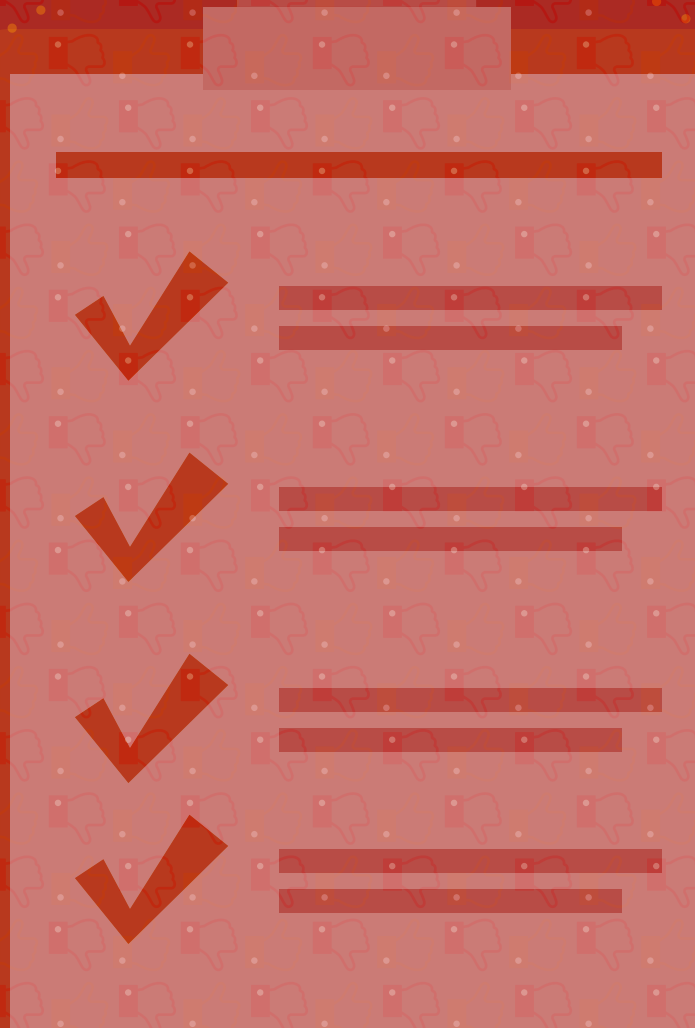


Practical Tactics for a Better Divorce



Practical Tactics

1. **DO wait to date.** You may think that once divorce papers have been filed, you're free to reenter the dating pool, but dating is an easy way to cause friction with your ex. If you are unable to abide by this rule, then only go on a date to places where you will not be seen by your spouse, friends or relatives.

2. **DON'T include your kids.** Don't bring dates around your children. There are no exceptions to this rule. If your date comes to pick you up at your house, the children cannot be present.

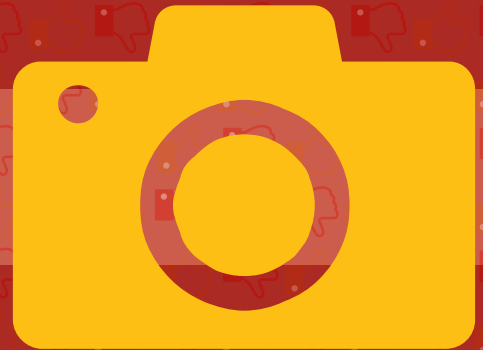
3. **DO wait to remarry.** Divorce is an emotionally turbulent and often traumatic period of your life. It's wise to give yourself time to heal before making a major commitment.

4. **DON'T use any form of corporal punishment on your child.** Non-physical discipline, such as a time out or taking away privileges, prevents the possibility of accusations.

5. **DO snap pics.** Take plenty of happy pictures of you and your children. Share these memories with your attorney. Records of all the "good times" could help your case.

6. **DO follow your attorney's advice.** Your attorney is on your side. They have the experience and the know-how to guide you in the right direction.

