

7 WAYS TO PREPARE FOR DIVORCE: INTERVIEW WITH RHONDA NOORDYK

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 218 of the Flying Free Podcast. Today we are talking with Rhonda Noordyk, a certified divorce financial analyst, who founded the Women's Financial Wellness Center in 2014, and her mission is to help reduce financial vulnerability for women going through divorce. She has impacted thousands of women through her signature coaching and consulting process, as well as her podcast called Divorce Conversations for Women. Welcome, Rhonda.

RHONDA: Hey, thank you so much for having me.

NATALIE: Yeah. Say, let's start by having you tell us what in the world is a divorce financial analyst? What do you do? How do you help people? Why would someone want to hire someone like that?

RHONDA: Yes, absolutely. Well, I'll preface this by saying the certified divorce financial analyst credential is something that I think is definitely getting a little bit more noticed in the divorce space as just being highlighted as an expert who understands the aspects of the financials related to the divorce process. I run the way that I do my business a little bit different in a sense that I'm not just coming in, crunching the numbers, and then leaving. I'm actually helping manage the process and the people and the positioning so that my clients get a better outcome.

And I think the other part of it is I want to help educate and empower them so when the divorce is over, they're in a better spot. They can stand firmly and strongly and confidently as they need to make financial decisions independently in the future. So fancy term for I can crunch the numbers, I can look at different scenarios and strategies and help them determine, if they're looking at the financials, what are some pros and cons? What might they want to consider around splitting assets or ways to go back and ask questions around support?

I think the one thing that I find, Natalie, is a lot of times people will think, "Oh, well, the divorce process is black and white. We put in the numbers, the support calculator spits out the numbers, or we look at the assets and we just split them." And I have found in doing this specific work for almost nine years that it's not black and white, that

everything's negotiable, and sometimes we have to fight pretty hard to get 50/50. And so that's very interesting, and stuff that people wouldn't necessarily be able to Google that you see behind the scenes that you're like, "What is going on here? This is very interesting." So there's still a lot of manipulation and a lot of control and a lot of bullying and a lot of all that stuff that's just not helpful to the situation.

And I always tell people like, I spend my day... And I love this visual, and I have to find somebody who can go with me to take this, because it's like I'm running up the down escalator, right? And eventually after being out of breath, I will eventually be at the top. But every case, that's kind of what it feels like. We make traction, but it's not without effort and without intention and without a lot of times prayer and strategy. It's just a really important part of the overall process.

NATALIE: Yeah. So someone who is going through a divorce and invests in someone like you to help them, it's going to actually end up paying off in the end.

RHONDA: It is, yeah. And thankfully I've been doing this long enough that I have data to support that, right? Because when I first started, I'm like, "I know that I'm making a difference." But to date, I've been able to help move about twenty-million dollars into the hands of women, because when we know what questions to be asking, when we don't accept status quo, and we don't allow people to be able to just continue to manipulate and control and we're very strategic about that, it's making a difference.

And ultimately you know that's making a difference in the lives of women after the divorce is over, because one of the really disturbing stats is that women's lifestyle tends to go down 41% after the divorce is over, where her ex spouse's income may go down a little, but a lot of times they're continuing to excel, right? So 41%, if we looked at round numbers, \$100,000, that's \$41,000 less. That's a big deal.

NATALIE: Well, and so many of the women, especially the ones that I'm working with or that are listening to this podcast, a lot of them were stay-at-home moms or homeschooling moms or people who weren't building up a career. They don't really have anything to fall back on. And they were supporting their husbands who now have an established career and are moving onwards in their career. So I'm sure that that plays into that number as well.

RHONDA: Yeah. There are a lot of gaps to be addressed — the career gap, the wage gap, the power gap, and unfortunately there's a lot of layers that women have to go through to navigate through those pieces.

NATALIE: So what is the one financial question that keeps women stuck in abusive relationships?

RHONDA: I think the main question that they find themselves asking is, "Am I going to be okay?"

NATALIE: Okay. Are they, based on your work?

