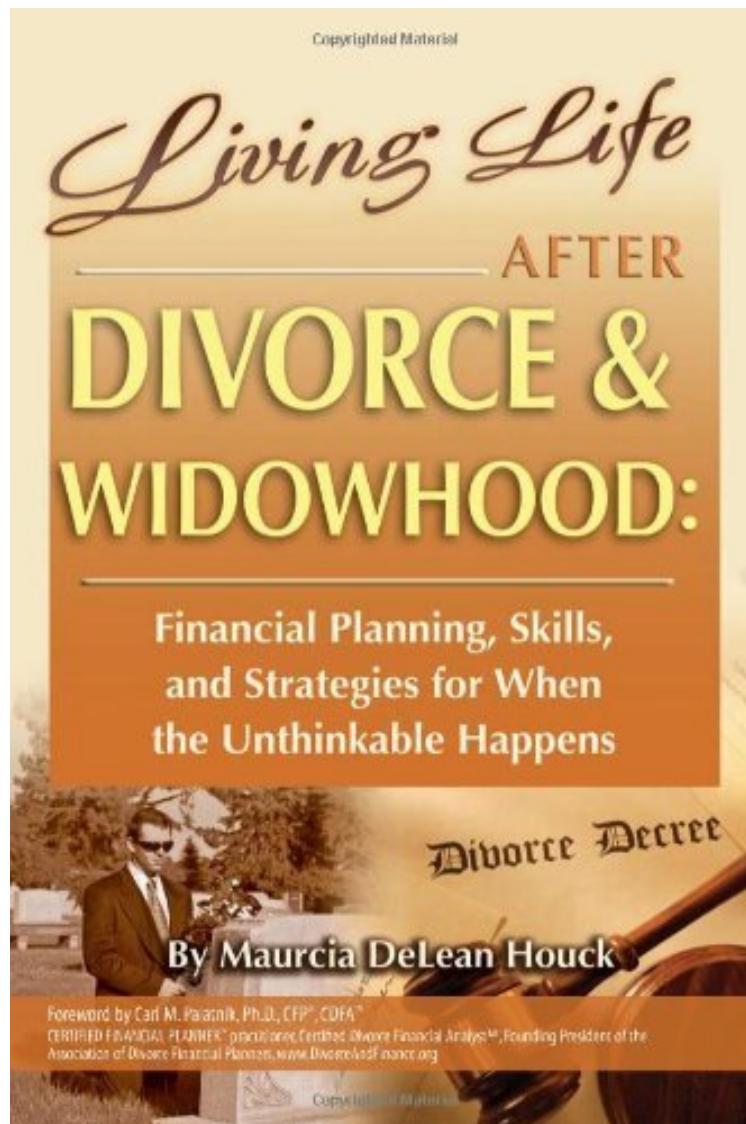


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Living Life After Divorce Widowhood: Financial Planning, Skills, and Strategies for When the Unthinkable Happens

Maurcia DeLean Houck

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Maurcia DeLean Houck : Living Life After Divorce Widowhood: Financial Planning, Skills, and Strategies for When the Unthinkable Happens before purchasing it in order to gage whether or not it would be worth my time, and all praised Living Life After Divorce Widowhood: Financial Planning, Skills, and Strategies for When the Unthinkable Happens:

4 of 4 people found the following review helpful. Tons of InformationBy Accent On Interpreting"Living Life After

"Divorce Widowhood" was a very informative guide to preparing for a divorce and dealing with the financial fallout of an unexpected spousal death. I was impressed with the book's simple layout. The categories are arranged in a logical format, which would be easy to navigate for someone who may be dealing with emotional distress. One of the things I was most impressed with was the exhaustive lists included with the financial advice. There are lists of the official documents and legal terms that usually apply in case of death or divorce, but there are also lists that people don't tend to think about like who to call in case of a death, or how to talk to a child about a parent's death. I think that a person dealing with the grief of a death or even a divorce would be able to thumb through this book and quickly find the relevant information they need. The only complaint I have about the book is that there are some aspects of divorce and spousal death that don't mix, and there is a difference between expected spousal death and unexpected spousal death. Since all of these differences are covered in the book, there are entire sections that will not apply to everyone who buys the book. The tone of the book walked a fine line between compassion and honesty. The author reminds the reader in a firm but gentle way that financial matters are important and business must be handled, even in one of the most difficult emotional times of a person's life.

