAL is appointed by the court to present findings on both parents' abilities as a parent. Some make recommendations and some do not. These are often called on in trials.

12. PARENT COORDINATOR

This is a professional (often an attorney) who is appointed to your case when there is high conflict with parenting. The parties in conflict will agree to meet with this person vs. going back to court on contempt charges in order to settle future disagreements between the parents.

13. CAREER COUNSELOR

When you are determining how to return to the workplace or find more gainful employment post-divorce, a career counselor will help guide you.

14. PERSONAL TRAINER, STYLIST, PROFESSIONAL ORGANIZER

These are people focused on helping your life post divorce be what you want it to be.



PLANNING

Tips for Parents

- Make a plan right away
- Clarify your concerns regarding custody
- Consider what your children want
- Think about your support network for childcare
- Use one form of communication with your spouse - aka the Talking Parents App or a Google Calendar
- Keep your children's developmental needs in mind and write in room for developmental milestones in the future
- Decide if expenses are split 50/50 or a different ration (tuition, after-school activities, college, health insurance)
- Be ready to be flexible as life continues post divorce
- Place holidays and summer schedules into plan
- The more conflict within the coparenting relationship, the more detailed your parenting plan should be
- Understand the difference between Parallel Parenting vs. Coparenting
- Create a new plan if you are still nesting



SUGGESTIONS FOR

A Good Read

Kick Ass Single Mom by Emma Johnson

You are a Bad Ass by Jen Sincero

You can Heal Your Life by Louis Hayes

Psychopath Free by Jacson MacKenzie

The Untethered Soul by Michael Singer

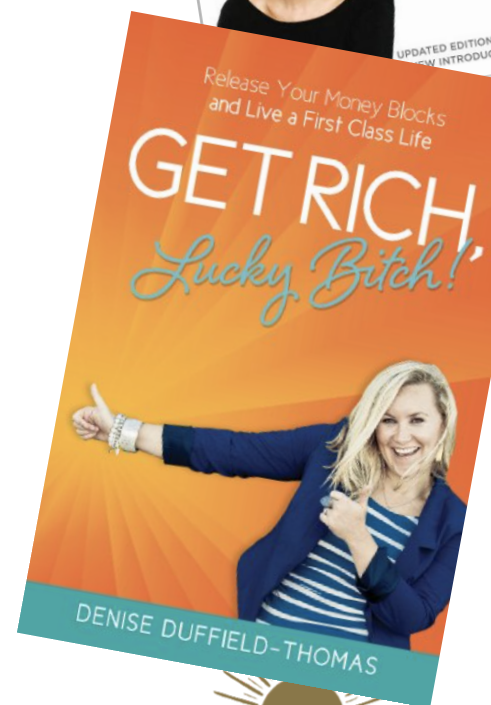
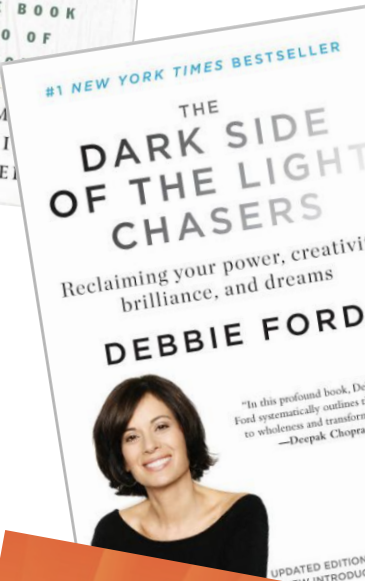
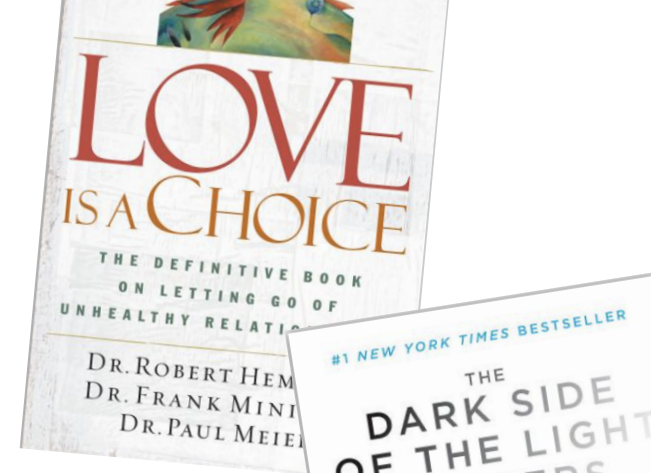
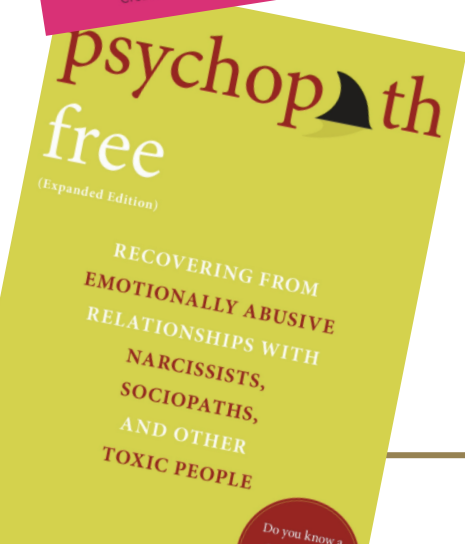
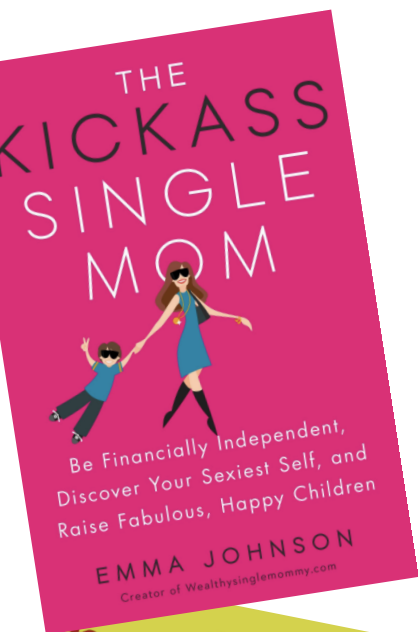
After the Affair by Janis Abrahms Springs

Get Rich! Lucky Bitch by Denise Duffield Thomas

Daring Greatly by Brene Brown

The Dark Side of the Light Chasers by Debbie Ford

Love is A Choice by Frank Minirith



I AM HERE FOR YOU

My Services

- Online course
- Support groups
- Codependency groups
- Individual Coaching



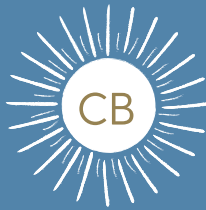
Cat Blake
Certified Divorce Coach



Clubhouse! 



*Divorce is the chance
to redefine your life.*



Cat Blake

CERTIFIED DIVORCE COACH®