RHONDA: If we can ask the right questions, if we can get the right team of people, absolutely. And I always say, again, we've got to get all the information to be able to analyze what exactly that looks like. But at the end of the day, it's just a process, right? It's just a process. And the reason I say that is because there's a lot of times that people will be working with divorce experts, and they'll say, "Oh, you're going to be just fine." And I'm like, "Well, okay. What does that mean, though?" It's not my job, it's not the attorney's job, it's not the coach's job to determine what "fine" is. We have to define what that is. And unfortunately, or fortunately, that's going to require us taking a look at the numbers.

But at the end of the day, I think women find themselves a lot of times willing to be... You know, "I'll do whatever I need to do. I'll clip coupons, I won't get my hair done, I won't do the..." And I'm like, "Okay, but we don't necessarily have to go to that extreme always. I mean, sometimes, maybe, for a temporary period of time." But their male counterparts are not saying, "Hey, I'm going to go through and I'm going to really hunker it out on the budget." They're like, "Hey, listen, I want to buy a new car, and peace out. I'm doing it." They do. It just boggles my mind. So my goal is that in working with women to get the right information so we get the right answers so they're empowered to make good decisions, they're not leaving money on the table, that they're not eating rice and beans. They've built in a buffer in their budgets to do fun things with their kids and with their life.

NATALIE: Yeah. So what are seven things that they can do to prepare financially for divorce? And when I say prepare, are we talking about just getting ready for the process or during the process?

RHONDA: I would say probably a little bit of both, but for the most part, again, if people are listening and they've already started and filed, there's definitely going to be things here that apply to them. If they haven't filed, this is also going to be for them as well.

So I would say the first thing... And I'm all about practical, right? We can crunch numbers, we can run all these... I'm just like, "Let's roll up our sleeves with the practical

things we can do." So the first thing is jot down the expenses. Just get a really good handle of the day-to-day expenses. Now, a lot of times women do have a good handle on the bills. They may be the ones who are actually paying the bills, staying on top of that kind of stuff or whatever as part of the divide-and-conquer for managing the household.

But the reason that this is so important is because as we move through the divorce process, one of the biggest foundational pieces is the budget. It helps with answering a lot of the financial related questions. "Rhonda, can I stay in the house?" Well, we need to go look at income expenses. We need to look at the picture. We need to crunch some numbers, right? "Rhonda, what about health insurance?" All the questions. And I would encourage women if they're listening, grab a pen, jot down all the "what-if" questions. Get them out of your mind on paper related to the finances.

But I am pretty confident that every single question is somehow related to the budget. So we get a handle on the current expenses — electric bill, phone, cell phone, all the things — and that becomes a foundation for future questions getting answered but also for support negotiations, because there's about twelve different factors that the attorneys will look at for determining support, and one of which is need, and the other is the party's ability to pay. Two simple ones, right? And so we have been able to use our budget many times in helping our clients negotiate to get better support outcomes because we've done the homework.

NATALIE: Wow. That's amazing.

RHONDA: Yeah, it's pretty powerful. And so it is also probably one of the easiest ways for the other party, as we're talking about manipulation and control, to control: "Well, she's overspending." And they get overly critical on things that really they shouldn't be, which, again, is also part of that control. I have a client right now, and her husband — very, very successful physician — and she has no access to cash, she has no access to checks. She has access to one credit card. And they've started the process and he's like, "She's spending too much." I'm like, "Oh my gosh. Are you kidding me? No, she isn't." And so he's like, "Well, I'm limiting what she can spend each month on the credit card." Meanwhile, he's over here doing his own thing, spending whatever, buying a house, and separated his expenses so she can't see what he's spending. So it's a real problem. Number one, jot down those expenses.

Number two, start gathering the financials. And a lot of times people don't have access, so if there are women that are listening that say, "Rhonda, I don't have access to statements, I don't even know what we have," well, first of all, I'll say you're not alone.

Secondly, women become very, very good private investigators when they have to be. So watching the mail and just taking notes like, "Oh, we've got something from the credit union. Huh, interesting." Jot the name down. "Oh, there's something from an insurance company." Oh, jot it down. Now, some of it may be junk mail, right? Some of it you maybe can open, but at the end of the day, that becomes very, very helpful.

