

PROTECT YOURSELF FROM FINANCIAL ABUSE WITH ATTORNEY LISA ZEIDERMAN

Hi. This is Natalie Hoffman of FlyingFreeNow.com, and you're listening to the Flying Free Podcast, a support resource for women of faith looking for hope and healing from hidden emotional and spiritual abuse.

NATALIE: Welcome to Episode 172 of the Flying Free Podcast. I'm actually very excited about our guest today. We are going to be hearing from Lisa Zeiderman. I probably should have asked you before — did I pronounce that correctly?

LISA: That's correct.

NATALIE: Lisa's the managing partner at Miller Zeiderman, a law firm based in New York. She is a matrimonial and family law attorney, and she is also a certified divorce financial analyst. What a great combo, I think.

LISA: Thank you. Yeah, it works together.

NATALIE: Yeah, it really does. She has a very long list of credentials, including awards and experience on panels and boards and all the things, and I'm going to include all of that in the show notes if you want to find out more information about her. But I really want to dive into our conversation today which is about financial abuse, and I think it's really relevant to this audience. Thank you for coming and being willing to share your expertise with us.

LISA: Thanks so much, Natalie. I'm really excited to be here, so let's dive in. It's a great topic.

NATALIE: Tell us about financial abuse. What is it, and what are the signs that people can look for to know if they're being abused or if a loved one is being abused in this way?

LISA: So we see in our practice various types of abuse, including physical abuse, emotional abuse—and more and more, I am seeing financial abuse. It is essentially the power and control that someone yields over someone else due to the fact that that other person doesn't have control of the money, doesn't have control of the finances, doesn't even necessarily have control of the financial information. So it's not just a situation where there's not enough money, and it's not just that someone isn't getting their fair share of money. It's literally that they have no knowledge or information to

make their own budget, to figure out whether something should be spent or should not be spent, where the actual investments or finances are located, what money is being spent on. They are essentially shut out.

And you know, there are now all of these shows, these television shows, which I'm sure you've seen — "Maid," for example, one of the shows that's on — where you can literally see a woman who has been abused not just physically and emotionally, but financially, and it is just heart-wrenching to see what she has to go through to make enough money to pay for food and shelter for herself and her child. The other one that is now very popular I think is "Bad Vegan," which I just finished watching, and another show where money is being given by the woman, and I mean, I think into the millions of dollars, to her husband, but she has no knowledge of where the money is going, what it's being used for, and she is literally being taken advantage of financially. This is a more common, I think, than not type of abuse, and there are lots of signs for it.

NATALIE: Okay, so what can people do... I mean, if you're in a situation where you're married to someone and they're withholding information and they're withholding money and all the things, what can you do? Other than getting divorced, what can people do, even to begin to unravel all of this?

LISA: One thing that people tell me that they do is that they often see a marriage counselor. And they try to work out these issues within marriage counseling so they don't feel as alone, and they also have the support of somebody else in the room so that if there is a situation of physical abuse or emotional abuse, that they have some sort of support system when they're asking these questions about the finances. So marriage counseling could be one alternative.

Another alternative is to reach out to maybe a family member who is both trusted by you and your spouse who could maybe intercede and have a sit-down type of situation. But frankly, if somebody is intent on being in control and abusing someone else financially, I'm not really sure that any of those methods are going to work. And you may be up to the point where it's time to think about how you're going to make your exit, how you're going to get your divorce, and what is next, because not being in control of your finances is really not okay, and certainly being abused financially is not okay.

NATALIE: I've got a lot of specific questions that people in my program... I invited them to ask you questions, so we're going to get to some of those more specific things. I'm actually kind of excited about that. But I'm wondering just overall in general, for someone who's listening who's maybe married and thinking... I mean, the thought of

divorcing, especially if you've been married for two or three decades and you've been living under this kind of oppression... You maybe don't even know how to manage money at all, because it's not been something that you've been allowed to participate in. The idea of divorce sounds so overwhelming, and yet I agree with you. I think legal divorce is really the only way, if you have someone who is very intent on abusing you in this way, to protect yourself and your future assets. If they're thinking about divorce, though, I know a lot of them are thinking, "Even if I get a divorce, how am I going to survive financially?" What is the hope that they have as far as having a nest egg or actually finding hidden assets they may not know about?

