

# Expert Love Advice: Handling Debt & Credit Scores Post-Divorce



By Rosalind Sedacca, CCT

As the media shares details of [celebrity break-ups](#) we learn that even the rich and famous aren't immune to financial hardships. With stars like Brian Austin Green and Avril Lavigne taking steps toward a life on their own, we are reminded of the importance of keeping our financial history intact.

## This Expert Love Advice Will Save Your Credit Score

Divorced or not, we all understand the importance of having a high credit score. Unfortunately when divorce decrees are drawn up, a simple attorney error or oversight can result in long-term negative affects on your personal credit. Since these papers identify who is awarded what debt, it's essential that debts that came from joint accounts are only in the person's name that is awarded that debt per the decree. In most cases the decree is a simple agreement between divorcing couples. It *does not separate liabilities* – and that's where the problem lies. If, while you were married, your significant other had created some debt on your joint accounts, both of you are affected. Each of your social security numbers are attached to the obligations – and all three credit bureaus have this information.

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## [Divorce!](#)

When you decide to end your relationship and love, a divorce decree is not the best way to handle debt. The reasons become obvious when you explore a number of likely possibilities. What if, a couple of years after the divorce, your ex decides to be late on a debt obligation that is still reporting in your name? Imagine what will happen to your credit score! It can suddenly drop 150 points – and you may not even know it! Unfortunately, this is not uncommon. And the problem is now yours even though the debt was awarded to your ex. What if it's a house at stake and your former spouse decides to let it go to foreclosure? Are you aware that you cannot buy a home for the next three years because of the foreclosure record on your credit report?

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Here's some expert love advice offered by divorce financial planners. They insist that divorcing couples should never rely on the other spouse to pay bills that were awarded to them per decree. In essence, this is a disaster waiting to happen. These issues must be tackled up front so you're not vulnerable once the divorce is final. If you are among those who have already made this mistake, it's important that you go back to court to get those debts off your name. If a house is involved especially, get it refinanced out of your name or sold, depending on the situation. If your ex is behind on the mortgage, you might want to go back to court and take over the mortgage payment in return for having the house awarded back to you.

Divorce is tough enough without having to deal with financial crises in the months and years to follow. Be aware. Make sure you don't have debts in your name that get awarded to your ex. Don't put him or her in the position in which they can ruin your credit. If you are not sure about your credit rating, get

your current credit report with credit scores to make sure there is no damage done. There are many resources on the Internet for accessing this information. My relationship advice: Don't put it off!

*For more information on and expert relationship advice from Hope After Divorce, click [here](#).*

*For other free articles on child-centered divorce, a free ezine, valuable resources for parents, coaching, and other services, visit <http://www.childcenterreddivorce.com>. Rosalind Sedacca, CCT is founder of the Child-Centered Divorce Network and author of the new ebook, How Do I Tell the Kids ... about the Divorce? A Create-a-Storybook Guide to Preparing Your Children – with Love!*

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## **Expert Relationship Advice: Three Questions Crucial to Co-Parenting Success**



 By Rosalind Sedacca, CCT

Michael Matracci, Esq. is one of the “good guy” collaborative divorce attorneys who avidly supports the concept and principles of a child-centered divorce. He is the author of a new [self-help relationship book](#), *Fighting Over the Kids: Resolving Day-to-Day Custody Conflict in Divorce Situations*, which can be found at his website, [www.divorcewithoutdishonor.com/](http://www.divorcewithoutdishonor.com/).

# Expert Relationship Advice from Michael Matracci, Esq.

Recently, I interviewed the relationship author, who is a divorced parent himself. He shared with me a valuable technique he uses when dealing with parenting issues with his former spouse. I loved his expert relationship advice and am passing it along to other parents who face continuous challenges, month after month, year after year, as they raise their children following a divorce.

