



Living Life After Divorce & Widowhood: Financial Planning, Skills, and Strategies for When the Unthinkable Happens

Maurcia DeLean Houck

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The massive change in your life after a spouse leaves can be overwhelming, both emotionally and financially. With a divorce rate holding steady at 36 percent per capita, according to the National Center for Health Statistics, and the wide range of individuals stricken by their spouse's early death, the dilemma of having to handle your own finances and relearn the single lifestyle can be a heavy blow. With this book, you will learn not only how to pick up the pieces and once again live alone, but how to successfully organize your finances, run your life, and keep yourself afloat.

The first step in rebuilding and returning to the lifestyle you have not lived in years is to analyze how you saved and ran your finances during marriage. You will learn how to sort through your existing finances and how to redefine what kind of financial risk you present whether you are a saver or a spender, and how you can use this knowledge. You will learn when, and if, you should seek professional help in outlining your financial options and putting everything in order and how to do so.

Every situation in which you find yourself alone again will affect your finances differently and so, a chapter has been provided that details how each different form of divorce and the death of a spouse directly affects you and your financial standing. You will learn how to reassess your assets and liabilities and what will have carried over from your spouse. The process of assessing your finances and looking at cash flow statements will be provided alongside a detailed walkthrough of the process involved in deciding how your future finances will be managed.

The complex process of filing and filling out the necessary paperwork will be broken down into easy steps for every situation you might find yourself in, including the reallocation of powers of attorney, wills, and insurance coverage. You will learn how to reassess your career and how to restart your savings successfully, regardless of what happened. The reduction of debt and the management of existing investments are discussed in depth along with the detailed interviews and professional opinions of financial and legal experts in the field who provide tips and strategies for anyone trying to rebuild when single again.

Finally, you will be shown how your restructuring can and will affect your children and why you should start planning as quickly as possible for their needs. If you have recently gone through a divorce or suffered the loss of your spouse, it can be a rough experience trying to rebuild your life, but this book will help you through the most meticulous and nerve wracking aspects step-by-step.

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