The other thing that women can do as part of the gathering of documents is remembering that they can also go to the IRS directly. So a lot of times I'll talk to clients who say, "Rhonda, I haven't signed a tax return in years" because it's all electronic. So if the spouse is preparing them, they just e-sign their name. So they don't actually see the returns. So you can actually go directly to the IRS and you can request transcripts. You don't have to have your spouse's permission. It's just like a little work around that you can get the info.

NATALIE: You can get everything that way.

RHONDA: You can get everything.

NATALIE: Oh my gosh, that's amazing.

RHONDA: It's fabulous. But the tax returns are really helpful, because when the women get them, they're like, "Oh my gosh, he's making what?" And here she's been led to believe this whole time like, "We're barely getting by. You're spending too much." And so she's clipping coupons, she's managing the household funds. Meanwhile she's realizing, "So two different stories are happening here," right? So it's a big deal.

NATALIE: Yeah. Oh my gosh, that's really good.

RHONDA: Yeah. So that's the second one. The third one: Be curious. So a lot of times we find ourselves in these spots where we find information that is very unsettling, right? Because we have been led to believe something maybe other than what we're finding. And when we put on that investigative hat and we now become very aware of what's around us, we may find ourselves getting emotionally upset, right? Sometimes we may find credit cards in our name. We might find pictures of other relationships that our spouse is having. We might find medications that we're like, "They're on what?" There's a lot of things that women end up finding that are outside of the scope of just the financial documents.

But one of the best ways that I have found for clients to neutralize that is to say, "Huh, isn't that interesting?" rather than "What? How did I not know about this? He did what?"

You know, "Isn't that interesting?" And then you just kind of set it aside and you just look at it like, "I'm just gathering info, just gathering information."

NATALIE: I think it requires that level of radical acceptance that this person is not... If you go into it knowing in your mind, "This person is not who I thought I married, so it may be that I find out some things about him that I didn't know about," and kind of expect that instead of... I think we gaslight ourselves and think, "Oh, maybe he's not as bad as he really is." Most of them are worse than you think that they are, unfortunately,

RHONDA: It's true. It's really true. And I think women, because of how we're wired, we want to believe the best. We want to be hopeful.

NATALIE: Especially as Christian women.

RHONDA: Right. And it's a great skill, but it really can keep us stuck in these types of situations. The other follow up question to that is we can also say, "Can you help me better understand ___?" And that could be something that we ask to our spouse if the timing is right, that could be other professionals. As you find information, it's like, "Hey, can you help me understand this document that I just found? I just found this document. Can you help me better understand this?" And it just kind of puts us in this mindset of being curious and hopefully will help us extract information that we need from the other person without them feeling defensive.

NATALIE: Yeah, I like that.

RHONDA: The fourth thing, simple, is download Credit Karma. So this is a free app that you can download. I love it because it allows you to be proactive. Rather than having to go out once a year and download your credit report or even look at credit card statements, this will allow people to be able to get notifications if there's a change. Credit score goes up, credit score goes down, something else is opened in your name — we don't have to go out and search for it. It pops in our text or our email and we're like, "Oh, this is great." Out of sight, out of mind, and yet you've got some monitoring happening.

NATALIE: That is amazing. I did not know that. I'm learning so many good things right now.

RHONDA: Yes, it's awesome. And anytime I'm recommending an app, I mean... I've been using Credit Karma for probably, I don't know, six or seven years, because I'm like, "Okay, I'm going to test it. Is this really legit?" It's been awesome. Absolutely awesome.

NATALIE: Wow. Credit Karma? Like K-A-R-M-A?

RHONDA: Yep. And one of the things that I noticed on mine, so I had a medical bill. It was for thirty bucks. They ended up sending me to collections. Well, I would've had no idea that they had done that, right? So like, "What is going on?" So I go on, I take care of it, and then I'm like, "Okay, cool. Now I'm going to watch and see how long it takes for that to come off of my credit score." And it took maybe ten days and then I got a notification like, "Hey, your credit score has gone up thirty points" or whatever. And I'm like, "Oh, perfect." I log in. What was the reason? Oh great, that's been taken care of. And then you kind of move on. So it's been awesome.

