

STRESS-FREE DIVORCE

VOLUME 2

*Conversations With Leading
Divorce Professionals*



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Stephanie L. Tang is a family law attorney, mediator, and collaborative law professional at Kogut & Wilson, L.L.C. She strives to provide personalized attention to her clients by walking them through each step of the litigation or settlement process.

Her effective communication and organizational skills help clients feel comfortable and prepared throughout their case. As a certified mediator and Fellow with the Collaborative Law Institute of Illinois, Stephanie offers clients alternative means to resolve their divorce outside of the courtroom.

Stephanie was previously selected to receive the Avvo Clients' Choice Award in Divorce for outstanding client reviews from clients she represented through divorce proceedings. In support of this award, clients described Stephanie as a "professional, patient, hard worker", "excellent communicator", and an attorney who helped clients "feel calm and prepared in court because of her in-depth preparation."

Stephanie graduated from University of Illinois College of Law, *Magna Cum Laude* with pro bono notation. While in school, Stephanie received CALI Excellence for the Future Awards in Family Law and Regulations of Financial Institutions. Stephanie also received the Marguerite L.

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When not helping clients in her private practice, Stephanie is actively involved in pro bono work in the Chicagoland community. In 2017, Stephanie was selected among over 2,300 volunteer attorneys to receive the Distinguished Service Award for outstanding pro bono service by Chicago Volunteer Legal Services, Chicago's first and pre-eminent legal aid organization.

PUTTING TOGETHER THE
PIECES OF THE DIVORCE PUZZLE

By Stephanie L. Tang

For many people, the concept of a “stress-free divorce” may sound like an oxymoron. While it is true that divorce will inevitably lead to stress, there are several steps you may take to alleviate the pressures of divorce and help you feel prepared during an otherwise uncertain time. Think of a divorce case as a large puzzle you need to assemble to see the final picture. You must be equipped with the necessary tips and tools to help you put those pieces together.

Back to the Basics: The Divorce Process in a Nutshell

If someone has a fear of roller coasters, it often helps to look at the coaster’s path to understand the dips and turns they will face on the ride. You can apply the same thought process to divorce. It is helpful for people considering divorce to know what the process in court looks like prior to starting it, so they may understand the possible hiccups along the way.

First, if you are the filing party (also known as the “petitioner”), you will need to file a divorce petition. The petition contains basic information about both parties (name, age, employment status), date and place of marriage, any children born to the parties, grounds for divorce, and any

requests you have regarding support, property division, and custody issues.

This petition will not only initiate your divorce case, but it can also set the tone for the case moving forward. For example, in Illinois and many other states, a spouse may choose to formally serve the other spouse with the petition or, if they believe their spouse will follow all necessary procedures in a timely manner, may choose to simply give them a copy of the petition.

As you may imagine, many spouses do not take kindly to being formally served by a stranger and at times, are led to become angry and resort to making rash decisions. This can create tension between the parties right from the onset of a divorce. The filing party should therefore think carefully about both where and when to serve their spouse with the petition should they choose this route.

When a spouse is served with the Petition, they will also receive a “Summons,” which notifies the spouse of the time period they have to respond to the petition (typically thirty days). If the spouse does not file a Response within the time period allowed, a court may still move forward with the case and enter a final divorce judgment. This judgment will be based primarily on the results the petitioner initially

requested in their Petition without any input from their spouse.

This is known as a “default divorce.” Once a default divorce judgment is entered, the spouse will have a short period of time to try to motion to court to “vacate” the judgment. If the spouse still fails to file a motion within this time period, the grounds for trying to vacate the judgment become very limited and it becomes much more difficult to try to vacate the judgment.

On the other hand, if your spouse does respond within the time period provided on the Summons, you will then exchange financial disclosure statements outlining your income, assets, and liabilities. These disclosures help your attorneys create balance sheets to negotiate a final settlement of spousal and child support and division of all assets and liabilities.

The final piece of the puzzle is negotiating a final parenting agreement that governs all issues related to making decisions and allocation of parenting time for the children. From initiation through completion of the divorce, there are many considerations people should keep in mind and tips they should follow to ensure divorce stays as “stress free” as possible.

Tips for Negotiating a Financial Settlement

The next piece of the puzzle for people after filing an initial petition is working towards negotiating a financial settlement of the parties' assets and liabilities, child support, and maintenance (otherwise known as alimony).

