



Reinventing You After Your Divorce

So you have just finalized your divorce and have stepped into a new life. A life not married. The life of a single person. It can be lonely at times. The changes are never easy, but now is the time to embrace the changes and find the real you inside. It's time to reinvent you!

After my divorce, I transformed into a totally different person. I found myself to feel so free to make the best decisions for me and my two small children (2 and 5). Did I make mistakes? I sure did, but I had no one to blame but myself. When you no longer can point your finger and play the blame-game, you start to take responsibility for your own actions. I found that making life changing decisions to be liberating! Through this reinvention of myself I found my voice. When married, everything was about pleasing my husband, being there for my kids, cleaning my house, paying bills, making money any way I could and still have my children with me. And I lost me in the process. And I was fat and miserable. Through the divorce I lost weight, starting seriously working out, and was in the best shape of my life. I felt good about myself. So what next? My career.

At the time of my divorce I was working in a gym, running the nursery with my two small children. I also was a nanny two afternoons a week and had a weekly job cleaning a family member's home. I had three jobs but was told by my ex that I didn't work and he took care of us! That was enough to push me into the industry that I am in today, the financial services industry.

So how did I make a career change? Not by intention. Sometimes the best doors open when you

aren't looking for them. My father was a sales manager for a John Hancock Insurance Agency and he needed help with an upcoming audit. So he hired me a couple afternoons a week. My nanny job fell through and I was free in the afternoons. So I walked into an office in an industry that I knew absolutely nothing about and started auditing files to make sure the agents had neat and compliant files. After a few months of doing this, I was recruited to help interview potential agents and administer the personality tests. This led to a full time position, obtaining my life insurance license, quitting the gym, and travelling all over the state to college career fairs recruiting recent college graduates. This is how I found my voice. I could not be afraid to speak to anyone. And I loved it!

Fast forward to 2012, I am in partnership with my father in two businesses. The one that has become my passion is Splitting Assets. Now I help individuals and couples sort through the often complex financial issues of separating assets and debt in a divorce. What is rewarding to me is that I can teach my clients to understand the financial ramifications or advantages of splitting certain assets and debt. To see the light bulb click and the client make their own decisions that will affect them the rest of their lives is the ultimate goal. I have found what inspires me and gives me joy.

To be inspired to Reinvent You, Transform to Achieve Health, Wealth, and Happiness, come join us for our 3rd annual presentation for women only Saturday, January 28th from 2-4 at 701 Whaley St. This is a free event and the first 100 women in the door will receive a goodie bag full of discounts, promotional items, and freebies from local businesses. Signup online at www.lifebydesigncoaching.org/-reinvent-you-womens-event

New Year, New Focus

As I reflect on the changes in the world this past year and especially the U.S. economy, there have certainly been changes in the way people go through the divorce process. In 2011 I obtained the collaborative law certification and the mediation certification.

With these certifications I have added another tool to my tool box to help untangle the financial complexities of separating assets and debt as a result of divorce. Mediation has been the focus this past year. Whether it is in conjunction with a mediator and acting as a neutral for the couple, through the collaborative law process, or court ordered mediation representing one client, the entire process places the outcome in the hands of the divorcing couple. Not in the hands of the courts.

What I have learned from attending these classes is that what's popping up all over the country are law practices focused solely on divorce mediation. Couples are deciding that they don't want to place the decisions of their future in the hands of the courts.

So as a result, Splitting Assets is focusing solely on the **mediation** process in divorce. This includes litigated cases that are mandated to mediation. Here is what sets our firm apart from the rest:

- Focus on educating the client and attorney regarding the financial assets and the impact of taking one asset over another in preparation of mediation
- Assist attorneys during the mediation process, to answer questions regarding various scenarios
- Use of the Family Law Software™ in mediation, to make changes and print out marital assets and debt sheets for the purpose of the mediated settlement agreement
- Answer tax ramifications regarding alimony, retirement accounts, and other taxable assets during mediation
- Be available to the client regarding post-divorce asset transfers



Here is an example of a recent mediated case where the wife was my client. We will call her Susan. Susan came to me, distraught over money and going through a divorce. She barely had enough to pay the bills and she was out of work with two small children at home. She was having a very difficult time not only interviewing but finding quality jobs. With our connections we were able to connect her with a well-qualified recruiter to help her with her job search. Susan was also terrified that she wouldn't be able to keep the marital home after the divorce. So again with our connections, we introduced her to a mortgage broker, who checked her credit, which was fine, but she didn't have enough income to refinance. From this we knew how much support she would need to refinance the home and be able to afford to stay in the home and not move the children. The couple had no savings and all their money was tied up in the husband's retirement account. The wife had one small retirement account from an old employer for under \$5,000. When we were in mediation, the husband did not disclose that he had a pension plan at his work, but I was adamant that he did because I had previously represented clients from the same company and knew they had a pension plan. So the couple split the pension plan 50/50 giving the wife some future retirement income. The wife was stressing on how to make ends meet with the support she was agreeing to and no savings account. So with my help, I was able to explain to her how to cash out her retirement plan, pay the taxes and have a savings account to make ends meet while she continued her job search. With the portion of retirement assets she would receive from this settlement, she could roll over her portion into an IRA by a QDRO which will be paid for by her cashed in retirement account. Mediation was completed in less than 4 hours with a separation agreement in hand! And a satisfied client.

Services We Provide

Valuing Marital Assets through documentation

Preparing Financial Declarations and provide consultation of budgeting household expenses

Assist with mediation and settlement meetings by certified financial mediator

Project Cash Flow and Net Worth

Analyze Settlement Offers

QDRO services-face to face consultation with client to explain options

Internationally trained collaborative Law professional for collaborative divorces

Estate Planning for Blended Families



Check out our website and Facebook page for more information





Coulter has been certified as a CDFA since January 2006. She started Splitting Assets at the same time. Since that time she has obtained her mediation certification and her Interdisciplinary Basic Collaborative Practice certification. These certifications along with her 13 years of experience working in the financial services industry makes her highly qualified to work with individuals going through the divorce process. She is a graduate from the University of South Carolina and has worked with companies such as John Hancock, Wachovia, AXA Equitable and Roberson & Roberson Financial.

Along with her professional experience she has personally experienced divorce and the effect it has on an individual emotionally and physically. As part of her 'pay it forward' she provides empathy with every client she works with before, during and after the divorce process. With Coulter it is more than just getting through a divorce, it is the life you live after divorce that matters. Stay tuned for more information regarding her book, 'When Divorce is Never Enough'.



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