

Hey there, beautiful! 🌈 Before you dive in, a quick heads-up: this transcript is a super close-to-verbatim buddy from our podcast, but it's got its quirks! We didn't call the grammar cops on it, so you might bump into a typo or two. But hey, that just adds character, right? 😊 Embrace the wild side of language and enjoy the read! Happy exploring! 🚀



Divorce Decisions: From Emotions to Finances

Introducing Heather Hetchler

Carmen Hecox: Heather Hetchler, welcome to Create The Best Me. I am thrilled to have you on the show.

Heather Hetchler: Carmen, I am so excited and honored to be here today and to talk about the topic that we're going to dive into.

Carmen Hecox: So, before we go into today's topic, divorce resources. I just want to set the stage here and say that although we do not promote divorce or encourage divorce by any means, we do know that divorce is a very complex thing to go through.

Understanding divorce is very important. And my silver lining is that I've been happily married now for 12 years, even though I've been through divorce. I know what it's like. And my happy lining is that I've been married for 12 years to an amazing husband and life is good. So I understand that sometimes divorce is the only option.

Guest Introduction and Personal Divorce Experience

Carmen Hecox: So, Heather, can you briefly tell the audience a little bit about yourself and what you do?

Heather Hetchler: Thanks Carmen. So, I always think that our bios are, long and kind of boring and they have all of our accomplishments, but if I had to describe myself in one word, it would be overcome. I've had a lot of challenges and struggles in my life and I have overcome them, and I have a calling to help and walk alongside other women. And just like you mentioned, you know, today we're going to be talking about divorce. And you may be on this listening and thinking, well, that doesn't pertain to me. And I hope it never does, but chances are, it may pertain to one of your friends, to your neighbors, to maybe even your daughter or a cousin, someone that you know, because divorce permeates our culture.

And I went through a divorce, back in 2004. I had married my college sweetheart. We had four kids in five years. And then he decided that he didn't want to be married anymore. And I remember making the commitment that I would always respect him and care about him because he was the father of my children.

He gave me the greatest gift in my life. And I wanted to make sure that I went through the divorce with a sound mind. And made decisions that were in the best interest of myself and my children, not in my ego. And back then there weren't many resources. Today there are. And that's why I'm so excited to partner with an organization called [EnlightenHer](#) to create the roadmap, the financial, the emotional, and the legal roadmap that women need if divorce is put upon them, like it was for me, or if a woman has exhausted all of her resources counseling everything and divorce is the final option. We want to equip her with the knowledge that she needs to know because when you're going through a divorce, it's emotional. You don't know the questions to ask until it's too late to ask them.

Understanding the Current Divorce Rate

Carmen Hecox: Yeah, and Heather, what is the current divorce rate here in the U.S.?

Heather Hetchler: Carmen, depending on what statistical organization you listen to, it varies a little bit, but it's about 40 percent of first marriages will end in divorce. About 80 percent of people who divorce will remarry and then the divorce rate gets more staggering. So, for second marriages, it's about sixty-seven percent and for third marriages, it's seventy-three percent.

And there's a new kind of dynamic happening, which we call the gray divorce. So, these are couples that have been married quite a long time and after the age of 50, which is typically after the kids are out of the house, they initiate a divorce. And last year, thirty-seven percent of all divorces in America were a gray divorce. And women who divorce after 50 are at a greater risk of financial issues because they're divorcing later in life. And so, we want to empower those women, especially to understand what is your current financial situation and what do you need to do? What decisions do you need to make to ensure that you're going to be taking care of for your future?

The Cost and Process of Divorce

Carmen Hecox: What's the average cost of divorce and how long is the process?

Heather Hetchler: So once again, that kind of depends on the type of divorce that you choose or that you and your spouse choose. So, a mediated divorce, which doesn't involve attorneys is the cheapest way to go. And usually, a mediator will charge between a hundred dollars and 300 an hour, which is. It's still expensive, but if a couple can get together and make decisions and then have it mediated. Or take whatever they decide and take it to an attorney, that is usually the cheapest. And when you can sit across the table and make those decisions, that means it's the least emotional. And anytime you can keep emotions out of the decision making, you're going to save some money.