7. **DON'T overspend.** Spending money on unnecessary expenses is not smart right now. The income you both lived on before must now support two separate households and your standard of living will be lower. If you are the primary wage earner, plan to support both households.



Practical Tactics

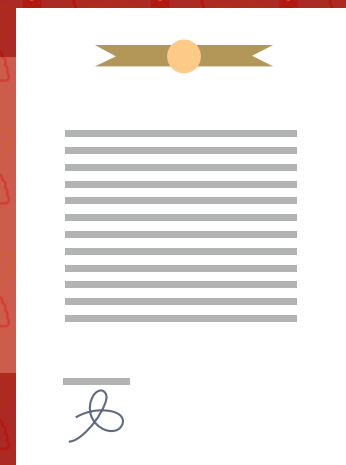
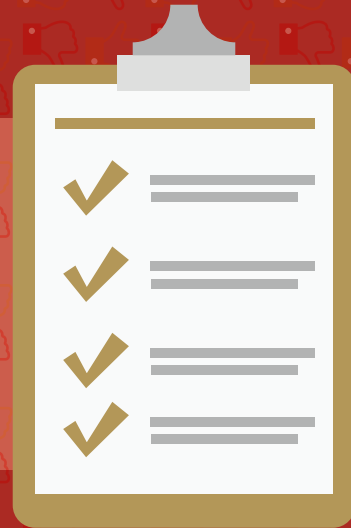
8. **DO take your stuff.** Move your belongings out of the house ASAP. If you are the spouse leaving the marital residence, do this as soon as possible. It is a lot easier to collect your possessions now and you may not get the opportunity later. If you are the spouse keeping the marital residence, let your husband or wife take the personal items that he or she will absolutely need pending the final divorce. Hold the rest of the items if you can until the property settlement is final.

9. **DON'T overpay.** Don't make additional payments on shared bills or loans. All financial commitments are shared until a divorce is final, so during the in-between period, don't pay more than the minimum requirement. Also, don't borrow any money before checking with your attorney.

10. **DO list assets.** Keep a record of assets that your spouse might dispose of without consent. List checking accounts, stocks, bonds, certificates of deposit, or other items, such as boats, horses, collectibles, etc. Any asset subject to a debt repayment must be protected, so discuss it with your attorney. Also, businesses that might be run into the ground or other assets that are subject to destruction, concealment and dissipation should be discussed with your attorney.

11. **DON'T overshare.** Don't say anything that could sound bad in court. An admission of anything against your best interests could come back to bite you. You may think you can later deny it, but the accusation alone could destroy some of your credibility.

12. **DO keep a paper trail.** It is wise to have the original paperwork for shared property. This includes all legal papers, insurance policies, titles, certificates of deposit, bank books, canceled checks, notes, deeds of trust, pension and profit-sharing plans, payroll check stubs, contracts, income tax returns (5 years previous), financial statements and other matters which might have any bearing at all on your property.



Practical Tactics



13. **DO check your devices.** Have your electronics checked for spyware. Your spouse may have installed a key stroke logger or similar programs that can be used to track your activity. You probably would never notice the program on your electronic device, but your spouse will know everything you are doing, places you are going, and what you are writing or texting to people.

14. **DON'T spy on your spouse.** The tactics mentioned in #13 may be illegal and could result in you being found to be in contempt of court if discovered by the judge. This could result in fines and jailtime, or could even affect the outcome of the divorce.

15. **DO check for trackers.** Have your vehicle checked for a GPS device. Anything, including when and where you drive, can be used against you in court. A GPS device could even be legal if the title to your vehicle is solely or jointly in your spouse's name.



16. **DO change all your passwords.** This includes your email, bank and retirement accounts and bill pay services. If you had previously shared the user ID and password with your spouse, the law does not presume that you revoked that consent when you filed for divorce. Also, be sure to select secure new passwords your spouse can't figure out.

17. **DON'T give away money.** More specifically, don't dispose of, transfer or give away any of your assets OR money, and certainly, don't threaten your spouse that you will do so.



18. **DON'T buy any "big ticket" items.** Everything you own is presumed to be community property at the time of filing for divorce.

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