LISA: Okay, so I'm going to do this as a two-part answer first of all, because I want to go back to something I said earlier. I gave two examples of ways for people to deal with this particular issue. Another way is that there are some nonprofits out there that actually help people deal with this financial abuse. And in fact, I'm on the board of an organization known as Savvy Ladies, which actually is a non-for-profit and provides a free one-on-one help line for women who are going through a situation like this or need professional advice, and they will help women if they call in. So that's something that's important, and I think that your listeners might benefit from that.

The second piece of it is that right now if they're in that situation, they're not really in a good situation, and so you're right: It may take time, number one, to unwind that situation, which means that they really need good lawyers. And they are going to have to go through what we call a "discovery process" of understanding what the finances are. Look, I have women who come to me sometimes and there is a lot of money out there, but they've never seen a tax return, although sometimes it's been signed for them. They have no idea what's in any of the accounts. There is enough and sufficient funds not to have to worry probably for the rest of their lives, but they don't have any access to it because it's only in their husband's name. And this goes in both directions. Sometimes it happens that it's only in the wife's name, right? So it's gender neutral in the sense of financial abuse, but it happens a lot to women. And they have no control.

One thing that the divorce process gives them is control and a roadmap. They may not like, for example, how much alimony they're going to receive or how much child support they're going to receive or what some of the outcomes are going to be or how the assets are divided. But what they will have is control at the end of what their finances are. They are in charge of their finances at that point, and so from my point of view, I think that no matter what the outcome, being in control, knowing that you create your own financial roadmap, essentially (and that's a word that Savvy Women actually uses, okay, to empower women financially, is the financial roadmap), knowing that you can do that and that you have the power and the strength to stand in your

truth and do that is really important. And so for those women who say “No, I don’t know what’s out there, I don’t know what it’s going to be like,” right now you’re in a situation where you don’t know what’s out there and you don’t know what it’s going to be like, and you have zero control if you’re being financially abused.

NATALIE: That’s correct. That’s good. Okay, are you ready to answer some really specific questions?

LISA: Definitely.

NATALIE: Okay, here’s one: “My husband racked up \$60,000 in credit card debt wining-and-dining me. I had no clue he was doing this. The cards are solely in his name. Will I incur debt if we divorce?”

LISA: The answer is yes. First of all, this is a person, a spouse, who actually participated in the wining-and-dining, right? And again, this goes back to creating your own financial roadmap, right, but this person was enjoying, I assume, to some degree, the wining-and-dining. A bill comes at the end of the meal. One has to think, “Well, how is this going to be paid?” And maybe that question was asked and they were told, “Don’t worry about it,” but the problem with the “Don’t worry about it,” is that you do have to worry about it because it’s called “marital debt,” and marital debt is often split 50/50.

Now if your spouse instead was wining-and-dining a girlfriend or a boyfriend or whatever it is, that would be a different situation, and that’s called “wasteful dissipation of assets,” and that would be something that would not likely be that person’s responsibility, because that was done for the other person’s pure pleasure as opposed to both of the people together.

NATALIE: Okay, that’s good to know. So if a husband, for example (it’s women in my program, so we’ll just speak to that), was going out and spending a lot of money on his own vacations or toys like boats and motorcycles and things like that, would that debt then be marital debt as well?

LISA: That would be marital debt. So the things that don’t usually count as marital debt is if the husband was going out and taking these vacations with a girlfriend, okay? That wouldn’t necessarily be marital debt. And of course you would have to prove it, and I will talk about that in a minute. But if he was wining-and-dining and buying jewelry and gifts and expensive clothes for this girlfriend, that wouldn’t be marital debt, necessarily. When I say “Wouldn’t be,” half of it wouldn’t be, because the other half, he gets to do what he wants also with the money, right? So that’s the first part.