NATALIE: Can you actually talk about the importance of good credit? I may be deviating a little bit, or maybe you were going to touch on this later, but what can women do if, let's say their husband is taking out a credit card in their name. What are they supposed to do about that?

RHONDA: Yeah. It gets a little bit tricky. Certainly my suggestion would be that they try to call the credit card company and say, "Hey, listen, this has been taken out in my name. I didn't authorize this," or whatever. The tricky part is, especially as you're kind of approaching the divorce process, a lot of times people don't really want to get into the weeds with who opened what credit. Technically if they opened it up in your name, how do we know that you didn't authorize it? And you technically could be on the hook for half of it. You know what I mean? So the monitoring part is really important so you can stay on top of it so that if something does happen, you can address it. But I would say the best way to do that is probably to reach out to the company itself and say, "Hey, I didn't authorize this."

But on the flip side of that, one other thing, now that you pointed that out, that I've seen is sometimes people will have on their homes a home equity line of credit. And I have a client right now, their house is paid off, but he took out a \$250,000 line, and I said to him, "That makes me a little nervous," because if he goes and spends it, he could spend on the line all he wants up to \$250,000. She's technically on the hook for half of it, or could be. I'm always of the mindset that I would rather be proactive and try to build in some of those boundaries than to try to deal with that stuff later, because it's too hard once somebody has gone off the rails and spent a bunch of money to get it... You can't put the toothpaste back in the tube. If the money isn't there to offset that, then where does it come from? It just gets really messy.

NATALIE: Yeah, yeah. Well, and then also some women don't know, maybe if credit cards are all in their husband's name, then they don't have a credit score. And that's

something that they have to have if they want to be able to survive on their own too. A lot of people don't know that, I think.

RHONDA: Yeah, and opening up a credit card is not a bad idea, certainly to just have something that you can be building. And sometimes banks or credit unions will have certain programs where there'll actually be a debit card, almost, where it serves as a credit card to help people build up their credit. But it's interesting because when we look historically, it was like the late seventies when women could actually take out loans, credit card type stuff, without having to have a male counterpart signature.

NATALIE: That was in the seventies?

RHONDA: It was.

NATALIE: What? Oh my word.

RHONDA: Yes, the late seventies. And I'm like, "What is going on?" And I think a lot of times there's an opportunity, I think, for women to kind of reestablish their relationship with credit. Credit is not bad. Debt is not necessarily bad depending on what type of debt it is, right? But I think there's still a lot of anxiety around that, like, "I don't know, I've never taken out a credit card before." Well, for my clients I'll say, "Hey, go to the bank and talk to somebody at the bank and have them help you with a credit. You don't have to go on and take out all the free offers that come through the mail or go online. Just go to the bank. A lot of times they have a relationship with a credit card company that they can help you." And there's nothing to say you couldn't set up a little checking account or whatever so you've got something in your name as well.

NATALIE: When my kids are launching, I always have them get a credit card and then a bank account, and they attach them and their bank automatically pays off their credit card every month. And I tell them, "Just everything you buy, put it on the credit card, but then your bank, have your bank pay it off," and then they'll get a credit card that actually gives them a percentage of cash back, too. So that's how you can kind of play the system and actually make money using a credit card instead of losing money, and also build your credit score at the same time as well. It's just one other idea.

RHONDA: Yeah, for sure. So yeah, number five is really important. And this is avoid prematurely agreeing to options before you have all of the information. So the reason for that is because a lot of times, especially those of us who like to keep the peace, we're like, "Oh, well, you know, he said this is going to be amicable," which means devoid of conflict, which is just not even... I don't even like the word, because there's

going to be conflict. It's what do we do with the conflict? How do we show up in a conflict? Do we have good, healthy communication skills and stuff like that? But anyways, avoiding to say, "Oh yeah, well, he said I could keep the house and he'll keep his pension," or "I can keep the house and he'll keep his 401k."

And it sounds really great and it sounds really generous. But what it's doing is it's creating a false sense of financial security. And I find that women in particular, because we want to be able to honor our word, we want to be respectful of the fact that we agreed to it, it becomes more difficult for us to change our mind later even though more information may become available.