Tip 1: Understand Your Assets and Liabilities

One of the most common mistakes I see is when one spouse rushes to file for divorce without having an accurate picture of their finances. This is particularly detrimental in cases where one spouse historically handled all of the couple's finances during their marriage and the other spouse is completely in the dark. In such cases, I often find that a spouse who impulsively files for divorce without knowing anything about their spouse's income or assets is placed at a disadvantage when it comes to negotiating a financial settlement.

Accordingly, if you are contemplating filing for divorce or you believe your spouse may soon file for divorce, you should copy and scan all important financial documents including your previous tax returns, statements for all accounts (including credit card, checking, savings, and retirement

accounts), and documents related to your and your spouse's income (including pay stubs, W2s, and K1s). This will help you understand what money you have available now and in the future, and what debts you have to pay off. Having this information will in turn help your attorney create a balance sheet of all of your assets and discuss different scenarios for dividing your assets and debts.

Additionally, if your spouse has a history of liquidating or otherwise disposing of assets without your knowledge or consent, you may want to consider talking to your attorney about the possibility of asking the court to enter a temporary restraining order to prevent certain transfers of assets during the pendency of your divorce proceeding. By first understanding and making a list of what accounts you have, you will be able to build a stronger case to present to the judge a potential basis for a restraining order.

Tip 2: Don't Settle Because You're Exhausted

Divorce is a marathon, not a sprint. That being said, divorce can be an emotionally draining process and unfortunately, I often find that clients try to rush into settlements to end the process as fast as possible. Mental exhaustion or frustration often leads clients to neglect their

due diligence and enter agreements without carefully contemplating their potential consequences. I constantly advise clients to remember the long-term impact of their divorce and the importance of having financial security following a divorce.

There are two common mistakes I often see when people rush into financial settlement agreements they do not feel comfortable with due to exhaustion or frustration. The first is when one spouse does not take the time to value a marital asset despite believing it is worth more than their spouse has disclosed. This is most common when one spouse owns a business, real estate, or asset of undetermined value and lowballs the value, knowing their spouse wants to get the divorce done and hoping they will not challenge the value.

However, the non-owner spouse may later find out the asset was actually worth much more and they took a lesser value just so they could finish the agreement. At that point, particularly if the spouse did not exercise their due diligence and exhaust available avenues for discovery, it will be difficult for them to ask the family court to vacate the agreement.

A second common mistake occurs when a spouse agrees to sign an agreement to divide assets based on a spouse's initial disclosure despite believing the spouse is hiding assets.

Unfortunately, people lie (whether done on purpose or accidentally), on their financial disclosure statements and fail to disclose certain assets. Sometimes this is done maliciously, where one spouse hopes that the other spouse does not remember he or she has a certain asset and does not want to divide it as part of the final agreement. Sometimes a spouse simply forgets that they have the asset at all. If you remember seeing statements for accounts that are not disclosed on your spouse's financial disclosure, or you remember conversations your spouse had about a certain account, it is a best practice to tell your lawyer about this account, so you both can do your due diligence in confirming this account was closed, or seeing if it still has a balance. If you know your spouse has an account they are not disclosing, you have the option of issuing a Subpoena to the company where the asset is held and asking for all statements associated with the asset/account.

Tip 3: It's Just a Sofa

I often see cases where people get emotionally attached to particular items of personal property in a divorce and their attachment stalls the entire settlement process. In one case I handled, the parties were able to settle all matters except who

would be awarded the parties' designer sofa. The parties had bought the sofa together and they both refused to let the other party have it. After numerous letters between myself and the opposing attorney and angry texts between the parties, the Judge ultimately told the parties to flip a coin to decide who got it.

In these cases, it is better for parties to try to negotiate on their own if they can and if not, they should keep in mind that most items are replaceable and it is likely for the best to start anew with brand new furniture and items after their divorce is finalized. This not only gives you a fresh start following a divorce, but it can help save hundreds (or even thousands) of dollars in attorneys' fees and hours of your time and allow you to focus on your assets as a whole.

In the same vein, you should remember to look at the big picture when negotiating a financial settlement, rather than focusing on individual items such as a sofa. By looking at division of assets one at a time, you do not see how the whole division, timing and taxes are coming together for your final settlement. Furthermore, by letting emotions lead your negotiations, you may also forego a better settlement offer because you are fixated on retaining your favorite car or your entire 401(k) account balance.

