

## I'm a Stay at Home Mom. Should I Get a Job Before the Divorce? By Nancy M. Perry

If it looks like divorce is inevitable and you've been a stay at home mom, you will have to do a great deal of planning to support yourself in your post-divorce life.

### Planning before the Divorce:

First, look at your skills. If you have a college degree or some kind of training, you can focus on getting those skills up to date and ready for the job market. If you don't have skills, now is the time to start working on acquiring them, and the sooner the better. Look to see if there is a local career counselor who specializes in counseling women re-entering the job market.

It's best to go ahead and get a job and start working before the divorce is final. For one thing, it will build up your confidence and show you that you can make it on your own. Another reason is that you will need credit and a work history for a mortgage, apartment, or credit cards. It's a good idea to have a work history of earning your own money, even if it's just a short time such as three to six months.

### Planning During the Divorce:

While the divorce is pending and depending on the state in which you live, you may be able to receive alimony after the divorce. That alimony could be for a couple years or for several years. You may also want to consider negotiating your divorce settlement to receive cash up front rather than a later payment such as retirement. This can give you a financial cushion to help you get on your feet.

Alimony and child support are good to have, but you can't rely solely on that money. If your ex-spouse dies, that could hurt you financially. You may or may not be able to get money from his estate. One way around that is to require your ex-spouse to maintain a life insurance policy on his life to insure that you will receive the alimony and/or child support. Bottom line is it's always best to rely on yourself as much as possible to make it in a post-divorce life.

Child support helps, but don't rely on it as your main source of income. Many women are surprised when they find out what a small amount child support is. Child support doesn't pay for all your children's expenses. If you can negotiate for your ex to pay all or part of your children's expenses such as sports, camps, and school activities, that can help a great deal.

Finally, before your divorce is final, sit down and figure out your post-divorce cash flow and expenses. Plan a budget and make sure you can live within it. Your standard of living will most likely be greatly reduced, so you'll need to take that into consideration. It can be frightening at first, but with the help of your friends and family, you can make it. You may even surprise yourself at how strong you really are!