



# LEGALLY *Speaking*

by Stephanie Bandoske

**Getting divorced is often a difficult task.** Not only can it be emotionally painful, but most people live their lives with their finances and property so intermingled it may seem impossible to divide things up. However, with a little patience and planning, you can develop a plan to make it simpler.

First, make a spreadsheet or even a simple list of all of your assets and debts. Important items to note are account numbers, names of creditors, and balances owed. You will need the vehicle identification numbers for vehicles, and if you have the legal description for any homes or land that you own, gather those as well.

Request a copy of your credit report to make sure you have identified all the debts that are in your name. There are several online companies that offer a free credit report or you can request a copy from the San Antonio Retail Merchants Association. This is also a good time to make sure your credit report is accurate.

You should also consult with a financial advisor and tax professional. Find out what tax consequences may happen when dividing your marital estate. What is more beneficial to you short and long-term? Is there a way to reduce the tax consequences of how different financial and retirement accounts are divided? If you don't already have a financial advisor you trust, most banks offer a free or low-cost consultation with a financial advisor who can at least get you considering ideas to help you.

Next, start thinking about your long-term budget. Will you be paying or receiving child support? Will you be paying or receiving spousal maintenance or contractual alimony? Do you have enough income to support yourself and your children? If not, do you need to look into job skill training or refresher courses?

Finally, take a deep breath and know that you will get through the divorce process. Lean on family and friends to help you, and don't be afraid to seek the assistance of a family therapist to address your emotional needs. You will likely have a range of emo-

tions from relief to anger and even rage and depression. All of these emotions are normal and expected. Be kind to yourself and with a little time, know you can get through the divorce process and be happy once again.

EXPERIENCED. AGGRESSIVE. COMPASSIONATE  
**San Antonio Divorce Lawyers**

ASHLEY BUTLER      STEPHANIE BANDOSKE\*      RACHEL REUTER\*

SHAVANO PARK RESIDENT

**(210) 299-4777**

[WWW.SADIVORCEATTORNEY.COM](http://WWW.SADIVORCEATTORNEY.COM)

BANDOSKE BUTLER REUTER, PLLC.  
 500 LEXINGTON SAN ANTONIO, TX 78215

\*Board Certified in Family Law by the Texas Board of Legal Specialization