WE CHAT DIVORCE • EPISODE 200 • OUR GIFT TO YOU

What Ten Years Taught Us About Money & Marriage

200
EPISODE

Thank you for ten years and 200 episodes. As our gift to you, here is what a decade of this work has taught us — because most people do not discover the financial side of divorce until they are standing in the middle of it. **Six lessons, and a few things most people never see coming.**

SIX LESSONS FROM A DECADE OF THIS WORK

01 Preparation Is a Relationship Activity

Understanding your finances is not something to scramble for when a marriage ends. The earlier you build that clarity, the more confident every decision becomes. And it is never too late to start.

02 Transparency Is Not the Same as Trust

Many couples trust each other completely and still share no financial picture. One person handles everything; the other steps back. That is not transparency. It is dependence.

03 Silence Is a Decision

Avoiding money conversations is not staying neutral. It is choosing assumptions over facts, and those assumptions compound year after year until no one knows where things truly stand.

04 Documents Tell the Truth Memory Does Not

What people believe they own, owe, or earn rarely matches the verified record. This is not about dishonesty. Financial reality drifts, and without verification you work from an outdated map.

05 Understand Your Future, Not Just the Settlement

An attorney handles the legal outcome, not what the terms mean for your financial life years from now. Terms can look fair on paper and still leave you impaired if no one models the future.

06 Verify Before You Divide

Mediation can feel calm while both people divide a picture neither has verified. Even with a CDFA, an unverified estate produces an unverified result. Confirm what is there first.

Did You Know?

These are the things people rarely realize until a settlement is already on the table — the gaps you cannot see from the inside.

- The asset you fight hardest to keep may be the one that costs you most after taxes and time. Equal on paper is not equal in your future.
- Personal spending often runs quietly through a business, shrinking the income and lifestyle picture a settlement is built on.
- Most retainers of $5,000 or more are spent in the first month reconstructing financial records — with nothing permanent to show for it.
- Retirement accounts, pensions, and stock compensation are frequently divided without anyone confirming what is marital versus separate.
- A document you do not have access to today can change the entire shape of a fair division — if someone knows to look for it.

Each of these lives inside the **Financial Clarity Gap** — the distance between what feels settled today and what you will actually need long term. Closing it means deciding from verified facts, not fear and not pressure.

Financial clarity before settlement.

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