**Related Link:** [A Reminder About Relationship Mistakes to Avoid](#)

Michael asks himself three basic questions that get to the heart of what a child-centered divorce is about: doing the very best for your children. When a parenting issue arises that he and his former spouse have to face, before he takes any action, he first answers these questions:

- 1. If we were two “normal” married parents, what would I do?**
- 2. If we were still married, would this issue really be a big deal?**
- 3. Is this about our child – or more about ME and HER/HIM?**

These questions put you in the right perspective for taking wise and effective action. They help you to detach from the emotional “drama” of your divorce. Have you been caught up in your “story” about being a victim, abused, hurt, angry, jealous, or exploited by your former spouse? By questioning your motives, you can remind yourself that parenting issues are not about you; they are about what’s in the best interest of the children you love.

That can mean sacrificing some ego gratification, biting your tongue when you want to be sarcastic, and being more tolerant of an ex who sees things differently regarding discipline,

rules, and other parenting choices. At the same time, it can also bring you into closer alignment with your children's other parent, which will help you to determine the best outcomes for your children together as their parents.

**Related Link:** [How to Cooperatively Co-Parent After Separation or Divorce](#)

Most important of all, these questions will remind you that when it comes to parenting decisions, always take the high road. Be the "mature" parent who puts their children's needs first. That's always the answer you are looking for – and one that you will never regret.

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**Relationship Expert: The Economic Reality Of Divorce Is No Excuse For**

# Irresponsible Parenting



 By Rosalind Sedacca, CCT

While the economy is turning up, middle- and lower-class Americans are still struggling with financial challenges. Many couples that are ready to call it quits in their [relationship and love](#) are postponing the divorce decision because they can't afford it or the two-home reality in their future. As a relationship expert, here is my love advice for how to cope with the economic reality of divorce.

## Relationship Expert Shares Love Advice About Divorce

Does postponing divorce mean couples are finding new ways to get along and reconsider their marriages? I've seen some cases where the relationship and love survives because they put off breaking up. But for many, it just means adapting to continued states of unhappiness and coping with disappointment and frustration. This approach, of course, does not bear well for the children of these unions. They experience the negative consequences of a distressed marriage whether their parents split up or choose to stay together because of economic factors.

Too many couples are so financially dependent on one another that they can't make a clean break. But, at the same time, they've lost their emotional interdependence, which helps a partnership thrive during outside challenges. Without the affection and emotional connection, they're basically roommates sharing a home and living expenses.

**Related Link:** [Expert Love Advice: How To Tackle That Nagging](#)

## Seven-Year Itch

The problem is that they're also parents of children who may be more confused than ever about life at home. Mom and Dad are still married and together – but are they? It's a big concern for therapists, school guidance counselors, clergy, and others who understand children's emotional and psychological needs during times of high stress. There are no clear resolutions for today's economic challenges or for parents caught up in making the divorce decision. However, staying together in a marriage that continues in "form" can only be a damaging situation for the kids. That's because those marriages often fail to focus on the emotional safety and security factors that children need in order to thrive, feel self-confident, and express themselves.

## **Dating Expert Gives Tips For Moving Ahead – In Or Out Of A Marriage**

Parents, whatever you do, stop and ask yourself some fundamental questions before moving ahead, whether you choose to stay in your marriage or get divorced:

- Despite economic stress, are we taking the time to give our children the loving attention they deserve?
- Are we as parents providing a loving environment for our children, either in the same residence or two separate abodes?
- Are we providing the nurturing values and personal time we want to instill in our children despite our own challenges as adults?
- Are we creating rituals with one or both parents so our children feel that we still are a "family" regardless of the form it takes?
- Should we be seeking outside professional help to make sure our children are feeling safe, secure, loved, and peaceful in their home environment(s)?

- Are we being honest with our children about our circumstances without sharing adult details with them that would be confusing and burdensome at their age?
- Are we restraining from arguing, badmouthing each other, and creating tension? Are we avoiding bitterness, sarcasm, or other negativity when the children are present?
- Are we reminding our children how much we love them and will continue to love them regardless of changes in where and how we live?