Attorney fees, you know, a lot of this varies by state. California is actually the most expensive state to get divorced in. But a divorce attorney is typically charged on average, three hundred to five hundred dollars per hour. And what we've seen is, the attorney is usually the first person that the woman reaches out to. And sometimes you can use your attorney as your therapist. But your attorney's not your therapist, and if you use them as such, they are the most expensive therapist that you'll ever, ever work with when they charge that much. So, on average, if you use an attorney, the average divorce can cost about thirteen thousand eight hundred

dollars in America. Versus about two to four thousand dollars if you do a mediated divorce.

Carmen Hecox: Yeah, and that's just assuming, when you come up with that thirteen thousand dollars, that's assuming that the parties are in agreement.

Heather Hetchler: Yes.

Carmen Hecox: Because if people start bickering and getting angry at each other, the cost, a lot of people don't understand that every time you contact your attorney, either by email or by a phone call, or even if you don't even talk to the attorney, but you talk to the secretary, leave a message, you're incurring an expense.

Heather Hetchler: Absolutely, you might think it's a quick text or a call, but they're billing every single moment they spend talking to you and your case.

Carmen Hecox: Yeah, some people might say, okay, you know what, yeah, I'm going to get a divorce, and this is going to be over within six months. What's the average time to get a divorce?

Heather Hetchler: Well, Carmen, that also varies by state, but I'm in the state of Ohio and here it typically can range from 45 days to, uh, two years. So quickly is if you file for the divorce, which that costs about four hundred thirty-five dollars on average across the states to file just to file for your divorce. And then if it's amicable, if it's mediated, it can be quicker.

If it gets drawn out, if there's a lot of court involved, it can be two years, but it can be beyond that. That's the average time 45 days to two years. And the longer it takes and the more expensive it is, it's indicative too of the emotional cost that it has not only on the woman and her spouse, but also if there are any children involved.

And that can be young children or adult children. Because divorce impacts the whole family. And it's not just your family, but even your friends, your in laws, your parents, anybody who is touched by your family is going to be impacted by the divorce.

Deciding to Get a Divorce

Carmen Hecox: Yeah, so when does a woman know that she's exhausted all avenues. I'm not going to save this marriage. And she needs to get in that mindset that I got to get a divorce. You know, this is the next step.

Heather Hetchler: Well, I think it's important to note that there's usually two ways a woman comes to work with us or comes to about divorce. One is if her husband puts it upon her, right? Maybe it's a complete shock for her or maybe the marriage hasn't been that great. They're in a difficult season but she's just made peace that she's going to live like this. And she's just accepted maybe they're more like roommates. Or this is just how it's going to be.

The other time is when a woman is struggling. She's trying to save her marriage, right? She's grieving the loss of what she thought her marriage would be. And so maybe she's tried counseling. Maybe her husband's gone with her or maybe he refuses to go. Maybe she's exhausted all things. She set up boundaries. He refuses to listen and she's at the point where I have tried everything I can do. I'm being honest with myself. And I believe that the only thing I have left to do is to file for divorce. And I think that that's going to be individual for each woman, and she's going to know when she gets to that point. But I also want to iterate too that if you're a woman listening to this and you're in an abusive relationship. Whether it's emotional abuse, verbal abuse, physical abuse. I want to encourage you to get to a place of safety. And sometimes a separation and if your spouse chooses to get help your marriage can be restored. But if you don't feel safe, you need to get to a place where you feel safe and to take that space to get right with yourself and for your spouse to do the work to get healthy as well.

Carmen Hecox: I think that's very important, having that sort of time out per se,

Heather Hetchler: Yep.

Carmen Hecox: Because I think that, it'll get you in that, right mindset of thinking clearly. Yeah.

Preparing Mentally for Divorce

Carmen Hecox: So, what steps does she need to take to become mentally ready to move forward with the divorce?

Heather Hetchler: Well, I think if a woman chooses that this is the next step for her. Then she needs to understand that divorce is the biggest financial transaction that she will probably go through. She's going to be at the same point, too, as if this is being thrust upon her. So, if you're listening and your husband told you he wants a divorce or you're the one initiating it. You need to make the same choices.