If he was gambling, okay, and we've had this issue come up, that could also be wasteful dissipation and wouldn't necessarily be marital debt. So gambling without consent by the other spouse, the other spouse is saying, "I really don't like this, this isn't good," and he's racking up all of this gambling debt or spending money on gambling and having all these losses, that might not be marital debt. Or even marital monies that were being spent, so that could go back into the pot and be reallocated, half, usually half, right, would be his anyway to spend, and then half would go back into the pot for perhaps the wife. And then, of course, there are things like illegal drugs. You know, somebody is a cocaine addict or somebody is buying heroin or any of those kinds of things, that could also be what's called a "wasteful dissipation of assets."

That being said, if someone buys a lot of clothing or buys fancy toys like fancy cars and boats, well, first of all, the good part about the fancy cars and the boats to some degree, those are assets and they can be sold at the end, right? So that's good — they're not just gone. There's something to actually be divided. But that is a lifestyle choice, and you have to decide at some point, are you going to put up with the lifestyle choices? These aren't things that are being done necessarily behind somebody's back. They're right in front. You can see the money has gone out and it's on the boat or your husband is going on the boat every weekend or you're even enjoying the boat. That's more of a situation where you don't agree on how the money is being spent. That is really not a wasteful dissipation of assets — that is a disagreement about how the monies are spent, and either you're going to come to some sort of agreement about this or again, and I know that everybody doesn't wanna do this, it may be time to step out of the marriage and change things up.

NATALIE: Right. You kind of have to decide, "Okay, is this the kind of person that I want to be tied to? Because if I do want to be tied to this person, then it will be for good or for bad, and if they're going to waste all of our money, I'm going down with it," right?

LISA: That's right. And you know, sometimes I have people who complain that the wife has bought expensive handbags or expensive shoes or expensive jewelry. Okay, but you know what, it wasn't done behind anyone's back, and that was a lifestyle choice, right? And that is what was happening during the marriage. Somebody was spending on one thing, and somebody was spending on another thing. That's a lifestyle choice. If you don't like those choices, then sit down with your spouse and have the conversation, and if you still aren't agreeing, then that may be a problem. And there's another solution. Again, you could create a postnuptial agreement. You could make a budget and put that into the postnuptial agreement. There are contractual things that you can do in a marriage, because a marriage is a financial partnership.

NATALIE: Fascinating. I didn't really realize that, that you could actually do a postnuptial agreement.

LISA: Yeah. Just like a prenup, you can negotiate for alimony, right, in your postnuptial agreement. You can negotiate for how the assets are going to be split in the future. You may have gotten married, for example, and stayed home with children. Or you may have gotten married and now you're about to have children, and you want to level the playing field because you may be the one who's going to stay home. And you know, being out of the workforce maybe even for five years or six years or seven years, and I see people who are sometimes out of the workforce for ten or fifteen years — that is going to diminish your ability to earn. So those women who are essentially served with divorce papers or decide to serve divorce papers, you know, fifteen years or twenty years into the marriage, alimony is not going to cover it all. Alimony is not really the solution. It's a mechanism that's helpful, but the courts are not that kind to people who don't work outside the home. So you really need to negotiate for that so you can level the playing field if that's the intention, and if you're both in agreement with the concept, and if one of you wants the other to stay home and take care of children, that should be a negotiated point in a postnup.

NATALIE: I love that idea. It's an option for people who are like, "I'm not really ready to get a divorce, but we need to get something in place, something legal to protect me."

LISA: Exactly.

NATALIE: Okay, here's another one: "My soon-to-be-ex sees our son once a month and has shown no interest or asks about him outside of that amount of time. At what point after the initial divorce is completed can I return to court to file for sole legal custody?"

