

"Divorce: Think Financially, Not Emotionally® is a wonderful guide for women seeking to secure their financial future."

—Laura A. Wasser, Divorce Attorney to the Stars

DIVORCE

Think Financially, Not Emotionally®

Volume I



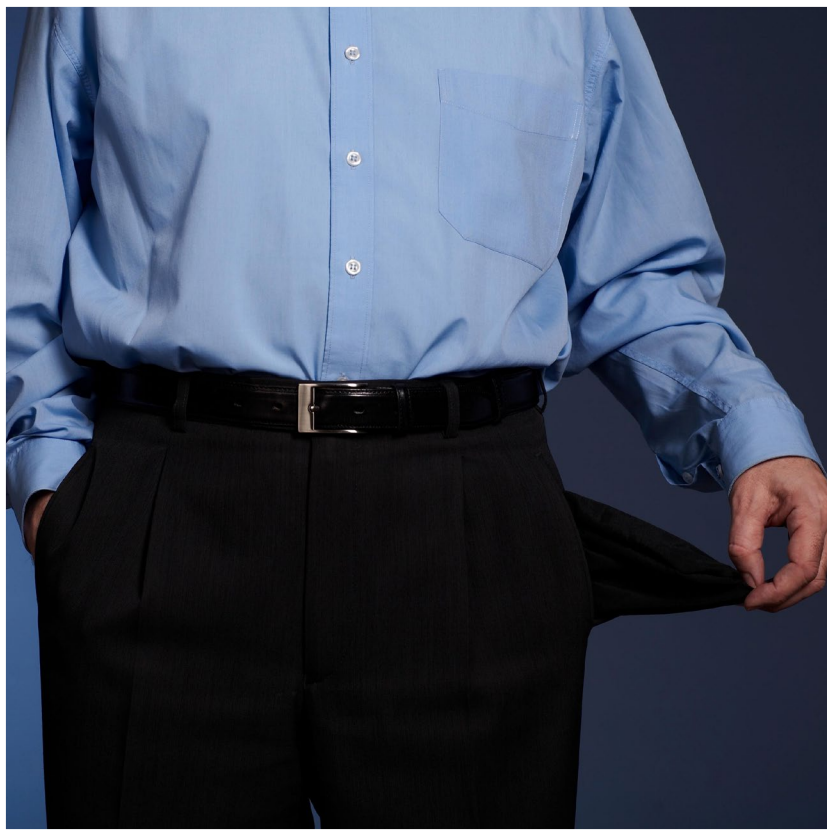
**WHAT WOMEN NEED TO KNOW ABOUT SECURING THEIR
FINANCIAL FUTURE BEFORE, DURING, AND AFTER DIVORCE**

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#1 BESTSELLING AUTHOR FOR DIVORCE

CHAPTER 19

EIGHT UNDERHANDED TACTICS HUSBANDS USE DURING DIVORCE



No woman likes to think her husband has dirty tricks up his sleeve. But pretending husbands never lie or cheat during divorce doesn't do anyone any good, either.

Divorcing women need to understand the full range of tactics some husbands use, and they need to be proactive, not reactive, as they work to secure the best possible divorce settlement.

Don't get me wrong. Not all divorces are bitter battles. Some are relatively amicable, and most of them are settled outside the courts. However, I've seen quite a few underhanded financial and legal tactics employed by husbands or their divorce teams. Here are the top eight:

1. **“Conflict out” all the top divorce lawyers.** By “conflicting out” certain attorneys, your husband can make it difficult for you to hire the lawyer that's best for you. Here's how this tactic works:

Your husband makes appointments with all the top lawyers in your area. Then, he meets with each one—but only for a short time. All he needs to do during those meetings is share enough information to create an attorney-client relationship. Once he does, that particular attorney will be prohibited from representing you.

Of course, your husband doesn't actually have to hire any of these attorneys. The entire goal with this tactic is to “conflict out” attorneys so they cannot be hired by you.

The lesson here is simple. *Don't procrastinate when hiring a divorce attorney.* If you do, you could miss out on the opportunity to retain a great lawyer.

2. Stall and delay. By repeatedly rescheduling court hearings and/or filing excessive motions and requests for evidence, your husband can drive up your legal costs and stretch out the time during which you must cover living expenses. In these cases, he's hoping you'll run out of money and be forced to agree to his settlement offer, which is often extremely unfavorable to you.

3. Exert pressure to proceed too quickly. If your husband wants you to agree to a “quick” settlement, he may have something to hide. For instance, very early in the process, his attorney may send over a settlement proposal for you to review and counter. Usually, this means he just wants to get the divorce over and done with quickly, and he wants

you to settle for what appears to be a reasonable offer. The problem is that in many cases, you will not receive all the discovery documents requested, so you won't have complete knowledge about key financial matters, such as marital assets, income sources, expenses, what you owe, and what is owed to you.

Rushing to get a settlement is especially sneaky if your husband has been busy [hiding assets and/or income](#), and now he is trying to get you to agree to a 50-50 split of only a portion of your total assets!

4. Deny access to financial resources. Unfortunately, many married women do not take a hands-on approach to the family finances. During a divorce, your husband may use your lack of knowledge to his advantage. He can cut off your credit cards, move funds out of family accounts, ensure that only he can access family funds, etc. Actions like these can leave you without the money necessary to buy groceries, much less hire the right divorce team—while he hires an excellent team to represent him.

This is especially problematic for [abused women](#) who live in constant fear of harm to themselves and/or their children.

5. Hide assets. As I discuss extensively in the next chapter ([see chapter 20](#)), hiding assets during a divorce is sneaky, unethical, and illegal—but it happens much more frequently than most women realize.

6. Fail to pay court-ordered support or refuse to relinquish assets. If your husband doesn't follow court orders, he's breaking the law. But trying to extract the promised payments from him can come at considerable legal cost long after the divorce is over. In addition to the expense, all this financial and legal wrangling is terribly time-consuming. Some women have to take time off from work to deal with these issues, and that can put their jobs in jeopardy. Sadly, many family courts do a poor job enforcing such orders, even when a woman follows its requirements to the letter; additionally, deception on the part of an ex-husband can be difficult to decipher or prove, even for a well-meaning judge.

7. Falsely claim their wives are abusers. This ploy is just as ugly as it sounds. Some [men are upending domestic violence laws](#) so that their wives (who are the true victims) are arrested, prosecuted, and even sentenced as abusers. Unfortunately, these scams undermine sound public policy and create confusion that, paradoxically, ends up protecting abusers.

8. Use fraud or coercion to obtain credit using their wives' names. The abuser in a violent relationship may secretly open credit card accounts in the victim's name, trick the victim into relinquishing her rights to certain marital assets, coerce the victim into signing financial documents, and/or use any one of a number of other despicable tricks. As a

result, the victims of [coerced debt](#) often are left with the devastating consequences of negative credit. They have difficulty opening credit card accounts, obtaining loans, renting, even finding a job—not to mention the time and expense required for credit repair.



Reminder: Keep your eyes open, and try to remain proactive, not reactive. During the divorce, you'll need to [Think Financially, Not Emotionally](#)[®] so you can keep your finances intact while planning for a secure financial future.



Hot Tip: Because there are so many different dirty tricks, I recommend that women maintain an emergency fund in a separate bank account, even if divorce has never entered their minds. If you are contemplating divorce, make sure you [start organizing your personal finances and important documents](#) under the guidance of a qualified [divorce financial advisor](#).



Legal Matters: Let me reiterate: *Don't procrastinate when hiring a divorce attorney.* Your attorney is a key player on your divorce team and will help you plot a course towards a successful divorce settlement agreement.