But one thing I want to make clear, you're going to experience the divorce, at least in the beginning, differently depending on how it's initiated. So, if you're a woman and your husband tells you, I want a divorce, I want out, it's going to come like a shock wave. You're going to feel like even if the marriage hasn't been good, like you just got run over by a Mack truck and you are going to be filled with emotion and you are going to wonder why he doesn't seem so emotional, why he seems So, calm to ask you for the end of your marriage.

Now, if you are the woman initiating divorce, you'll understand how he feels because you've been grieving the loss of your marriage for a long time before you got to the point of asking for the divorce. So, you have to understand that's the two different sides. If the divorce is put upon you, you're going to feel super emotions and you're going to wonder why your spouse seems so calm.

On the flip side, if you're initiating the divorce, you're probably going to have a more calm and peace because you've gone and you've worked through it in your mind. And this is your last resort, so to speak. And you're going to wonder maybe why your husband gets so emotional and why he may be trying to get you to change your mind.

And so, understanding that if you're the one who has a divorce put upon you, don't try and compare your experience to your spouse because you're going to be in two different places. If you're initiating the divorce, expect your husband to be emotional. Expect him to try and get you to change your mind because he's just finding out about this.

And so having support, one of the things that we offer too is this amazing free, it's a [12-step guide](#) if you're thinking about divorce or you've had the divorce put on you. And it outlines the different decisions that you need to make emotionally and financially to prepare yourself in the beginning stages of divorce. But what this leads to also is making sure that you have a strong and safe support system. And one of the things that I tell clients and I want to make clear to women is that DNA does not necessarily mean safe support. Sometimes our mom is not the best person

to go to about this. Sometimes our sister. Sometimes it's a friend who's been through divorce. Sometimes it's a coach or a counselor that we go and talk to because we need to hear solid advice and support not emotional piling on, right?

And if for some reason maybe your marriage will be restored. If you're sharing with somebody and they know everything, they may never let you restore your marriage because they know what's happened right in the marriage, or they may encourage revenge.

They may encourage you. to take him for all he's worth and what we want to talk about, what we share with women is, we want a fair and equitable divorce. And when you're focused on revenge, when you're focused on making him pay, you're not going to be making wise decisions. You need to be in a calm mental state of mind when you're making financial and legal decisions that aren't just going to affect your today, but your tomorrow and all of your tomorrows. So, you need to make sure that you're making calm, emotional, like less decisions and having that support system that will encourage that is really, really important.

Carmen Hecox: Yeah, I think that's really interesting that you say that because I remember when I was in my first marriage, and I put myself in that mental thought that I'm ready to get on with the divorce because it was an unhealthy environment for me.

And my father looked at me and he said, you're not getting a divorce because I said so. And even though he saw the unhealthy place that I was in, I think that he just didn't want to face reality that his daughter needed to get a divorce. And so, I think that's very important that you brought that up.

Heather Hetchler: Well, I appreciate you sharing that story because unfortunately what happens sometimes too is families will take on that, so they don't want their daughter to be divorced because they don't want to have to tell their friends that marriage is ending.

And so, you have to be selfish during this time. You have to think about what is in the best interests of yourself and for your children, if you have them. And so even when you're going through the divorce. If you, and we talk about this in the Enlightened Divorce Course; if you're, let's say, maybe your spouse cheated on you and your friends see him out with people and they start calling or texting you and telling you, oh, we saw him with so and so. That is not going to serve you. That is

only going to make you feel, less than. It's going to hurt. And so, setting a boundary to say, hey, I know that you're telling me these things because you care about me, but there's nothing I can do about it. And so, moving forward, I don't want to know when you see him out with another woman.

You have to know what helps you. And that type of information typically does not help you make sound decisions when you're going through a divorce, if infidelity is involved.

Carmen Hecox: What about, let's say me, 20 some years, almost 30 years ago going through the divorce. If I went to you, I think that something that's real important to ask is who do I want to become at the end of the divorce? Who do I want to be?