**Related Link:** [Relationship Expert Talks About Helping Kids Through Divorce](#)

As a dating expert, I know that how you answer these questions will determine the quality of life your children experience, whether they are residing in one residence or two. Always remember: You are parents first and a couple struggling with marital or divorce issues second. Isn't that the way it should be?

*For more information about and expert relationship advice from Hope After Divorce, click [here](#).*

*Rosalind Sedacca's Child-Centered Divorce Network provides free articles, an e-zine, coaching services and other valuable resources for parents at [www.childcenterreddivorce.com](http://www.childcenterreddivorce.com). Her signature ebook, How Do I Tell the Kids about the Divorce? A Create-a-Storybook Guide to Preparing Your Children – with Love! is also available at [www.howdoitellthekids.com](http://www.howdoitellthekids.com).*

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# Keep Talking to Your Kids After Divorce



 By Rosalind Sedacca, CCT for [Hope After Divorce](#)

## **It can be tough – but necessary!**

As a divorced parent, you can never pay too much attention to your communication skills with your children. It keeps the doors open for a healthier, more positive relationship with them. It makes you more sensitive to issues of concern early on, so you can nip them in the bud. It also encourages your children to talk about what they are feeling, questions they have, and situations that are creating conflict for them.

**Related Link:** [Solo Parenting: Reconsidering Your Ex](#)

Don't sit down and say, "Let's talk." Instead, find a comfortable time and place where conversation can flow naturally and easily. Then, bring up related subjects in a casual way. Watching television or movies at home can often be a catalyst for valuable conversation. Driving in the car together is another great time for discussion, questions, and sharing feelings.

Consider Bruce Willis and Demi Moore. Despite being divorced for over a decade, they're often seen at red carpet events with their three daughters, Rumer, Scout, and Tallulah. By maintaining a friendly connection with each other, these exes ensure that they both have a positive relationship with their kids and that their family unit stays intact.

Here are some tips that can help you ease into more productive communication with your kids.

– Asking *why* can be intimidating and close off your conversation. Instead ask *what happened* questions, which keep the dialogue open. Then, move into talking about *feelings* which provide insights into what's *really* going on with your child. Validate their right to their feelings, even if you're uncomfortable hearing about them. When they feel safe in expressing their emotions, you'll get real clues as to how your divorce is affecting them – and whether there are changes taking place worthy of your special attention.

– Be patient. Don't react or respond until you get the full message. Sometimes, it takes some meandering for your child to reach the crucial point of what they want to say. Don't coax – or shut them off too soon!

– Remember that preaching, moralizing, or “parenting” comments can put up barriers to clear communication. Listening is your most valuable skill and tool. Paraphrase back what you're hearing to make sure you're getting it right. “So you were annoyed at dad for forgetting to call you last night” is far different from saying “I don't blame you for being angry at dad. He's so undependable.”

– Watch your judgments and put-downs, even with upsetting information. Don't belittle your children, call them names, or insult their behaviors. Talk *to* them – not *at* them. The difference is felt as respect. Be careful never to put down or disrespect your child's other parent in your conversations...as tempting as that may be at times. Keep your kids out of the divorce drama as much as possible. That's when real emotional damage is done.

**Related Link:** [How to Cooperatively Co-Parent After Separation or Divorce](#)

– Acknowledge your children for coming to you or sharing with you. Praise their braveness. If you were at fault, apologize honestly and discuss how you can make changes for the future.

Sometimes, post-divorce parent-child communication can be a very slow process as you rebuild trust and a sense of security.

– Show that you accept and love them – even when their behaviors are not acceptable. Help them come up with some acceptable solutions they can understand and feel good about. Support and positive role modeling go a long way toward influencing your children in the right direction.