NATALIE: Yes, yes. Plus it goes back to that thing where we're believing the best about the other person, and it's like this magical thinking. Now all of a sudden they're going to cooperate and give you half and make those promises? That's what they've been doing the entire marriage relationship and then pulling out the rug from underneath you. So what makes you think that now going through a divorce is going to be any different? It's not. It's not going to be any different.

RHONDA: And it might be worse, you know what I mean?

NATALIE: They're mad. Especially if you filed, they're mad that you're doing this and they're going to get you back, but they're going to be manipulative and tell you lies and everything. And so I just think women have to expect that. And it's a little bit of cognitive dissonance because you don't want to believe that — you're projecting your own goodwill onto them. Why are you divorcing them in the first place? Keep that in mind when you're working with them.

RHONDA: Right. And we really have to have that honest, soul-wrenching conversation with ourselves to say, "Okay, what does the history look like? What have been those experiences?" And yeah, do we feel like in the midst of this now, suddenly things are going to be different? Most likely not. And so I think it's just really important. And I think, again, one of the strategies that people that are in these types of relationships, the spouse who's the controlling, narcissistic-type person will make it seem like they're being very generous. "Oh, well, do you ever think that I would leave you and the kids homeless? Of course I want you to have a roof over your head." And you're like, "Well, see. They're being really nice to me." Well, yeah, but what are you giving up in exchange for that? We don't even know the whole picture. So I'm a big proponent of like, let's just get the info.

Number six is to be aware of what I call the DAM method. Now, what I mean by this is

as people are going through the divorce process, one of the biggest challenges is that people think, "Hey, we're going through the divorce. Everything's going to be transparent. All the parties are going to disclose all of their assets and liabilities," but I have found that they implement what I call the DAM method, which is where they do a couple things strategically to help themselves avoid having to be transparent. The outcome is only as good as the transparency that we get. So this is really, really critical.

And so the "D" stands for "dodging." So you ask them for information, they dodge. They just don't respond, they are too busy, blah, blah, blah. Then they avoid having assets actually appraised or valued by a third party. So this could be pensions, this could be classic cars, this could be homes, this could be businesses. They don't want anybody else to actually value — "Oh, it's doing terrible. My business is doing terrible. The cars aren't worth anything." The story goes on, right? And we believe them because we're like, "Well, yeah. He said it's not worth anything." Okay, but where's the follow-up documentation to that? And again, we have to weigh all of those options out.

One, I had a client whose husband had twenty classic cars. Now, we can't get them valued on Kelly Blue Book like we would regular, everyday vehicles because the Kelly Blue Book doesn't go back that far, and we need an expert. So we hired an expert to help us value those. And at the end of the day, the car valuation expert ended up being an expert witness for the trial, and the values came back at \$500,000. And it cost her \$400 per car, \$8,000 investment. I helped her kind of evaluate what made the most sense: "Let's look at what the possible outcomes could be," and she decided to do it, and she's super glad she did. But it would've been easy to say, "Well, yeah, maybe they're only worth \$10,000 each." But really, at the end of the day, they were worth significantly more than that. And he did try to dodge, too. He moved vehicles, but we had a private investigator. It was a whole crazy scenario, but it worked out. And so we've got to just kind of hold our ground on some of these things.

And then misrepresenting the data. And what I mean by that is they will just give you bits and pieces. They'll give you a page of the statement here and this here and that here, and you're like, "Oh my gosh," but they don't actually give you the whole picture. I had a client one time — she wrote on a legal pad: "Here's all the assets that we have." And I'm like, "Okay, that's a great start. Where is the supporting documentation?" She goes, "Well, I don't have those." "Okay, well, we can't actually officially confirm the numbers on this legal pad until we have the statements." So we just have got to make sure that we've got the right information. But people play games with that. So we want to avoid the DAM method for sure and just be aware of that.

And then the seventh thing is focus on establishing your core team. And I feel like there

needs to be people in three different camps. You have to have the legal, of course, the financial, and then the emotional, whether that's a coach, therapist, combination thereof — but those are kind of the core. And then if you need ancillary people, like car valuation, expert pension, valuation, expert forensic accounting, some of those other pieces, those are certainly add-ons that people can kind of evaluate if they want to do.