Tip 4: Consider the Impact of Taxes

At times, people make the mistake of not considering the tax consequences of their divorce settlement and the potential impact of child and spousal support received. The best way to understand the true impact of a deal is to look at the value of all assets and support each spouse receives on an after-tax basis. Generally, spousal support payments are deductible by a payor spouse and taxable to the payee spouse. In contrast, child support is not taxable or deductible to either spouse.

Additionally, some assets, including certain retirement accounts (e.g. IRAs) or capital gains, are tax-deferred, which means any interest is tax free until the spouse takes constructive receipt of the interest. The best idea is to discuss potential tax consequences of any settlement proposal with your attorney and accountant to determine the fairness of a deal before agreeing to it.

Tip 5: Consider Reasons for Deviation When Calculating Support

States employ different models when calculating spousal and child support. For example, the majority of states have adopted the “income shares” model for child support (looking

at both parents' income in calculating support), but a minority still use the "percentage of income" model (looking only at the percentage of one spouse's income). Regardless of the model they use, there are often "guideline" support amounts derived from applying the applicable model. People often accept these guideline amounts as fact, but most state statutes provide "deviation factors" that would justify deviating from these amounts. For example, a deviating factor for spousal support may be if the payor spouse agrees to pay other household expenses (such as a mortgage) for the residence where the payee spouse lives for a certain period of time instead and their spousal support obligation is reduced accordingly.

In Illinois, deviation factors for child support may include where the parents have to pay extraordinary medical expenditures necessary to preserve the life or health of one parent or their child or the parents have to pay additional expenses because their child has extraordinary medical, physical, or developmental needs. If factors such as these exist in your case, it is helpful to look at potential deviation from guidelines.

There may also be reasons for deviating from a spouse's actual income when calculating guideline support. In Illinois

and many other states, a spouse's income may be "imputed" to a higher income if the court finds he or she is voluntarily unemployed or underemployed, unreasonably failed to take advantage of an employment opportunity, or is intentionally trying to avoid their support obligation. When deciding what income to impute, courts will look to factors including a spouse's employment potential, prior work history, occupational qualifications, prevailing job opportunities, and earning levels in the community. If a court ultimately decides deviating from guidelines or imputing income is appropriate, it could make a big difference in the amount of support a spouse is ordered to pay.

Tip 6: Provide and Enforce Timelines for Transfers of Assets or Title

Another common mistake parties make is not providing for or enforcing a timeline for division and transfer of assets. I have read many agreements that state a party is responsible for payment of half of all of the child's extracurricular activity expenses but do not provide any timeline of when this money needs to be transferred to the receiving spouse. Alternatively, I have read agreements where one party is ordered to refinance the mortgage on the marital residence and remove

their spouse's name from the title, but again, they provide no timeline for when this refinance must occur. This leads to ambiguity and fights between parties over when the money must be paid or title must be transferred. At times, the party receiving a benefit is forced back into court with a weak argument to enforce or clarify the agreement because no timeline was initially set.

Along the same lines, I have also seen cases where parties believe the assets awarded to them in a final settlement agreement are magically transferred to them upon entry of their divorce Judgment. This is often not the case. For example, division of certain retirement accounts including pensions and employer-sponsored retirement plans requires entry of a separate order known as a Qualified Domestic Relations Order (QDRO). If a QDRO is not entered, the former spouse will have no rights to the participant spouse's retirement benefits. This hypothetical highlights the importance of not only putting in timelines for transfers of assets, but also diligently following up on these timelines to ensure they are followed.

Tips for Negotiating a Final Parenting Agreement

The other major piece of the puzzle that requires careful negotiation is all issues related to any minor children of the parties. In Illinois and several other states, the concept of “custody” has been replaced by a new term: “allocation of parental responsibilities” (“APR”). APR is further divided into two categories: allocation of significant decision-making responsibilities (related to the children’s education, health, religion, and extracurricular activities) and allocation of parenting time. Similarly, the majority of states still use the term “custody,” which is further divided into “legal custody” (determining which parent can make significant legal decisions for the child) and “physical custody” (determining which parent, if any, has a majority of parenting time). Regardless of the nomenclature, negotiating final parenting agreements can be a particularly thorny and emotional rollercoaster for both parents. That being said, there are steps parents should take to help ensure a smooth transition from a one to a two-household family.