Put yourself in your child's place, and you will likely make wiser decisions when it comes to talking about sensitive areas in their life. Afraid to talk about touchy subjects? Get some help from a counselor. Good parents know it's essential to talk to your children and be there for them when they need you – especially when they're reluctant to start the conversation. Don't let them down!


*For more information on Hope After Divorce, click [here](#).*

*Rosalind Sedacca, CCT is a Divorce and Parenting Coach and author of the ebook, [How Do I Tell the Kids about the Divorce? A Create-a-Storybook Guide to Preparing Your Children – with Love!](#) Acclaimed by divorce professionals, the book provides fill-in-the-blank templates that guide parents in creating a family storybook with personal photographs as an ideal way to break the news. Rosalind is a contributing expert at [HopeAfterDivorce.org](#), [DivorceSupportCenter.com](#), [FamilyShare.com](#), and [CupidsPulse.com](#). For her free ebook [on Post-Divorce Parenting: Success Strategies for Getting It Right!](#), her free ezine, articles, coaching services, and other valuable resources, visit Rosalind's [site](#).*

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# Kim Kardashian's Divorce: A Reminder About Relationship Mistakes to Avoid



 By Rosalind Sedacca, CCT

Sadly, celebrity divorces make all the headlines for all the wrong reasons. They showcase the most unconscious behavior, especially when it comes to relationships. Kim Kardashian's marriage going off track after such a short time is just one more example.

**Related Link:** [Signs that Kim and Kris were Doomed](#)

It appears Kim spent more time working out her wedding details than on determining whether this was a good match from the start. Unfortunately, celebrities are not alone in making this common mistake. Too many couples think no further than the honeymoon plans when contemplating marriage. They have no idea about the complexity behind real relationship issues and the maturity it takes to create a successful long-term outcome.

Divorced couples do, however. They learn through hindsight about the challenges two people face when living together week after week and month after month in today's stress-filled world. It takes awareness, flexibility, great communication skills and the ability to understand your partner's perspective to make a relationship work – and that's just for routine life experiences. Throw in accidents, sickness, job loss and other major stressors, not to mention the complexities that come with having children, and it's easy to understand why so many marriages fail and too often end in

divorce.

If you're divorced and looking to find a healthier, happier relationship ahead, or if you're marrying for the first time and want to avoid relationship disasters, here are some tips worth serious consideration:

**Related Link:** [How to Size Someone Up For The Long Run](#)

– **Know your partner well – during the good times and the bad.** It's after you face disagreements or nurse your partner through an illness that you find out with whom you are really contemplating spending the rest of your life. If what you discover makes you uncomfortable, have some serious conversations – or move on before making any further commitments.

– **Don't expect to be "completed," "saved" or "fixed."** No one can fill the void in your inner self. You're setting your partner up for failure if you expect them to fix your problems and love you through your unresolved issues. Do the inner work on yourself first, perhaps with the support of a therapist. Then seek out another soul who has done the same to partner with you.

– **Be hooked on more than just romance.** Happily married couples will tell you that you have to be more than great bed-mates to make a real relationship work. Look for common values, goals, beliefs and interests. Opposites may attract in the short-term, but you want a marriage based on respect and sharing a future together. If your core values and interests are not aligned, you're facing a tough road ahead.

– **Be your authentic self – and don't change for a partner's approval.** You can't fake your way through a marriage. If you hate sports, the internet or pets, state it up front and find a mate who loves you knowing this reality. It's unfair to hide your true self from your partner, and it's a disservice to yourself pretending to be who you are not.

Honor who you are and look for a partner with high self-esteem who loves themselves as well. That's a formula for lasting relationship success!

As Kim Kardashian discovered, money won't buy you a happy marriage. You can't use sensuality as a substitute for good sense. Relationships don't have storybook endings. They require constant attention, the ability to sacrifice and compromise at times, and a heavy dose of respect for the person you brought into your life.