I would say the one thing that I would mention with that is a lot of times when women come to me and they say, "Hey, I'm kind of feeling like I might want to have a forensic accountant kind of go back and look at the historical data," and I say, "Okay," they said, "Well, my attorney says that I probably shouldn't do it because it's going to be too expensive." And I'm like, "Well, do you have a quote on it? Do you know how much it's going to be?" "No." "Okay, well let's just get the information and have them look at the scope and see exactly how much it's going to be, and then we can evaluate if it makes sense."

But my job as a CDFA is to take a look at current data and then do some forward projections and some forward vision as far as, "Okay, if we do this specific situation and look at this specific option and outcome, what does that look like down the road?" Whereas a lot of times CPAs and forensic accountants are looking backwards on historical, I'm looking forward. So that's the probably a big differentiator.

NATALIE: Okay, so what are some financial questions that women should be asking when they're beginning this process?

RHONDA: Some of the stuff that we talked about. And a lot of it is really probably asking themselves, like, "What is it that I want around the finances? Do I really feel like I want to be able to try to keep the home and see if that's possible?" "Do I really feel like I don't want to stay here and it's too difficult and I really want to look at some other options?" So I think that's probably the first thing. The second thing is kind of reconnecting with their values: "What are my values? What's important to me?" I think that's a good foundational piece.

The other piece of it is, "Hey, what do we have and where is it?" As simple as that, right? "What assets do we have? What liabilities do we have, and where are they?" And just having that attitude of being curious: "Help me understand what this is," and stuff like that. So those are probably some of the key questions that I would ask. And then the values piece is important because as people are establishing their team, you want to make sure that you're selecting people that are in alignment with things that are important to you.

NATALIE: Yeah, that's good. So what about the women who, I know we have a lot of listeners who are coming out of conservative Christian communities. A lot of them are homeschooling moms or stay-at-home moms, and they maybe haven't handled the finances during the marriage. What about them if they're just completely in the dark?

RHONDA: Yeah, it's challenging, right? So again, we've got to put on that private investigative hat to be able to start just looking for clues. It's definitely really, really challenging for sure. Some of the things that we have done is, rather than looking at maybe existing expenses, we look at projected and we say, "Okay, well, if you were on your own, let's just say, and you were either renting or had a mortgage... Let's go through this mock scenario of what that would look like." Because we've got to start somewhere, and it's almost easier at that point to start from scratch and start fresh than try to recreate over here and get frustrated with it. So that's sometimes something that we'll do.

The other thing is depending on the complexity of the situation, so if their spouse owns businesses or they have rental properties or stuff like that where they're like, "Yeah, I think we've got this property, or we've got this business. I don't really know much about it. I know he's got all these dealings over here and I'm not really into what's going on," sometimes we'll talk about hiring a private investigator. So I work with a private investigator out of New York who I partner with to do an asset search. So they look for titles on vehicles and properties and business ownership and assets. Now, we're not getting exact bank account numbers and values because of course we can't get to that, but we get enough information that starts to really kind of dial in some additional clues that can help.

NATALIE: Okay. Sometimes when you find one piece, can't you find trails to other pieces too?

RHONDA: Yeah, yeah. Or more questions that then you're like, "Okay, at least we know." Because at the end of the day, the attorneys are only able to ask for what they know. And again, the divorce process is set up where in theory, both parties in the beginning are supposed to be very transparent on what they have. So if they bring those financials to the table but yet they don't include everything, how would we know where to even start looking unless we have an expert give us some insight? And I think there's no easy answer to that. For the women that are in these financially abusive, controlling relationships, there is no easy answer. And unfortunately, a lot of times the court system, they're not recognizing financial control and abuse that's happening. There's a lot of work to be done there, and I know that certainly my organization, Women's Financial Wellness Center, is committed to continuing to fight that fight, but there's just

a lot of work to still be done in that area.

