



## 5 Ways to Prepare Your Client for the Divorce Process: A Guide for Therapists and Counselors

By Nancy A. Hetrick, ADFA™, MAFF®, AWMA®

As a family therapist, you see people struggling with the ups and downs of marriage and life in general. As I'm sure you realize, by the time a couple seeks marital counseling, the emotional damage and loss of trust have often progressed to the point that reconciliation is nearly impossible. According to some research, approximately 25% of couples who receive marriage counseling report that their relationship is worse two years later and up to 38% get divorced within four years.

Sometimes I'm sure you see that your process really leads to even more clarity for a couple that the right option for them is divorce. So how do you help them if that is the decision? Well, you are certainly the expert on guiding each party individually with the emotional aspects but here are some great ways you could actually be the initial guide to help them choose a more healthy divorce by helping them to understand the options.

### 1. [Know the Methods Available](#)

**Litigation** – Both parties hire attorneys, plop down 10k each and duke it out. Can you tell I'm not a big fan of this method? However, if there is domestic violence, substance abuse issues, or mental illness involved, there may not be any other choice.

**Mediation** – If the parties can sit at a table together, then mediation is a great alternative to litigation. Mediation works great as long as the financial situation is fairly basic and the parties both have the intention of being reasonable.

**Pro-Se or Do-It-Yourself** – Most states, Arizona being one, make it fairly easy to file all the necessary papers on your own. This is certainly the most affordable method but also fraught with the most peril! I only recommend this for couples with no children, no assets, and no debts. There are just too many legal pitfalls of this option that can really get people in trouble.



## 2. Recommend a Divorce Financial Analysis

Often couples stay together more out of fear of the unknown future than anything else. For couples that are unsure, a visit to a CDFA™ to get an idea of what their individual financial futures would look like can be very helpful to either renew their commitment to the marriage or forge ahead toward divorce.

## 3. Collaborative and Cooperative

These are my favorite methods. They combine the best of mediation with the expertise of experts to guide and educate. Collaborative divorce is a formal process governed by the IACP, the International Association of Collaborative Professionals that is a full team approach. All team members are committed to a negotiated resolution. Each party has an attorney, there is a financial specialist, usually a CDFA™ and CFP®, to act as a financial neutral and a family therapist to aid with parenting plan creation. While very comprehensive in its approach, it can be prohibitively costly. Many professionals are using variations of Collaborative and calling it Cooperative. For example, maybe it's one neutral attorney and a CDFA. In my own situation, I have trademarked a new offering called [MediationPlus™](#) where there is a mediator and a neutral CDFA™ for the financial piece. The model is highly effective, affordable, and has had fabulous feedback from the participants!

## 4. Have a Referral List of Professionals

The specter of divorce comes with it a to-do list that would intimidate even the MOST organized individuals. It can be very reassuring to receive a vetted list of resources from a professional they trust – YOU! So make sure you have in your network, mediators, family law attorneys, CDFA professionals, mortgage brokers (for refinancing), realtors in case they'll need to sell or buy a new home, financial advisors, and other therapists you can refer them to for individual counseling.



#### 5. Encourage Thoughts of The Future

If you can facilitate a conversation that encourages each of them to consider what their futures would look like in the event they end the marriage, it can often help them shift the energy off of what's wrong with their spouse and on to what is really at stake if they give up on each other! I can't tell you how many people I meet with who have the idea that they will be able to live a lifestyle comparable to their current one after a divorce. It doesn't take a financial advisor to point out that the same money that has been supporting one household now has to support two! Do they really understand what that would look like? Walk it through. Think about what co-parenting would mean. After those conversations, if there is still a possibility of salvaging the marriage, they may just be ready to give it their best honest effort!

You are the best professional to provide support to couples during one of the most difficult times in their lives. Of course, the goal is to save the marriage. Unfortunately we all know that it just isn't always possible. When it's not, you are the person in the most powerful position to impact their divorce experience in a positive way. If the marriage can't be saved, the family still needs to be. I often tell my clients that my goal is to help them be "the best divorced family you can be because you're still a family." With your help, couples really can have a kinder, gentler, more affordable divorce experience.

Questions? Contact Us

Nancy Hetrick, ADFA™, MAFF®, AWMA®  
Smarter Divorce Solutions, LLC  
877-552-4017

[Nancy@smarterdivorcesolutions.com](mailto:Nancy@smarterdivorcesolutions.com)

[www.SmarterDivorceSolutions.com](http://www.SmarterDivorceSolutions.com)