

Ep #24: Hiring a Divorce Coach: A Luxury or a Necessity?



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With Your Host

Lauren Fair

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You're listening to *The Sensible Split* podcast, Episode 24.

If you are interested in working with a divorce coach but you're thinking, "I really just can't afford it," this episode is for you. Today, I'm talking about why it can be financially worthwhile to hire a divorce coach when finances are already tight and uncertain. So if you think you can't afford divorce coaching, stay tuned for this episode.

The Sensible Split is a podcast for smart but overwhelmed women in search of a roadmap to a successful separation and divorce. If you are looking for guidance in navigating the practical, legal, and emotional aspects of divorce with confidence, this is the show for you. Here's your host, Master Certified Life and Divorce Coach, Divorce Attorney, and Mediator, Lauren Fair.

Hey there, welcome back to the podcast this week. It's good to be back with you. I hope that your week is going really well. I'm recording this today on Election Day actually, which ought to be an interesting day. I feel like I'm just kind of recovering from Halloween and transitioning into the Thanksgiving holiday.

This past weekend, I put all of my Halloween decorations away and put all my Thanksgiving decorations up. And last week, on Halloween, my kids and I come driving up the driveway and we all, collectively, discover that our Christmas lights are already put up. Apparently, my husband was just being super-efficient this year and already had the company that we have help us every year to do a nice job, come out to put our Christmas lights up on the high roof and such.

And yes, they were already up, and we're like, wow, okay, we're like a little overprepared this year. And this week also, because now we are displaying the Christmas lights lit up, now that Halloween is over, which I feel like also might be a tad early? But we're going to get our money's worth out of those Christmas lights this year; a full two months or so worth.

But I hope you're having a great time with your fall holidays. I know sometimes that can be challenging when you're going through a time of transition, but I

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hope you're finding the good in the holiday and a way to enjoy it that works for you.

I want to talk to you today about an important topic that comes up sometimes when I'm talking to people about divorce coaching, and that is the affordability of having a divorce coach. Like, "Isn't that a luxury? I don't really feel like I could afford that right now."

And it might be that you're interested in having a divorce coach, but feeling like you can't afford it. Or it could also just be you're in those early stages of the process, you might not have hired anyone at this point, and are thinking, "I don't know that I can afford to hire both an attorney and a coach. I don't know that I can hire anybody, as far as a professional, to help me with this process." So it's totally understandable to have financial concerns as you approach this transition.

Specifically, if you're concerned about your ability to afford divorce coaching, that may stop you from reaching out for a consultation to learn more about how divorce coaching could help you. But also, obviously, if you're not getting the consultation, you're probably also then not getting the actual divorce coaching that would result from you making a connection on the consult and deciding to move forward.

And you may also not receive the benefits of divorce coaching at any point because you're not reaching out for that consult, because you're concerned about the financial feasibility of having a divorce coach. And if you don't know how a divorce coach can save you money, you're going to miss out on that opportunity.

So I want to clarify a bit of that for you today. It's totally understandable, by the way, that money is often tight when you are facing divorce, and you've got to use your resources wisely. I get that investing in yourself during divorce can feel like you don't have the resources for it when you're already paying for so many other things and it's a financially uncertain time.

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One thing to remember is that the work we do together lessens your reliance on other more expensive players in the divorce process, who you can use then more strategically when you have a coach. So it's important to think about what the value is to you of reducing your attorney's fees, for example.

It might seem like having a divorce coach is a luxury, but in my opinion, it's essential for divorcing smartly and making those decisions early on that are very well-informed and intentional, and that ultimately can save you money in the long run when you are given that opportunity to really thoroughly assess your options at the beginning. Investing in a divorce coach during the divorce process can actually be a smart financial decision.

You might decide not to work with a coach and think that you're saving some money here in the process, but ultimately, it can cost you more in the long run to not have a divorce coach than it would have cost to work with a divorce coach to begin with.

So I want to share with you a few reasons why it can be financially worthwhile to add that expense of a divorce coach onto the process. The first one is, having a divorce coach can help you reduce legal fees by deciding whether you want to work with an attorney at all.

If you do, what role you want the attorney to play, that's a big one. I find that in talking with a lot of clients, they don't know that there are different ways to work with an attorney, and those all come with different price tags. Also, if you're going to work with an attorney, how to work with them in a wise manner in terms of making your money go as far as it possibly can. So how to work with that attorney in a way that minimizes the legal fees.

Also, divorce coaches can help you handle the emotional and practical aspects of the process. Meaning you're less likely to rely on your attorney for support outside of the legal work. That allows you to use your lawyer's time more efficiently, focusing on legal strategy instead of the emotional part of this. Which is very important still and can also translate into a lot of legal fees when you're using your attorney to listen to what the emotional piece is for you.

