



You may have been recently Widowed or be in the midst of a horrible divorce. Fear of what you don't know suddenly becomes your constant companion.

There are points in life where everything changes. You suddenly have responsibility for issues you never had to deal with and no idea where to turn. The basic caveat is to make no quick decisions! There is very rarely a need to do something immediately. This gives you time to slow the process down and to resist possible requests that are not in your best interest. You must get the information you need to be in control of your financial life.

I have experienced the death of a spouse personally and have worked with the widowed and divorced for over twenty five years. There needs to be time to deal with the pain and it will seem that life stands still.

Spend the time to find the help you need. Look hard at anyone that urges you to do something NOW. Actions taken in haste are very often not in Your best interest. Be very careful of friends and family that suddenly need help. Simply explain it is much too soon to make any decisions.

You probably need help, a trusted advisor. This can be the most daunting task of the process. It is our practice to invite you in for a 30-45 minute meeting. Bring your concerns, ask your questions. We will tell you if there is a fit only if we believe we can help.

Go home and think about it, we will not ask for your business at the initial meeting, nor will you be able to hire us at this time. Then, after you have considered your options, call to schedule your first working meeting. I don't know of a less stressful, less threatening way of getting together.

[Why your advisor should be a CFP](#)

10 Essential things to do in a divorce:

<http://www.advisorone.com/2012/06/27/top-10-critical-financial-tips-during-divorce>