WE CHAT DIVORCE PODCAST • LISTENER GIFT

Can You Actually Live On It?

A Settlement Reality-Check Companion Guide

On paper, a 50/50 split can look completely fair. But cash, home equity, and retirement accounts are not interchangeable — and the difference shows up the moment you have to pay your bills. Use this guide to follow the hypothetical example from the episode and to check your own settlement against it.

THE EXAMPLE: ALEX & JORDAN

Hypothetical couple, simplified numbers — for illustration only, not a recommendation for how assets should be divided.

Total Net Marital Assets	$2,000,000

Alex	Keeping the house
Home equity	$800,000
Cash	$200,000
Total (on paper)	**$1,000,000**

Jordan	Keeping retirement
Retirement accounts	$800,000
Cash	$200,000
Total (on paper)	**$1,000,000**

EQUAL ON PAPER IS NOT THE SAME AS EQUAL IN LIFE.

Home equity, cash, and retirement funds carry different access, tax, and liquidity rules - they are not “like assets

ALEX'S MONTHLY CASH FLOW GAP

MONTHLY TAKE-HOME INCOME	MONTHLY EXPENSES	MONTHLY SHORTFALL
$7,000	$9,000	$2,000

A $2,000/month gap is $24,000/year — coming out of Alex's $200,000 cash unless another source is identified.

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Before You Sign

Reflection Questions to Ask Yourself

Asking questions isn't questioning someone — it's making sure you're clear. Work through these before you agree to a settlement number.

CASH FLOW & HOUSING

- ☐ Can I actually cover my monthly expenses with what I'm receiving — including a housing cost I may not be paying today?
- ☐ Have I included mortgage, property taxes, insurance, utilities, and maintenance — not just the loan payment?
- ☐ If I'm short each month, where is that money coming from, and how long can it last?
- ☐ Have I priced out my alternatives — what it would cost to live somewhere else instead?

RETIREMENT, SUPPORT & DOCUMENTATION

- ☐ If I'm taking retirement funds, do I understand the taxes and penalties before I need the cash?
- ☐ Is my temporary support arrangement clearly defined and documented — not just "worked out" informally?
- ☐ Am I negotiating from updated, verified financial documents — or from numbers everyone is assuming are still accurate?
- ☐ If financing or refinancing is part of the plan, do I know the timeline and whether I can actually qualify?

THE HONEST CHECK-IN

- ☐ **Am I choosing this because it's genuinely the best decision for my future — or because I want the process to be over?**

Want a document-supported picture of your own settlement?

The MDS Financial Portrait™ brings your assets, debts, income, and expenses into one verified picture — so you see the real trade-offs before you negotiate.

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This guide is educational and does not constitute individualized financial or legal advice.

Clarity is power.