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And that's really not what they're there for. They are much better at focusing on legal strategy and next steps in a case. And it can be more beneficial for you also to work with somebody who is more adept at handling the emotional part of divorce. And when you are more efficient with your attorney's time, then that translates directly into you saving on legal bills.

If you have an attorney already for your divorce, you're probably already feeling the cost of that. They can stack up really quickly, the fees, whenever you are working with an attorney on an hourly basis, as most do in divorce. And if you don't have an attorney yet, that initial retainer typically is not going to cover it and the fees are going to stack up a lot faster than you think they're going to.

So how do we work with an attorney, if we want to, and also do so as smartly as we can so that we are using our money as smartly as we can? I help clients demystify the legal process and make the best choice of attorney for them, which helps them to avoid costly mistakes. My fees are roughly half of what a litigating family law attorney's is, and the work is more robust for your transition than legal answers alone. We're able to tackle so many things within this process and really kind of be the quarterback of the situation.

You are in a space of making the calls in your own divorce, and then using your advisors more strategically, when you are empowered to understand how you can do that. So I want you to ask yourself, what would it be like for you to reduce your legal fees? I want you to think about that. Specifically, if you have an attorney, it's going to be easier for you to do that, I suspect.

Because I know it can be unnerving to get that bill every month and not know how much you're on the hook for this month, because your situation had ebbs and flows that cost different amounts of money per month. So that's the first point.

Secondly, a divorce coach can help you with decision making. We can help you make informed, clear-headed decisions rather than impulsive or emotionally driven ones, which could lead to costly mistakes. So I help my clients gain clarity on their values and priorities, and how those translate into their legal goals so that they can give clear direction to their attorney.

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Which leads to better decision making, less time spent in confusion and overwhelm... what we'd like out of that, right? Less wasting of money on attorney's fees and increased satisfaction with their post-divorce life.

These decisions that you're making in this process can impact your finances for years into your future. So having someone help you stay grounded can lead to better long-term outcomes. I want to give you an example really quickly. I just had a consultation with a potential client recently who just found out some pretty devastating information about her spouse and things that had happened during the marriage.

And she really was at a crossroads of, "What do I do from here? Because I really had a plan about how I wanted this to go. But now I am so emotionally through the roof over this that I want to throw out that whole plan that I originally had. And I want to go down this whole other path because of what I just found out." I'm intentionally being vague. I take my client's privacy seriously.

It can be so important in that situation to get clarity and support and really understand what both of those forks in the road look like, so that then you can make the best decision for you. Because that's a great example of where a lot of money can be spent, because of the emotional impact of learning that information.

And if that's the path that she wants to go down, then that is totally fine. But we want to be very smart about whether we're going to do that or not. And really not make decisions that we don't understand, and are coming from an emotion that maybe we don't want to make decisions from. We want to look at the long term and root our decisions today in what we would like for ourselves for the future. And that's one of the things that I help clients do.

I help them gain the confidence and clarity that they've exhausted all their options that they wish to exhaust before deciding to end one of the most significant relationships of their life, if they're on the fence. If we're not quite in the divorce process yet, but they're on the fence, then that's something that we want to be really clear about too, before we move forward with certain financial commitments that will impact their life into the future.

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Again, help with decision making equals less attorney's fees and an improved divorce life, which I would argue you can't put a price on.

Thirdly, a divorce coach helps keep you organized. Divorce involves a lot of paperwork, a lot of deadlines, and financial documentation. A coach can assist you in organizing everything. Helping you to avoid costly mistakes, like missed deadlines, overlooked assets, which could lead to further legal expenses, for example.

When you are not organized with your paperwork, particularly if you have an attorney, this is a place where the legal fees can get very high; when they're having to spend time helping you get organized to present information to them in a way that is digestible.

To have you send emails, for example, that are not terribly organized can result in a lot of fees. I find that's a place where people don't expect there to be legal fees, as in reviewing emails, for example. When the attorney has to review an email and it's not clear to them what exactly the facts are or what you want out of the email. This is a place where a lot of time can be spent.

So the more that we can work on keeping you organized, doing a lot of the legwork outside of the meetings with the other professionals involved in the process, the more organized you're going to be. The more prepared you're going to look. The more confident you're going to be. But also the more money you're going to be saving, because you are presenting an organized package to the other professionals in the case.

Also, I know that the paperwork in the divorce sometimes feels for people, depending on the level of activity of their case, like it could be a full-time job just to track down some of this stuff. And when we work together in keeping you organized, that allows you to get time back in your week for rest, fun, and meeting other responsibilities that you would otherwise be spending time on if you weren't confused and overwhelmed with the divorce paperwork.