Tip 1: Think About What is in the Best Interests of Your Children

All states and the District of Columbia have adopted statutes that require family courts to consider the “best interests” of the children when making decisions related to APR/custody. While there is no standardized definition of “best interests,” several state statutes list specific factors that courts should consider, which commonly include, but are not limited to:

- Any mental or physical health needs of the children
- Any mental or physical health needs of the parents
- The emotional relationship between the children and their parents, siblings, and other household members (such as relatives or significant others)
- The ability for each parent to provide a safe and stable environment for the children, including provision of necessities including food, clothing, and medical care. In considering this factor, courts often also look to the employment schedule for each parent (night shifts, flexibility, unpredictable hours) in terms of its impact on a parent’s ability to exercise regular and consistent parenting time

- Any incidents of domestic violence in the home

Unfortunately, in many cases, spouses sometimes harbor a great deal of anger and hurt towards the other spouse and use parenting negotiations as a means to spite the other person. In other cases, parents fight the entry of parenting schedules because they do not want to pay child support. Regardless, when parents put their needs first, it is ultimately detrimental to the children caught in the middle and causes unnecessary delays in litigation.

This advice extends beyond negotiating the terms of the agreement itself to governing the behavior of parents during the negotiation process. Specifically, parents should not put their children between them by asking them to pick sides during the divorce. In fact, many states have custody statutes that direct courts to consider whether one parent has “alienated” a child from the other parent through their unilateral actions. Courts often find alienation has occurred where one parent either insults or vilifies the other parent to the child on a constant basis. If a court finds one parent has tried to alienate the children from the other parent, that factor will swing heavily in favor of the other parent. Accordingly, parents need to resist the urge to blame each other for any bumps down the road in front of the children.

Tip 2: Walk Through the Proposed Parenting Schedule

Generally, the most helpful tool for my clients is going through a hypothetical year with them as if the agreement was already entered. We first go through what a regular week will look like, including who will be transporting the children to and from parenting time and at what times these drop-offs and pick-ups will occur. This helps clients envision what their everyday life will look like and whether the schedule outlined in their draft agreement is one they can see themselves following moving forward.

An example of a realization that comes from this exercise is illustrated in cases where parents do not want their spouses coming to their house following a divorce because they would rather that remain their separate space. In these cases, clients often realize after thinking about the proposed schedule that they do not want pick-ups and drop-offs of the children to occur at their house. Instead, they pick a neutral, and often happier, location for the children such as a nearby ice cream shop or library for the exchange.

We then go through the school breaks- spring break, winter break, and summer vacation. Many parents want to take their children on trips during these times and it is

important to make sure each parent can take their vacation time and enjoy extended time with their children. However, the other parent should still be entitled to an itemized itinerary and video and/or phone time with the children.

Finally, we go through the holiday schedule to ensure all the major holidays are covered. When I say “major holidays”, it is important to note that it’s up to the parents to let their lawyers know if a holiday holds certain meaning to them, whether it has a religious significance or if the holiday is accompanied by a specific holiday tradition.

For example, I had a client specifically request that they were awarded Labor Day weekend every year because they had an annual family tradition of flying to Colorado for a family reunion. I had another client request that she got to spend time with the children on Day of the Dead every year so she could teach the children about the culture and tradition behind the holiday. This knowledge helps lawyers customize agreements so they fit with the needs and interests of the family moving forward.

Tip 3: Do Not Sign an Agreement You Do Not Understand or Are Not Comfortable With

One common mistake in negotiating custody agreements is rushing to enter an incomplete agreement that you do not fully understand and are not fully comfortable with. Divorce can be a very emotional process and I have read parenting agreements that were entered with the court by parents who were following the philosophy that something was better than nothing.

However, this often results in agreements that do not encompass the details that should be included in a custody agreement such as a holiday or vacation schedule or aspects related to making major decisions for a child. Thus, I see many cases where parties are coming back into court to fight because of big gaps they failed to address in their initial custody negotiations. This costs parties more legal fees on the back-end and often wastes more time and causes more frustration than if they had addressed these issues in the initial agreement.

Tip 4: “Cookie Cutter” Parenting Agreements Do Not Exist

Parents often hope to simplify the negotiation process by entering into a “cookie cutter” parenting agreement that vaguely touches upon issues relating to their children. However, parents need to understand and embrace that each child and each family is different and parenting agreements should reflect that uniqueness.