But one of the podcasts that I did, one of the women that I had worked with shared her story. And one of the things she said she would do, again, from a practical standpoint, was she would go to the grocery store and then just do cash back for some after she's made a purchase. And she would start just kind of slowly squirreling away some money so she had some cash. Or she would add a few additional supplies into her cart, so she had feminine products and diapers and whatever else just kind of stashed. I think at the end of the day it's working with people that fully recognize the abuse that's happening and having a team. I just can't say enough good about it.

When people are considering the divorce process, a lot of times they don't feel like they know how to pay for those services, like, "Okay, well, I know that I need an attorney, and yes, I need a financial expert, but I don't know how to pay for them." So it's not uncommon for women to borrow money from their parents or save up some money or whatever to just what I call "take that first move." My clients in Wisconsin, we have a special loan program that helps them just get started. I don't have, unfortunately, those relationships with other states because it's just such a unique program. But sometimes they could do the PayPal loans, they could do the credit cards. And I know a lot of times people feel like, "Oh, I'm being secretive," but it's a means to an end. You've got to take that first step to get the support and help you need to get out.

NATALIE: Right. I'm glad you brought that up, because I think a lot of Christian women, especially, are really concerned about the ethical... Even squirreling away money. One thing I did was I would put small amounts of money on little gift cards, and I would buy little gift cards, and then I squirreled those away and I did feel like, "Oh, am I stealing?" or like, "What am I doing?" But I like to give the analogy of a kidnap victim or someone who's being held. And you're not going to do nice things for your kidnapper just to be polite, right? You're going to try to do everything you can, including lie or including sneak around or including snoop in order to figure out how to make your escape. It's the same situation, I think.

RHONDA: Yeah, it's very similar, and I think unfortunately not enough people fully recognize what this looks like, which I think is really important with the work that you're doing — just this awareness around, "Listen, this is not okay. The abuse, the manipulation, the control — it is not okay." And so we just have to be very strategic. The other part, I know a lot of clients have worked with some domestic violence shelters and stuff like that to get some additional support as well. But in these types of situations, I can't say enough about having a team. It's too much for one person, really. It's too much for the person who's going through it. And the team of people — you

need an interdisciplinary approach because everybody's coming with their own experience and skill set. It's essential.

NATALIE: Yeah, and I think, too, I've seen a lot of women go through divorce and they will almost be ready to throw in the towel and give up so much because they're just so exhausted emotionally and even physically from the marriage itself. It's almost like Custer's Last Stand. And having that team of people, they're going to rally around you and help you to stay the course until you get out so that you don't look back and have regrets that you gave up things that would've set you and your kids up for better financial stability in the long run.

So how can she determine her next best move when she's probably surrounded by a Christian community who doesn't understand her situation and really isn't going to be very supportive of her? They'll come out with the casseroles and the gifts of money if you lose someone that you love or if your kid is sick, but divorce? They actually might tell you you can't even come back to church, let alone help you.

RHONDA: Right, I know. It's one of those things where there's a lot of work to be done, certainly, I think, in this area within the Christian community. And I know over the years I've had pastors and people in my church say, "Okay, Rhonda, do you have this inner cognitive dissonance about working with women that are going through divorce?" And I said, "No, I don't, because I feel like, first of all, they need somebody who's going to be an advocate in their corner, who's praying for them, who's showing up and standing in the gap for them when they're in a really difficult spot." So I said, "No. This is God's calling on my life. I don't know how else to put it, but this is what I'm doing."

So for the women that are in that spot, I think at the end of the day they need to make sure that they are... And I don't want to say "praying more," because that's not fair. But just really getting intimate time with God and listening to what He says. Because most of the time when women reach out, they're like, "Rhonda, I don't feel like God has released me yet."

NATALIE: Yes, I hear that all the time. All the time.

RHONDA: Yes. Now, hopefully that's honest, right? Do we really feel like that, or are we scared? But then they'll come back later and say, "Okay, I'm really feeling peace about it. I feel like I've worked through some of the things. I feel like it's now, it's time." So I think that timing is important. I think that you have to really feel out what God's telling you to do, but at the same time, I think we also have to be really honest, like uber honest with ourselves.