1 of 1 people found the following review helpful. part how-to guide and part self-help book
By Jules W. "Living Life after Divorce and Widowhood" is part how-to guide and part self-help book, with practical advice about finances and legal issue interlaced with comforting tips on more emotional aspects. Houck writes matter-of-factly, often using lists that help large amounts of information become quick to read and simple to understand. Some examples are "The Top Nine Financial Mistakes People Make during a Divorce," "Five Simple Steps to Setting Up Your First Budget," and "Top 11 Money Saving Tips Everyone Should Use." Houck goes in to detail about finding a lawyer and includes the specifics of determining benefits and other financial issues that can be confusing. The most amazing thing about this book is that the information in it goes far beyond just being widowed or getting a divorce. The last chapters are where the self-help aspect comes in strong, with words of encouragement and advice that an accountant or lawyer probably could not provide. Houck outlines how to feel like a family again, what steps to take in order to get back in to the job market, and how to find your confidence. The only down side to the book is that it really is two books in one: one about divorce and one about widowhood. Obviously, there are parts in this book that do not apply to people that are divorced and not widowed, and vice versa. If they were written separately, perhaps more attention and detail could have been given to each scenario, without any extra information to skip over. When it comes to divorce and widowhood, the amount of planning, organization, paper work, money spent, and legal issues are seemingly endless, and it is so easy to become overwhelmed. This book helps prevent that by having so much important information in one well-organized guide.

1 of 1 people found the following review helpful. Wonderful Resource for Those Navigating Life after Divorce or Husband's Death
By Janet Clark
Living Life After Divorce Widowhood: Financial Planning, Skills, and Strategies for When the Unthinkable Happens by Maurcia DeLean Houck is an extremely practical handbook for women facing the loss of their spouse. The book's focus is on finances, although it does touch on the emotional aspect of coping with divorce or widowhood as well. Houck plainly explains the financial changes a woman will experience in these situations, and how she can best meet the challenges. The book takes the reader through the stages she will encounter: the period just prior to the divorce or death of the spouse; getting her financial house in order; and finally, moving on with life. To have this resource as you try to cope with the initial stages would be invaluable. Houck lists the paperwork a widow will need to gather in order to collect her husband's life insurance, explains retirement accounts and helps her discover how to access them, and virtually walks the widow through each decision she will need to make at this difficult time. She does the same for those facing divorce, encouraging them to make wise financial decisions even before setting the wheels in motion, such as starting a separate bank account and gathering financial papers including bank account statements, investment reports, loans, deeds, property titles and tax forms. The financial information in this book would be useful to anyone. From saving for children's college expenses to the tax issues surrounding divorce and widowhood, the author covers every base. Houck does an excellent job of explaining investment strategies, credit issues, types of loans, and budgeting. Her strategies for saving money range from the fairly obvious -- don't got out to eat as much -- to more ingenious ideas, such as using the services of dentists-in-training and gyms that allow you to pay month-by-month. This is a wonderful resource for anyone, especially those who are navigating the changes in their life after the loss of a spouse.

The massive change in your life after a spouse leaves can be overwhelming, both emotionally and financially. With a divorce rate holding steady at 36 percent per capita, according to the National Center for Health Statistics, and the wide range of individuals stricken by their spouse's early death, the dilemma of having to handle your own finances and relearn the single lifestyle can be a heavy blow. With this book, you will learn not only how to pick up the pieces and once again live alone, but how to successfully organize your finances, run your life, and keep yourself afloat. The first step in rebuilding and returning to the lifestyle you have not lived in years is to analyze how you saved and ran your finances during marriage. You will learn how to sort through your existing finances and how to redefine what kind of financial risk you present whether you are a saver or a spender, and how you can use this knowledge. You will learn when, and if, you should seek professional help in outlining your financial options and putting everything in order and how to do so. Every situation in which you find yourself alone again will affect your finances differently and

so, a chapter has been provided that details how each different form of divorce and the death of a spouse directly affects you and your financial standing. You will learn how to reassess your assets and liabilities and what will have carried over from your spouse. The process of assessing your finances and looking at cash flow statements will be provided alongside a detailed walkthrough of the process involved in deciding how your future finances will be managed. The complex process of filing and filling out the necessary paperwork will be broken down into easy steps for every situation you might find yourself in, including the reallocation of powers of attorney, wills, and insurance coverage. You will learn how to reassess your career and how to restart your savings successfully, regardless of what happened. The reduction of debt and the management of existing investments are discussed in depth along with the detailed interviews and professional opinions of financial and legal experts in the field who provide tips and strategies for anyone trying to rebuild when single again. Finally, you will be shown how your restructuring can and will affect your children and why you should start planning as quickly as possible for their needs. If you have recently gone through a divorce or suffered the loss of your spouse, it can be a rough experience trying to rebuild your life, but this book will help you through the most meticulous and nerve wracking aspects step-by-step.

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