LISA: So this is a very fact-intensive question, and I don't have all the facts. In New York, you can file for a change in custody based upon a substantial change in circumstances. So something has changed. Maybe when you all signed the agreement or the court ordered it, the husband was seeing the child more. Is the child disappointed? Is he literally standing by the door waiting, and then the father is not coming to the door, right? Is the father blocking decisions? Because when we say "sole legal custody," we're talking about decision-making. When we say "residential custody," we're talking about "How much time is a parent spending?" So is there an impact on decision-making, major decision-making, therapeutic issues, medical issues, issues about extra-curricular activities, issues about education, because the father is not seeing the child very often? I don't know if that's really the case.

Maybe the father is very in-tune with the child's medical issues. If what's happening is that the mother and the father can't agree on some of these major decisions and as a result, decisions aren't being made or they're not being made in the child's best interest, that might be a reason to go into court and ask for sole legal decision-making or sole custody, because it's really sole legal custody. I don't think that if a child still wants to see a parent, if the child wants to see the parent, and the parent isn't coming as often as either you or the child would like, I'm not really sure that the court is going to take away the parent's right to see the child. I don't see that happening.

NATALIE: Okay. I have a feeling that this person was more asking... You know how you get paid a certain amount of child support based on the amount of time you have, so if a dad all of a sudden decides... Not all of a sudden, but over time you realize, "This dad is completely not involved. He's not taking his parenting time. So I have the child most of the time, but I'm not getting paid the child support that I should be getting paid for having the child almost full-time," then can you go back to court to do that?

LISA: So again, it depends on the agreement or the court order, and I'm only going to speak for New York, but I think it probably will apply to a lot of states. So in New York we have a situation where if parents are at a 50/50 custody, then the child support may be less than that's paid. But let's just say you had 65% of the time, and now you have 98% of the time because the father is not showing up, there's likely going to be no change in the child support. Because 50/50 is where they could have deviated — 51% is the big deviation, right?

NATALIE: Gotcha.

LISA: So between 51% and 99% or even 100%, not going to make a difference.

NATALIE: Okay. That was a very helpful piece of information. Okay: "What do you do if you know that your soon-to-be-ex is hiding assets but you don't have proof?"

LISA: If you believe that your soon-to-be-ex is hiding assets, then you have to, first of all, use all of your sensory, right? Try to get proof. I once had a client who told me that her favorite friend was the garbage can. She would go through the garbage can to see little bits and pieces of paper, and then she came to me with these little bits and pieces of paper and we found many millions of dollars, frankly.

NATALIE: Wow.

LISA: So the garbage can really was her friend. In terms of mail coming to the house,

you need to watch the mail coming to the house. I'm not telling you to open your spouse's mail, but I am telling you that you can take a picture of the envelope so that you know what the financial institution is that is sending the mail, because that may be a hint. Same thing with credit card statements. Just take a picture of that Amex envelope or the Citibank envelope or whatever it is, because that may be helpful.

Then, if you go through a divorce, there's going to be an entire discovery process where your lawyer should be actually asking for all of the financial statements and will be tracking all of the finances and asking for income tax returns. On the income tax returns, there's a schedule, by the way, that will show dividends and distributions from certain accounts, so if there's been dividends and distributions on that schedule, you'll have a list of accounts there too. Income taxes are a good starting place. They don't tell the entire story, but they're a good starting place. I think that those are three: Watch the garbage can, watch the mail, and review the tax returns.

NATALIE: Okay, excellent. Someone asked, "Is it financial abuse to refuse to pay any money toward household expenses without agreement and to keep all earnings to himself?"

LISA: So keeping all earnings to himself is not okay unless you both have earnings that are sufficient. Again, I don't know all the facts. I don't know who out-earns who in this particular situation, but I'm going to assume some facts when somebody says that, that this person earns the majority of the money and is keeping all that money for himself. Keep in mind, when that person keeps all the money for himself, he may be saving it for the marriage, right, because in the event of a divorce, all of those accounts are going to be split in some way. So if he's saving it, okay. He's just saving it for the divorce.

NATALIE: Right.

LISA: But the question again is, yes, I think it's financial abuse if someone is not turning over any money for household expenses — for sure, that is abusive. And if they are keeping all the money for themselves and if they are not being transparent about where those monies are being kept and how they are spent.