Heather Hetchler: Carmen, that's one of the questions actually that we have in the Enlightened Divorce course and that is something that's so important because you are going to evolve through your divorce. It's inevitable. You are becoming a different person, and you get to choose who that person is. And so, during your divorce, it is so important to decide who do you want to be. What characteristics are important to you. And to keep that front and center.

And so, one of the exercises that we walk a woman through is, do you have a heroine? Maybe it's in a book or a movie. Is there a woman that you aspire to be like? And if you don't have that, that picture of a role model. What are the characteristics that you would like to strengthen in yourself? And then when you're making a decision, whether it's financial or legal or emotional, think about what would that person do? What would that character, what would a woman with the characteristics that you want to strengthen, what would she decide? And that helps you take your emotion out of the decision making and make a more sound and rational decision because you're making it for your future self. You're making decisions based on, the integrity, the compassion, the discernment, the wisdom that you want to have as you evolve into the next phase and next season of your life.

Understanding Your Financial Entitlements

Carmen Hecox: And I think another thing that's really important is finances. What is she entitled to? What is the woman entitled to? What does she need from this point forward?

Heather Hetchler: Yeah. One of the things that we talk a lot and it's in our [12-step guide](#) too, is a good financial settlement requires managing your emotions just as much as managing your money.

And so that's why you want to make sure that you're in a good emotional state when you're making decisions about your finances and the legal decisions. And I always like to tell clients to don't let pride decide. Do what you need to do for yourself and for your children if you have them. And when I say, don't let pride decide, maybe you advocated, and you built this amazing dream house and you fought for it, and you loved it and you want it. But it's not the best financial decision to hold on to it. That's why you need to have a financial advisor or somebody who can be speaking truth into you when you're making these decisions, because he may be willing to give you the house. Because his attorney is telling him, you don't want the house from a financial standpoint, you don't want the taxes, you don't want this.

And so having that support, like a good attorney, and we teach you the questions to ask to find the good attorney. A solid financial advisor, and a support system that you can talk about those questions with, so you can make the right decisions. Also, you may want to hang on to a certain heirloom, or you may want something, you kind of need to decide, what are my non negotiables? And those have to be few. Because if he knows that you're going to hold on and you'll give anything for grandma's hutch, he's going to take everything so that you can keep grandma's hutch. And this is one of the hardest truths, but I think something that every woman has to understand is that when you go through a divorce, your husband is no longer your ally And I'm not saying that he's out to get you or he's going to turn the tables but he's sitting on the other side of the table now.

He has his own attorney or mediator. He has his own person giving him financial advice. He may have other people in his life whispering in his ear. And so, you can't count on him making the right decisions for you and your future.

You have to advocate. And so, in one of the things that we talk about in the [12-step guide](#) and we outline in the course too, is getting right with your finances and knowing where you are.

And Carmen, for so many women, and I include myself, I was raised in a home where I wanted to learn more about money. I wanted to go to college and both my mom and dad would say, just get married and your husband will take care of it.

He'll take care of it. He'll take care of it. Well, so many women find themselves in a position. They don't know how much moneys in the bank. They don't know anything about their investments. And so, we provide a checklist of everything that you should know. You need to make copies of all your financial statements. You need to know where all of your money is and isn't so that you can make sound financial decisions for today and tomorrow.

Financial Awareness for Women

Carmen Hecox: So, what kind of advice would you give, let's say, we have women listening on the show right now that, maybe say, but divorce is not in my future. I'm in a good place, but they were taught, he will take care of you. What do women need to do today so that they are fully aware of everything that is really happening in the home? Finances and so forth. His retirement, my retirement, all that.