As a more unusual example, I worked on one case where the parents asked me to draft a parenting schedule taking into account pick-up and drop-off their child’s giant stuffed animal. In this case, the child needed this particular stuffed animal to sleep at night but was not permitted to bring it to school. I ended up writing a separate schedule for the parents to coordinate dropping off the stuffed animal so the child would have the stuffed animal every night despite sleeping in different homes.

A more common scenario I have encountered is when the children need specific medications during parenting time. In one case I handled, the child of the parties had life-threatening allergies to peanuts and milk. The parents, opposing attorney, and I worked together to draft language that provided both parents would always have EpiPens on

hand during parenting time, would try to keep them at room temperature, and would be responsible for purchasing replacement EpiPens if they lost them.

Tip 5: Try to be Flexible

No matter how hard you try to plan for it, divorce is a difficult adjustment, particularly when parents have young children who are transitioning from living in one household to two. I have received numerous calls and emails from clients who want to file a petition against their spouse for being five minutes late to dropping the kids off. I have also received calls and emails from clients wanting to file a petition against their spouse because they refused to take their child to sports practice when it was scheduled during their parenting time. Parents need to be willing to exercise a certain amount of flexibility to accommodate their children's schedules and to a given extent, their ex-spouse's schedule.

To help address this issue, many parents choose to add a "good faith flexibility" clause into their parenting agreements that provide parents should be flexible in accommodating each other's obligations that necessitate a change in parenting time. This clause also typically provides that the parties acknowledge that it is in the best interests of the

children to attend “unusual events” including weddings, funerals, and other one-time events that cannot be rescheduled, as well as their regularly scheduled extracurricular activities and practices.

Finally, this clause commonly states that parents should provide each other with as much advance notice as possible if they are not going to be able to exercise their parenting time as scheduled. Going through the exercise of writing and reviewing this language often helps parents remember the importance of prioritizing their children’s needs over their feelings towards their spouse.

Understanding the Alternatives to Litigation

Contrary to popular belief, there are a couple of alternatives to traditional in-court litigation for a divorce. By understanding these alternatives, spouses can feel more confident in their choice of procedure and what each process will entail.

Mediation

Mediation is a process in which a neutral third party (the mediator) helps parties reach a mutual resolution of issues in

their divorce case. A mediator is not there to take the side of one party over the other. Instead, the mediator will help parties try to reach a solution that satisfies their respective needs and interests. Mediation is completely voluntary and confidential so if one spouse decides mediation is no longer productive, they can stop the process knowing that nothing they propose in mediation can be used against them in a court proceeding. Mediation can be limited in scope to certain issues (such as parenting time) or you could choose to mediate your whole case to try to come to a comprehensive agreement.

Many couples like mediation because it gives couples the flexibility to make their own decisions that they believe work best for their family rather than leaving it to a Judge who may not understand all the nuances of their marriage and family. However, mediation likely will not work when one or both spouses are hiding assets or income or if one or both spouses refuse to engage in a good faith effort at approaching a settlement.

Collaborative Divorce

Collaborative divorce is an alternative to litigation that is gaining substantial traction in the United States. In a

collaborative divorce, each parent has their own attorney, but they also hire other professionals including child specialists, financial advisors (often CDFAs), and coaches as well. The professionals and the parties work together as a team in out-of-court meetings to address outstanding issues and reach a full and final settlement that will meet the parties' respective needs and interests. Once a settlement is reached outside of court, the attorneys will prepare documents memorializing the agreement for filing with the court.

If you follow the collaborative approach, you and your spouse will first each sign a Participation Agreement. This Agreement provides that you and your spouse will engage in a good faith efforts to settle the case, exchange complete financial information, and maintain absolute confidentiality. Confidentiality in this context means you cannot later use any settlement offers used during the collaborative process if your case ultimately does not settle.

There are three major benefits to a collaborative divorce compared to litigation: better control, more privacy, and less adversity between parties. First, parties feel they have better control over the process because they set the timing and agenda for each team meeting. Second, unlike "traditional" divorces where parties appear in court on multiple occasions

and expose their issues to the public, collaborative divorce is kept out of court until the final agreement is set.