So one of the things usually I will tell people is, from a next best move perspective, certainly there's, again, these really practical things that we talked about today that they can do. Doesn't mean that they have to file. It just means that they're starting to kind of get some stuff in order. But certainly there's a couple things. They can be listening to podcasts — they can continue to listen to this one, they can listen to mine, Divorce Conversations for Women. I do offer a free consultation call where they can reach out. Let's hop on a call and I can kind of talk them through what's next or what might be helpful for them. We did recently launch a new group course, a new group experience, for people that, most of them haven't filed, but they're still just trying to get their stuff in order. So there's information about that that they can apply on the website, too. But I love it when we can do some preparation ahead of time and really be proactive.

NATALIE: Yes. It's interesting, because sometimes in my private forum, I'll have people, it's like something snaps, and they decide, "I'm done. I'm out," and they will have done no preparation, nothing. They'll tell their husband that it's all over, and then that's basically giving him a free pass to start hiding things and start doing his own self-protective things. If you're listening and you haven't done that but you've thought about it, don't do it. Rhonda, I'm sure you would say "Learn these things, get prepared." And so there's actually a group that they can join on your website. And do you teach them, then, the things that they need to walk them through that?

RHONDA: Yeah. So it's called the Bridge Method, and really this is something that I've been taking clients, hundreds of clients, through. But what was happening was like most of us, you're like, "Oh my gosh, the need is so great. There are so many people that need my help. I'm one person. How do we make this accessible?" And so we developed a six-month group experience, and basically I'm going to be taking them through the specific step-by-step things that they'll need to do in preparation leading up to, and then also once they file some of the things. Each of the letters of course stands for something, but it's very, very practical and tangible, not meant to be overwhelming. But yeah, we've got to roll up our sleeves, get some work done as well.

But then they have access to be able to ask those questions and things like that. And it's really been very, very helpful. I think the feedback we've gotten from people that have gone through it is it was just so nice to finally take a first step — they feel stuck, right? This inner turmoil, this inner civil war of just, "Should I stay? Should I go? I don't know what to do, I'm overwhelmed, I'm feeling disrespected, I don't know what God wants." We just swirl, right? And in the meantime it's extra stress and angst and anxiety and pressure that we put on ourselves without making any decisions. And so it's just kind of a good, nice step under the radar that people can be taking.

NATALIE: And it gives them some momentum. Once you put some movement like that into your life, then you can build on that and gain momentum. Also confidence. I'm sure by the time they're done with it, they're more confident in what their next step is even going to be.

RHONDA: Yeah, it's good. And I think usually what happens is people get into it and they start to have some clarity and they feel... It's not intended to be a support group. But organically what happens is there's support in there, right? And people are cheering each other on. And so I'm not surprised if people in the midst of this process end up filing because now they feel like they've got what they need to just really finally make that decision.

And let's be honest, nobody's ever really ready. You're never totally ready. But I think to your point, women have got an exorbitant amount of patience until they don't. And if people really understood that, you're like, "This is really up here." Once that bell has rung, you hit the bell and it hits the top, they're done. You have exhausted every possible option to make this right, so don't even go there.

NATALIE: Exactly. Her website is the Women's Financial Wellness Center. What is the URL of your website? And I'll put that in the show notes too.

RHONDA: Yes, thank you. It's wfwcdivorce.com.

NATALIE: Okay. So wfwcdivorce.com, because it stands for Women's Financial Wellness Center.

RHONDA: Correct.

NATALIE: Okay, and then I think it was there that I saw a couple of little freebie things. Do you want to talk about those?

RHONDA: Yes. And we're actually in the process right now of updating our website, but we will be adding two new freebies. So right now it says "Coming Soon," but hopefully by the time this gets published, we will have some freebies on there as well.

NATALIE: Okay, all right. So head over there if any of this sounds interesting to you or if you're on this page right now in your life. And Rhonda, it was great to talk with you.

RHONDA: Oh, likewise.

NATALIE: I'm so glad. You gave so much amazing information here that's going to be so helpful to people, and I'm so glad that they have somebody that they can go to now, too, if they want further help. So I appreciate you being on the show. And for those of you guys who are listening, thanks so much for listening, and until next time, fly free.