NATALIE: Okay, here's another one: "If I get a job now while I'm in the middle of divorce, is there a way to protect that money so that I keep all the income and not have to give him half? And is it going to put me at risk for paying him? He doesn't work, and he spends very little money and lives off of his investments."

LISA: So he lives off of his investments, which means that there's investment income. I

don't know how much the investment income is, but that's income. So if that income is as great or greater than what this person will earn, that will be significant. If this person is in a situation where she's afraid of getting a job because she may have to pay, that is certainly a problem, and it could happen. It could definitely happen. She could go out and get a job, outearn this person, and have to pay alimony. But it's important to note that many courts don't just look at what somebody's earnings are, but they also look at what somebody could earn based upon their educational background as well as their employment background.

So if this spouse is just voluntarily not working, doesn't have some disability, is young enough that it would be a normal... He's not just retired because he's eighty-something years old... I mean, I don't have a lot of facts again, right? But generally, if he can work and should be working, then he will be imputed income whether he works or not. I'm not a big fan of telling people not to work because they're afraid of what they're going to have to pay, because the other side of this is then they're out of the workforce and they're not earning. And that's not really a good solution, either. So I think that the sooner they get their divorce going, probably the better.

NATALIE: Yeah, okay. Another one: "My husband and I are in-house separated. We've been married for thirty-four years. I was a stay-at-home and supported him, and he's run a successful company. I've been addressing his emotional and mental abuse and as a result, he has recently started to cut me off financially. I just started working full-time, but I'm not making even half of what he makes. He has his weekly paycheck deposited into our joint account and then directly moves all the money into a business account. This started about six months ago. He purposefully has not made the car payment for two months and told me that if I don't make the payments, they will come take the car, so I am paying for all of my necessities, my food, my gas, clothing, pet supplies. He gives me a list of my share of the bills and tells me if I don't pay him, he will sell the house. My friends have told me to file for divorce so our assets would freeze. Is what he is doing legal?"

LISA: Okay, so, a couple things. I think this person said that they were separated but living in the same house? Is that correct?

NATALIE: Yeah.

LISA: I don't know what that could mean, because there is no such thing as being legally separated and living in the same house, usually. If you're legally separated, the whole concept is you live separate and apart.

NATALIE: I'll tell you what this means, because we see this a lot in the forum. So it means that they want to be separated from their partner, but they are not legally separated. But their partner won't move out, and they can't afford to move out, so they basically just live in two different rooms. And they call that in-house separation — that's what they're calling it.

LISA: Okay. So I would say that this person's friends are correct, okay, that they need to get their divorce going, need to get into court, need to get what we call a "pendente lite" (which means "interim support application") into the court so that they can actually start to, again, level this playing field and get the expenses paid in a way that makes sense given their respective incomes. Right now, it seems like it's out of control.

NATALIE: Yeah. Again, another argument for getting the legal system involved. You can't just make your own rules in your own house and hope that it's going to stick when you're dealing with someone like this.

LISA: Correct, and in this particular case, they already know that they're going to get divorced. They're in-house separated, so things have already progressed to this point.

NATALIE: Right. Okay: "Financially, my husband makes twice what I do. Would a judge in a no-fault state take this into account when dividing the debt, or would it still be split down the middle, 50/50?"

LISA: It really depends on what the debt is, what the debt was used for, what the knowledge base was as to when the debt was accumulating. If the debt is marital, it's going to be equitably divided in some way. It's not going to necessarily be divided based upon what someone earns versus what the other person earns. There's a lot of other questions that are involved here.

NATALIE: Yeah. Okay: "Mediation versus going to court when dealing with a narcissist type?" Is it worth it to do mediation first or to try for that? What do you think based on your experience?

LISA: I would say, again, it depends upon what amount of assets and income we're talking about. Sometimes there's no choice, essentially, because it just doesn't make sense to litigate at all, and frankly, sometimes people don't have the money to litigate. If you are dealing with a narcissist, you have to be aware that they can be very charming, and if you're in a room with a mediator and you're not able to advocate for yourself and the mediator is not able to see past the narcissist, that becomes the problem.

