

# The Next Chapter



# The Next Chapter

A Practical Roadmap for Navigating Through, and Beyond, Divorce

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*I've been in your shoes, and you too will use hope and preparation to create a new future. I'd be humbled to help you navigate this rocky road. I'm here to bounce an idea off of anytime.*

*Warmly,*

*Heather*

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To all the amazing women who have comforted me,  
taught me, shared their knowledge with me and  
shown me how to celebrate new happy moments.

—◆◆◆—  
**“Your future is not written by your  
past. Nor is it written by someone else.  
You are the one holding the pen, so  
make the story of your life a great one.”**

- Sam Bashiry

—◆◆◆—

**A gift for you from:**

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# Chapter 1 : Welcome to a new chapter in your life

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Heather with her children right after her divorce was final and everything was still so new.

Divorce is a harrowing experience, but it's important for you to know that everything will be okay. This is not the last chapter of your life, only the next. There are many happy days to come. Your children will most likely grow up fine. Your finances will eventually find a comfortable equilibrium, and you may very well choose to love again. All of that is in your future.

"How do I know?" you might ask. I've experienced it both personally and professionally. Navigating my divorce was the most difficult thing I have done. At times I was angry, sad, scared and overwhelmed. I also grew tremendously and met new people. I experienced things I would never have known about if I had not taken this journey.

As a financial professional, I've sat next to countless women facing the same choices, decisions, pain and anticipation. Most of them never believed their "I do" would become "I don't."

Some just want out while others want their spouses to change their mind and stay married. Many want justice for everything they've been through. Others want the drama to end and normalcy to return. Most aren't really sure what they want.

I can tell you now that divorce will not bring you justice. That's not what divorce is all about. Unfortunately, the law doesn't care about what you've endured; only what you can have to start a new chapter. The good news is that I have seen many women grow through their divorce process. They have used it as a real opportunity to create a foundation for an even better future.

This book is designed to help you get through your divorce with the least amount of cost, complexity and collateral damage as possible. It will help you balance your feelings with your finances to make good decisions so you can start your next chapter on solid footing.

Divorce is about more than separating assets and parenting time. The emotional turmoil clouds decision-making. There are likely many more people involved than



just you and your spouse. Family and friends can help provide emotional stability, but also add weight to an already pressure-packed situation.

This book will help you navigate the hot emotions, ice-cold decisions and physical demands that are part of every divorce. It's based on the experiences of many women, including me, who've been where you are.

Divorce is a huge project to add to your already busy life. I frequently hear how hard it is to stay organized, especially if you are living in a house with your spouse and have limited privacy. To help you manage the process, I have included tools to help you:

- Set priorities
- Deal with emotions
- Organize your week
- Prepare for meetings with divorce professionals

While I am not an attorney and this book does not give legal advice, it's important to keep in mind that divorce is truly a lawsuit. Your attorney will do a great job of educating and guiding you. While you are unlikely to have to testify in court, you want to be smart. You may have to turn over various documents like diary entries, schedules and calendars. Please talk to your attorney about how you should use this roadmap, journals and notebooks to keep track of your ideas, plan your meetings and take notes. There is also a glossary in the back to help with all the confusing legal terms.

Every divorce is as different as the people involved. However, they all have one thing in common. There is always the next chapter. The purpose of this book is to help make your next chapter the best it can possibly be.

## Is Divorce the Right Road to Take?

Divorce is hard enough to go through; even when you and your spouse are both sure it's what you want. It can be worse if one or both of you are unsure of the path you should take. Before one of you files for divorce, you owe it to yourself and others to make sure you've considered all options if you haven't already.

You are probably familiar with the concept of marriage counseling. It's couples-based therapy used to get both individuals to recognize what is occurring in the marriage and take steps to improve the relationship. However, when one person has already given up and doesn't have the will to change, there is another option called *discernment counseling*.

Discernment counseling is a relatively new approach to help couples look at all aspects of the decision to stay or go. It helps spouses get unstuck in their decision-making. It is time-limited and designed to focus on making a decision about the future of your marriage with clarity and confidence.

In as few as one to five voluntary meetings, you may decide it is best to maintain the status quo, to divorce, or to move forward on an intense six month couples counseling path with the goal of making the changes necessary to improve your marriage. Whichever path you choose, discernment counseling will help you have more information and confidence in your decision. You know you will be taking wise action based on both logic and emotion.

Marriage counseling promotes change. Discernment counseling promotes decision-making. This graphic demonstrates the discernment counseling process:

## DISCERNMENT COUNSELING

Then

### Session 1

- Explore Together
- "How we got to this point"

Now

### Session 2-5 (as needed)

- Discernment Process/Assessment/Exploration

Future

**GOAL - Make a DECISION (ACTION) about the future of the marriage with clarity and confidence**

1

Status Quo

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Possible  
Future Crisis

2

Divorce

- Legal end of marriage
- End of current family structure & dynamics

▼

Restructure  
Family Separately

- Create new legal agreements (financial, parenting)
- Redefine rules, power, boundaries, dynamics

3

Couples Therapy

- Commit to 6 months of couples therapy with a clear agenda for change

▼

Restructure  
Family Together

- Learn new skills and knowledge
- Improve & build emotional connection
- Redefine rules, power, boundaries, dynamics

After 6 months - with  
greater clarity

▼

DECISION

Divorce

Continue  
Therapy

Source: Kristin Hall Sliwicky,  
Marriage Resource Center, LTD.



### **Heather L. Locus**

Having navigated the ups and downs of divorce and successfully coming out on the other end hopeful about her future, Heather now helps other women through this roller coaster process. She

serves as a partner for their long-term financial health and empowers them to make smart decisions during this tough transition and beyond. Open, honest and pragmatic advice is given in a compassionate, “we can figure this out together,” way. She helps women understand how to maximize their divorce settlement options and take control of their money; tailoring an investment strategy to fund life on their own terms. While the financial and emotional struggles are life-altering, she knows firsthand that divorce can lead to good things—it makes you stronger and becomes a springboard to a new life that you create.

A mother and business owner, Heather understands the two most complex issues involved in divorce and can help others decide when to settle by evaluating the cost, complexity and collateral damage involved. In addition to helping families as a wealth manager for over 20 years, she is also a CPA, CFP® and CDFA® and founded the Women’s Service Team and leads the Divorce Practice Group at Balasa Dinverno Foltz LLC in Chicago.



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