

DIVORCE HAPPENS

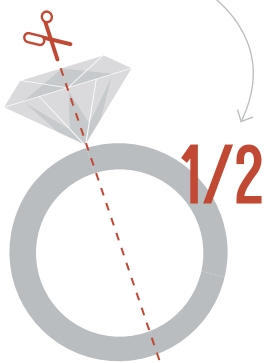
THE UNPLANNED EXPENSES OF MARRIAGE

It may not be a cheery event, but divorces happen – a lot. While weddings are eagerly anticipated, no one thinks to budget for a divorce. The median age of marriage in the U.S. is 29 for men and 27 for women, according to the U.S. Census Bureau. By age 40, however, 18% of men and 23% of women have been divorced, which means it might be a good idea to see how you can save some cash if the unhappy event happens.

\$15,000

AVG. TOTAL DIVORCE COSTS

THE GOOD NEWS? IT'S ONLY HALF AS MUCH AS THE AVERAGE WEDDING (\$30,000, ACCORDING TO THE KNOT).



AN UNCONTESTED DIVORCE IS THE QUICKEST AND MOST INEXPENSIVE DIVORCE.

Both parties agree to the terms and don't need help negotiating child custody, real estate, or alimony. In fact, these divorces can be do-it-yourself, and you only shoulder the small paper-serving costs and filing fee (from \$52 to \$409, depending on the state).



IF YOU NEED HELP REACHING A SETTLEMENT, HOWEVER, THERE ARE MORE EXPENSIVE DIVORCE OPTIONS:



DIVORCE OPTIONS

\$\$\$ MINIMUM COSTS



\$25,000

COURT PROCEEDING (TWO-DAY MINIMUM)

Make it quick: Dragging out a case means paying for more labor hours for your attorney. Play fair to expedite the process.



\$5,000

MEDIATION

If an amicable negotiation isn't an option, use a mediator to reach a settlement and still avoid court fees.



OTHER COSTS



divorce filing fee (varies with state)



paper-serving costs (varies by certified mail or personal service)



fees of an early neutral evaluation, in which the parties study the issues with a professional before launching into negotiations



parent education classes



Remember: Negotiations involving child custody, real estate, and businesses always add to the bill.



And don't forget moving costs!



\$5,000

FORMAL ARBITRATION

Still can't reach an agreement but want to skip court fees? An arbitrator can make the decisions for you, and both parties are legally bound to the ruling.



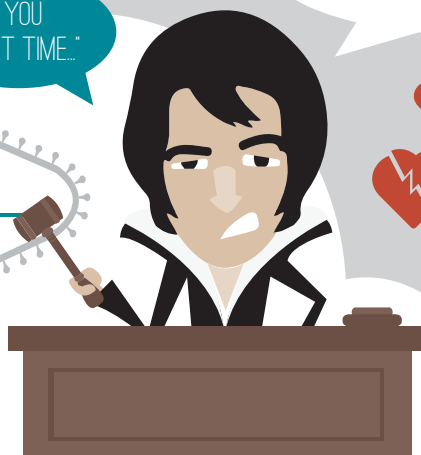
\$3,000

COLLABORATIVE LAW NEGOTIATIONS

For amicable disputes, choose a collaborative divorce, which guides couples to intelligent decisions with few lawyers and no litigation.

TIPS FROM THE KING
"YOU'LL THANK ME VERY MUCH."

"SEE YOU NEXT TIME."



• Protect yourself early: Sign a prenuptial agreement to skip the expense and negotiating later.

• Most attorneys charge by the hour; communicate via email, since reviewing an email takes less time than a meeting or phone conversation.

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RESEARCH & WRITING: Missy Lacock
DESIGN & LAYOUT: Hali Kaelin

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