

## **Starting Fresh: Financial Planning for Divorce and New Beginnings**

Divorce is one of life's most profound transitions. It can feel like the ground is shifting beneath you—but it's also a moment to redefine, rebuild, and create a financial life that reflects *your next chapter*.

### **Find Your Financial Footing**

- Build a new budget that matches your lifestyle today, not yesterday.
- Replenish or start your emergency fund—it's your cushion of security.
- Reclaim your credit by monitoring accounts and building in your own name.

### **Untangle and Rebuild**

- Divide assets with clarity: from homes to retirement accounts, know the tax and long-term impact.
- Use QDROs (Qualified Domestic Relations Orders) to handle retirement splits without penalties.
- Resolve debts with clear ownership so nothing lingers from the past.

### **Secure Your Tomorrow**

- Reimagine retirement goals—adjust contributions to reflect your new path.
- Review and update all insurance coverage so it supports *you*.
- Rewrite your estate documents—this is your chance to take full control.

### **Step Into Your Next Chapter**

- Explore career or income growth opportunities to fuel independence.
- Work with a financial partner who can help you set fresh goals and give clarity in uncertainty.
- Build a life that is not just financially stable, but personally empowering.