Before setting out in the relationship world, work on your inner demons, let go of the baggage from previous relationships, and take your time in getting to know the special partner you are choosing. There's no magic wand that will make your relationship succeed, but these guidelines will set you on a course that will circumvent a lot of pot holes along the road to happily ever after.

*Rosalind Sedacca, CCT is a divorce and relationship coach. She is founder of the Child-Centered Divorce Network for parents and author of the internationally acclaimed ebook: How Do I Tell the Kids About the Divorce? A Create-a-Storybook Guide to Preparing Your Children – with Love! She is also co-author of the new book: 99 Things Women Wish They Knew Before Dating After 40, 50 & Yes, 60! Her free divorce and parenting tip sheet and coaching programs are available at [www.childcentereddivorce.com](http://www.childcentereddivorce.com). Rosalind's free dating tip sheet and relationships courses can be found at [www.womendatingafter40.com](http://www.womendatingafter40.com).*

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# Dating Tips for Renee Zellweger and Other Singles Over 40



 By Rosalind Sedacca, CCT

The pain of dating and breaking up isn't just reserved for the young. Singles dating in mid-life and beyond face the same heartbreak, confusion and anxieties as those in their 20's and 30's. These challenges are compounded by the insecurities that frequently come with age, especially for women: Am I still desirable? ... Am I still attractive? ... Will I ever find another partner?

Celebrity couples are no exception. After 24 years of marriage, Tony Danza, age 59, filed for divorce from his 52-year old wife, Tracy Robinson. Jennifer Aniston, who has been in the headlines with several unsuccessful relationships over the past decade, is now telling reporters that she's happily single.

Recently, celebrity couple Renee Zellweger and Bradley Cooper, considered one of Hollywood's top power couples, broke up after dating for two years. When asked during an interview about the nature of their relationship, Cooper mentioned that marriage was not in the picture. Chances are that Zellweger thought she was in a different relationship – one with a more committed and long-term outcome. It appears both partners were not “on the same page.”

This is one of the most common deal-breakers for long-term relationships. Often, couples get together and make assumptions that the other person shares their goals and

intentions. The problem is that they don't discuss these options and spell them out clearly. If you're not on the same page when it comes to monogamy, time spent together, decisions about raising children, as well as other values and cultural beliefs, you set yourself up for disappointment and inevitable conflict.

**Some other success tips for over 40 singles entering a new relationship include:**

**1. Be aware of unresolved baggage:** Emotional scars and wounds from your past can easily sabotage any new relationship. Take the time to identify unresolved feelings of anger, hurt, guilt and disappointment from the past and accept these feelings as lessons learned. It then becomes easier to move on.

**2. Avoid "fairy-tale" thinking:** It's not your partner's job to make you happy. It's your responsibility to love and value yourself when you enter a relationship. Dependency and neediness are not attractive qualities. It is also an illusion to assume any one person can meet all your needs or desires.

**3. Start with friendship first:** This level of comfort translates into a solid foundation for love to blossom and intimacy to develop. Be friends first before you open the door to the physical and emotional closeness that is so essential to a solid partnership.

**4. Be sure your expectations are realistic:** Are your demands about weight, age, height, financial success and other factors limiting your ability to find the right partner? Being flexible, objective and fair prevents us from setting ourselves up for the pain and disappointment of unrealistic expectations.

**5. Communicate effectively by encouraging open, honest dialogue:** In addition to your words, be attuned to your partner's nonverbal cues and body language. Also, be aware of

your own cues that can trigger messages and unconscious signals to your partner.

*Rosalind Sedacca, CCT, is the co-author of the new book, 99 Things Women Wish They Knew Before Dating After 40, 50 & Yes, 60! Visit [www.womendatingafter40.com](http://www.womendatingafter40.com) to receive a complimentary Tip Sheet, along with a Tip of the Week which spans every facet of dating success – from preparing for your first date to determining whether your partner is a “keeper.”*