Finally, by agreeing to a collaborative divorce, the parties and their attorneys agree to mutually respect each other and be transparent with each other. Therefore, attorneys will not have an incentive to drag the process out longer. Like in mediation, collaborative divorce likely may not be a good fit if one spouse believes the other spouse is intentionally hiding assets.

When Should I File For Divorce?

Timing is an important consideration for parties contemplating divorce for several reasons, both emotional and financial. On the emotional end, January is often a popular time for people to file because it is right after the big block of winter holidays but before Valentine's Day. The idea is to wait until after the holidays, especially for couples with children, so that the children can still have a happy time during the holidays and there is no added stress to the already hectic holiday season. Parties with teenage children may decide to wait to file for divorce until after their children graduate from high school so as not to cause tension at home

while their children are applying for college and generally busy being a teenager.

There are also considerations on the legal side that parties should consider. For example, in Illinois, the duration of maintenance (previously known as alimony) a spouse is entitled to receive may increase significantly depending on how many years you are married. Specifically, the law provides the duration of maintenance shall be calculated by multiplying the length of the marriage on the date of filing by one of the following multipliers: 5 years or less: 0.2; more than 5 years and less than 10 years: 0.4; 10 years or more but less than 15 years: 0.6; 15 years or more but less than 20 years: 0.8; 20 or more years: either permanent maintenance or equal to duration of marriage.

This means if a couple is married for five years, the lower-income-earning spouse may only be entitled to one year of maintenance. However, if a couple is married for five years and one month, the lower-income-earning spouse may be entitled to over two years of maintenance. This example highlights the difference waiting one month could make if you wait or rush to file.

Steps to Take After Your Divorce is Finalized

The tips as outlined above will help you navigate the tricky negotiations associated with divorce. However, even once the divorce is finalized, there are still steps every person should take to finish the puzzle:

Step 1: Develop a New Monthly Budget

Common sense dictates that it is more expensive to maintain two households compared to one. However, many people do not realize the reality of that statement until after their divorce is finalized. It is a good idea to sit down with your attorney or financial planner to create a snapshot of what assets you received pursuant to your final divorce and what amounts, if any, you will start paying to or receiving from your ex-spouse on a monthly basis.

This snapshot should also include any liabilities you are now responsible for paying, including mortgage payments, real estate taxes, and any car loans. From there, you can work on setting new spending goals, managing your expectations for monthly expenses, and creating a plan moving forward for investment and allocation of your assets and liabilities.

Step 2: Update Your Estate Planning Documents and Powers of Attorney

After a divorce, people frequently forget to update their estate planning documents (e.g. wills, powers of attorney) and beneficiaries to their accounts (e.g. IRAs, life insurance policies). This would mean that if the person died after the divorce without changing these documents, the estate that they would otherwise pass to their children or other relatives would instead pass entirely to their ex-spouse. Once your divorce is finalized, you should make sure to update these types of documents to ensure your updated desires are accurately reflected.

Step 3: Follow Up on Derivative Benefits

When a couple is married for at least ten years, the unemployed or lower-earning spouse is often entitled to receive social security benefits even after a divorce. Specifically, an ex-spouse will be eligible to receive these benefits if: they are unmarried and at least 62 years old, their ex is entitled to Social Security retirement benefits, and the benefits they would be entitled to pursuant to their own record are less than the benefits they would receive on their

ex-spouse's record. Even if your ex-spouse has not applied for benefits but is at least 62 and qualifies to receive the benefits, you could still receive benefits through his record if you meet these requirements and you have been divorced for at least two years.

Step 4: Follow and Enforce Provisions of the Final Agreements

People often mistakenly believe that just because an agreement is entered means the other spouse will follow the provisions. Unfortunately, there are many cases where a spouse decides not to uphold their obligations under the final agreements, whether it is by failing to transfer title to an asset or failure to pay spousal or child support.

In these instances, it is often advisable for the parties to go back to court to enforce the obligation sooner rather than later. Otherwise, if a person waits too long to bring a claim in court, a judge may find too much time has passed and your claim is barred for being brought too late or you may lose key documentation you need to prove your ex-spouse is not complying with court orders.

Putting the Puzzle Pieces Together

People often view divorce as one of the most emotional times of their lives. However, there are steps people can take to minimize stress and prepare for negotiations when moving forward with divorce. Following the tips as outlined above will provide you with the tools you need to finish the puzzle and finalize your “stress-free” divorce.

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