

Finances and Co-parenting

The financial impact is probably one of the most devastating parts of a divorce. Nobody tells you how long it could take, how much it's gonna cost, or how long it will take for your life to be able to come back to some kind of normalcy. Child support is not going to make your life wonderful. Divorce is really devastating not just emotionally but it can also be financially.

Get Realistic about a Budget

One of the most important things that you can do is to learn how to get on a budget. ***You need to be able to tell your money what it's going to do instead of being controlled by it.*** Nothing can cause more stress than wondering at the end of the month, "What am I going to do if another bill comes in?"

It may be hard, but you must decide what is a need as opposed to a want. Your child may need new running shoes but do they need a brand name pair? Probably not.

Once you've started a budget, be sure to ***be realistic about that budget.*** When we're making financial decisions, we really have to try to compartmentalize, put that guilt somewhere else and recognize that I need to make a clear decision for the right reasons.

Your budget will be the starting point to helping you save money and do things that put you on solid ground. The most important thing is for you to be on solid ground financially, emotionally, physically, and spiritually. This is one of the greatest gifts any parent can give their child.

Child Struggles

There are some common struggles that children have, and it does depend on their age, their developmental stage, and also what stage of the divorce they're in.

HOW THEY DEAL: The younger children, when parents first divorce, there's a lot of **sadness**. They just want mommy or daddy. They know that one of them's moving out, going away. There's a lot of sadness and even some signs of depression in young children.

Children, a little bit older between the ages of seven and ten, usually experience a lot of **anger**. Another common thing we see with kids is their desire to understand. They want to know why it happened. They want to know who's to blame, and they'll ask questions. *They're just trying to understand.*

HOW YOU HELP: To help children process sadness or any feelings is to allow them to have their feeling. Once you have validated those things, you can reassure them that things will get better and ***they will feel happy again.*** Let them know we are still a family and that has not changed. There's a change in the dynamics of the family but we are still a family.

Do not hide your feelings from your child. If your child walks in and you're crying, and they ask what's wrong, mommy, or what's wrong, daddy, do not say "nothing" because the child can see that something's wrong. Telling them that nothing is wrong when you're clearly upset can be very confusing for them. Instead respond by saying, "yeah, mommy's feeling some sadness, but it's okay." This lets them know it's okay to be upset and that things will get better.