The fourth area that I find there is a lot of value in financially in working with a divorce coach is that we work to reduce conflict and encourage settlement. So

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by helping you manage your emotions and communicate effectively, a divorce coach can help you reduce conflict with your spouse.

Lowering tension can make it easier to settle disputes amicably, which potentially avoids a lot of court involvement. Which, when the court's involved, we know the legal fees go up exponentially. So I help my clients break down an intimidating, unfamiliar and isolating process into digestible, doable chunks so that they do not get stuck and overwhelmed and can keep moving forward toward better days.

One of the things that we work on is how to manage and de-escalate conflict. Because the more conflict there is, the more expensive the process becomes. Also, this is just something that's really important for me, the more conflict there is, not only the more expensive it is, which I know is kind of the focus of today's podcast, but also if there are children involved, the more impact that it has on children negatively. The more conflict between their parents, the more detrimental divorce is. But that's a whole separate podcast episode.

I teach my clients how to have more peace in their co-parenting relationship so that they can have increased peace in their own lives now and for years to come. When you have a co-parenting dispute, though, I will say if something isn't done in order to better manage that, to change that dynamic, that is something that is likely to continue into the future and can translate into legal fees after the divorce; for going back to court over things, for continually consulting an attorney about what happens when he says this to me, etc.

And if you have any experience in a high conflict co-parenting dynamic, I don't know about you, but there's no amount I wouldn't pay to not be in one, and to learn to disengage from one if I'm in one already. So I teach my clients the best practices for co-parenting which can help them ease the transition on their children and avoid long-term negative psychological consequences for kids that comes from poor co-parenting.

I understand that you're only one half of that situation, but you can affect that overall dynamic just by you learning more effective techniques for dealing with unreasonableness. I teach my clients concepts that can help them improve the

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quality of all of their relationships too, now and in the future. So some of the things that we work on can extend to relationships beyond your co-parenting relationship.

But also, when we work together... and this is the fifth area... you can gain financial clarity and guidance. And the financial benefit of that is significant. It can help you understand your financial situation, set realistic expectations, and prioritize goals.

A lot of the clients that I work with, there's actually a split, I would say. There's some that feel like their spouse has superior knowledge about the financial issues, and so they feel at a disadvantage. In that situation, there's so much that we can do to level the playing field, in terms of financial knowledge and preparation to negotiate the financial issues.

Or clients who understand the finances, they know what's there, but they don't really know how that translates into what to propose. And that's also something that we work on. We look at where are the holes in this. What information do we need that we don't have in order to really meaningfully make an offer or entertain an offer? And what's the most efficient way to get that information so that they can have the benefit of it in developing a settlement proposal?

Again, that's so much work that can be done outside of them speaking with their attorney directly, about putting together a settlement counter proposal, for example. We're doing a lot of this pre-planning stuff so that then they have a clear picture of, "Okay, this is what I want my attorney to communicate." Or if you're in mediation, then what is it that I want to go in and propose on my own?

With divorce coaching support, you're more likely to come out of the divorce with a clear plan. Which reduces the risk of costly post-divorce financial issues like trying to renegotiate something that's already done, which I highly advise against. It's really difficult to upset the apple cart or kind of go back and renegotiate something that's already settled.

You don't want to be in that position. You want to make sure that you have that financial clarity and guidance so that you're set up for success in your

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post-divorce life. Ultimately, a divorce coach is an investment in keeping you focused, organized, and in control, which can lead to both immediate and long-term savings during what's already a financially stressful time.

And you probably paid more for a wedding planner, if you had one, for a one-day event. I want you to think about the value for you of planning your divorce and planning your post-divorce life.

And so now that I've done so much work in this area of divorce coaching... and also, I want to just clarify, when I'm talking about divorce coaching in this context, I'm really talking about that ADR-focused process that I do with clients. So we're focused on resolving the dispute. We're focused on the future and on problem solving and in getting to a better place.

But now that I've done all this work in the divorce coaching space, I really understand far better than when I was first coming into it with my divorce attorney background, can you afford not to work with a divorce coach? I really want you to think about that. What am I missing out on by not having that kind of support right now?

I know for me, personally, this was the kind of support that I needed when I was going through my own divorce and didn't have. So only you can decide what's important for you in your divorce. But if you are the type of person that knows that you need or want support around you during this process, so that you can get through it as efficiently and smartly as possible, then I would encourage you to consider working with a certified divorce coach.

Reach out to me for a consultation. I would love to talk with you more about your specific situation and how coaching could be a match for you to help you reach your goals. Thank you so much for tuning in today to this episode. I hope that it helped you understand a little bit better about the value of affording divorce coaching.

I will talk with you in the next episode.

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