So I'm not a big fan of mediation with a narcissist. I think that that becomes a problem, and if the person is charming and wonderful and the mediator buys into this, which sometimes, frankly, they do, and you don't have an advocate in the room with you, then you could be emboldening the person, actually, for the future. So I don't necessarily think it's a good place to try something, necessarily, because then that person walks out and says, "Hey, the mediator said this, this, and the other thing." And while mediation is supposed to be confidential, many times it doesn't end up that way. Things slip out, things are said, so you're essentially giving the person another leg up, unless you really feel like you're going to be a strong force in that room.

NATALIE: Yeah. Well, and even so, like in my situation and in others' that I've talked to, the mediator actually did see through the other person and did give recommendations that were more in favor of the victim, but at the end of the day in mediation, if your spouse doesn't agree and just goes, "I don't like this — I don't agree," that's the end of it. Nothing legal actually happens in mediation. It's just a recommendation. The mediator says, "This is what I recommend. This is probably what you'll get in the court if you go to court. This is probably how the judge will rule." But you still have to go if the other guy doesn't agree, right?

LISA: Correct. That's correct.

NATALIE: We didn't get anywhere, and I feel like it was such a waste of money for me, and we tried it twice.

LISA: That's what it can be. That's the problem with mediation is that, in many ways, it's almost like a waiting room for what's really going to come.

NATALIE: Yes. That's a very good way of describing it. Okay, so here's another one, sort of similar: "Legal separation versus divorce." So, I work with Christian women. So these are women who bring their faith into this whole concept of "Should I get divorced or should I not?" Some of them, they truly believe that God will get mad at them if they get divorced, but maybe not so mad if they get a legal separation. Because then they're still married, technically. What is your take on legal separation versus divorce?

LISA: I don't have, obviously, the religious background for these people, okay, in terms of how they have to decide within their own faith of what they want to do. That's something that they have to decide at the end of the day, is what's most important to them? That being said, a few things: Number one, in no-fault, they are not the only ones who can file for divorce. So they might find that divorce might come at a time when they were least prepared for it because it's a no-fault state and the other person can file

easily. And then they're getting divorced whether they like it or they don't, whether they believe in their religion or they don't. So that's one issue.

The second issue is that once they have been legally separated, they won't likely be entitled to any of the benefits of the marriage such as, you know, if their spouse was making or earning more money and accruing more retirement funds, and all of those types of benefits that a financial relationship under a marriage has. They may be severing those rights. So they may have none of the financial benefits but they're still married, and they're kind of in this, again, waiting room, essentially, but now they're waiting to see if their spouse is going to file or not as opposed to taking control of the situation and filing when they want to file. So again, people have their faith and they obviously have to deal with that, but they should understand that the court is not going to be looking at that if their spouse files.

NATALIE: That is right. Okay, good. So what happens if your soon-to-be-ex refuses to cooperate with any court order, like he refuses to sign an agreement even after court, refuses to pay the settlement even after the court orders him to? What are the next steps?

LISA: The next steps are what we call a "post-judgment action," which means that you've signed the agreement, you've gotten your divorce, and now you have to take your spouse, or your ex-spouse, back to court. There are ramifications for not paying or doing what you're supposed to do under what has now likely become a court order, because it was incorporated but not merged into the judgment of divorce, your agreement. And so you can ask in some cases for sanctions, you can ask for legal fees, you can ask for incarceration. People who don't pay their child support, they are taken away sometimes in cuffs, and certainly, that is an incentive for people to do what they're supposed to do.

I will also say, sometimes it takes a while, and you have to be patient, to go through the process. You want to build as many safeguards into your agreement to incentivize the payment of things like child support and alimony. There's ways to garnish wages, for example, if there is an issue in terms of child support. Sometimes if there's an issue in regards to alimony, if there's also child support being paid, you can garnish the wages. You can also garnish tax refunds, you can have passports suspended, there's drivers licenses, there's a lot of different things that can be done when people don't obey the court orders.

NATALIE: Okay, that's good to know. Also, I feel like that's a really good reason to hire an attorney instead of these do-it-yourself divorces. Because I see people in the forum,

a lot of them are like, "Well, I think we could maybe do it ourselves, and I could probably figure this out myself," and there's things online where you can download documents. But that divorce agreement — I know in my divorce agreement, that's gold. I refer back to that over and over again to make sure that everything is being followed, to make sure that I have recourse to follow up on things, and if that wasn't in there and my attorney hadn't made sure that all of those safeguards were in there, we'd have a divorce, but I really wouldn't have any safety net to fall back on with the court.

LISA: 100%. You need to make sure. I was working on a case this week. One of the things that we had to make sure of was that there was life insurance for the person who was supposed to be paying the child support and the alimony, because if the person actually died, then how is the alimony and the child support supposed to be paid? So I think if you're not an attorney, you don't necessarily think about these things, and it's very hard when you're in an emotional situation like a divorce to be thinking about all of the legal ramifications.

Also, we've been through all these post-judgment issues. So when I look at an agreement, I look at "How is it worded? What does it say? Didn't I have that situation when it said that particular word as opposed to the other word and someone came to me with an agreement and I had to go to court for that person?" So, it's really important to get somebody who's experienced.

NATALIE: Yes. Okay, I have one more question and then we can wrap up. This person said, "I read recently that it's better to keep the utilities in your name if you're considering trying to keep or stay in the home. I've always paid the household bills and he takes care of his business expenses. What's been happening over the last six months, though, is he isn't giving me enough money each month to pay those utilities in my name. I don't make enough in my small side-job to cover it all. What would be the next best step?" Similar question — she just kept going here — "What else should I consider keeping my name on or removing as a mostly stay-at-home mom for twenty years? Like car titles, mortgage. I'm confused about ownership, protecting what is rightly mine versus responsibility, having to take on a debt that my name was never attached to."

LISA: So it's a two-fault problem. It is, number one, you want to have your name on bills, credit cards, etc. so that you have some control. Number two, nobody's necessarily going to pay those bills for you because they are not going to have their credit actually ruined, essentially, right, because they're not paying the bills in your name. So I think you have to pick and choose, to some degree, your poison here. And I think the real answer is to get into a lawyer's office, and it goes back to this interim support

application, because if this person is only using the monies to pay for his business, what he considers his business, which is probably a marital business, but, his business, and you're stuck having your credit ruined and not having the utility bills paid, that's a problem.

Having your name on the mortgage, I think, is really important. Making sure the other person's name is on the mortgage too is really a good idea, but again, it's very dependent upon the facts, because maybe that was your separate property, meaning, you know, maybe you came into the marriage with the house, and maybe the reason the mortgage is in your name is because the house belongs only to you. So it really depends on what the situation is.

NATALIE: Okay. Well, this has been really, really helpful. These are typical questions that I see a lot, so it's so good to have a great resource like this to refer people to, even. If you want to find Lisa, she actually writes her own blog on PsychologyToday. Her blog is called Legal Matters: Understanding mental health issues as they apply to divorce and child custody, which, that's amazing. Just totally focused on the people that I work with, too. You can also find her work on her own website, which is lisazeiderman.com. And she has free resources on there and articles on there and all kinds of stuff. She practices in New York, so if you're in New York you can hire her. Thank you so much. Do you want to share anything else that you want them to know about? We will have links to your LinkedIn and all that kind of stuff too.

LISA: That's great. I think that the most important thing is that people need to know that there is help out there for them. If they are being financially abused, they need to get that help. Whether it be with, as we talked about, with a therapist of some sort or calling an organization like Savvy Ladies and getting on the free help line, those are all really important resources, and they should not be sitting in silence being abused.

NATALIE: Yes. And we'll include the link to the Savvy Ladies resource as well. That's a really important resource. Alright, thank you so much, Lisa.

LISA: Thank you. It was really great and a pleasure.

NATALIE: Thank you to the listeners for listening, and until next time, fly free.