Heather Hetchler: Well, I think that's a great question. And that's something that we also work on is helping women with their money mindset. And our money mindset was decided in our childhood. So, you may be able to trust your husband a hundred percent and that's great. But you still need to know the financial atmosphere of your household. And so, I advise women to sit down and talk to their husband and say, you know what, I've appreciated you paying all our bills. I've appreciated you investing for us. I want to partner with you. Would you mind, could we set aside an hour, maybe once a week for the next month or two? And I want to sit and pay the bills with you. I want to sit and understand where is our money. Where are we invested in? And sure, and some husbands might be like, where is this coming from? like, cause this is going to be news. And so, you know what, this is me acknowledging that I have put all of this on you for all this time. And I just want to be more invested in this part of our marriage. And I just simply want to know it's, it's not because I'm doing anything with it or, but I realized that I have always put that on you and I'm grateful for it, but I want to be more of a partner. And most times when women do that, their husband is so relieved because they have felt like they have been carrying that financial burden in the marriage for all time. And so, partnering with your spouse, but it's also important to You know, one of the things we don't want to talk about, and especially as we get, into our forties, fifties and sixties, is if our spouse passes away unexpectedly.

And I have talked to so many widows who not only are they grappling with the death of their husband, they don't know where any of their finances are. They don't

know where any of the paperwork is. They don't know. And sometimes when they find out, they realize that they have less money than they thought that their husband let on. And sometimes, in some situations, Carmen, they find out that they have much, much more money. And they've been kind of living way below their means. And so, then I see women really struggling and angry with their spouse who's now deceased. And so, it just complicates.

So, I know that we're kind of getting a little bit off topic, but what's important is that women need to know their financial situation and they need, even if it's uncomfortable. I'll be honest, I could write and speak, all day long and just be revived. Give me a spreadsheet. And I'm like, ha ha ha ha. But you need to know what you need to know. And you have to get past that fear of not maybe wanting to know and work on understanding your financial landscape. It's really important. And then if you have daughters, you really want to model that for your daughters as well.

Navigating Through Divorce with EnlightenHer

Carmen Hecox: So, how do you help women accept, process, and navigate through divorce?

Heather Hetchler: Well, one of the things that we work through in the course is, talking to it in the very beginning. We can only control ourselves. Right. We can't control anybody else. So, if the divorce is put upon you, you can't control what your spouse wants. You can only control your response and that's processing what's going on and getting in a good mental state of mind so you can make good financial and legal decisions. And if you're the one deciding it, enabling and helping you to process and basically kind of putting blinders on in terms of like, whatever's happening, whatever he's doing, you need to be focused on what you can control. And that's creating a safe support system, that's having a solid financial advisor that you can run your questions past and make sure that you're making decisions that are solid for today and tomorrow. And then giving you the questions so that you can interview multiple attorneys and find the attorney who is the right fit for you and or deciding if it's mediation. Because we really recommend that if you are in an amicable state with your spouse and divorce is the path you're

going on, if you can mediate and keep the attorneys out of it, it will save your sanity and it will save your pocketbook.

Carmen Hecox: And so, if someone decides that mediation is where they want to go, and you have two parties that have never been involved in divorce. Or just kind of don't know what am I planning here? How do I know how to plan for a divorce? Do you guys have like some kind of guide, as to what she should be asking? What he should be asking, because she's going to him and she's saying, hey, we're going to go through a divorce, we're going to do mediation to save money. But how do they know the roadmap? Cause there's so much that we as regular lay people don't know.

Heather Hetchler: Well, we do have that, Carmen, and that's the thing. You don't know the questions to ask until after you should have asked them. And because divorce is new, right? And so, you don't know all the ins and outs. And so, we actually have, and we'll provide the link here and in the show notes, but we have a free 12 step guide that we want to put in the hands of any woman thinking about divorce or in the beginning stages of divorce.

Or if you're watching this and you know somebody, we want you to get this and share this with them. But it's the [12-steps](#) that a woman needs to take to ensure her emotional and financial well-being through divorce. And then we also have an enlightened divorce course, two courses actually. One is for the woman thinking about or in the beginning stages of divorce. And then the second one is if you are in the midst of divorce, because there are different decisions that you have to make in the beginning stages, in the middle stages, and then post-divorce. And so, it gives you the questions to ask. It gives you the checklist to make sure that you're doing all the things that you should be doing.

It gives you the conversation questions to have with your spouse. And it's all put together and created for amicable results, right? We are not about taking your spouse to the cleaner.

This is about sitting down with your spouse and creating the most amicable and fair and equitable divorce and splitting of the marriage that you can do. Because the more amicable you can be the more emotionally stable too. And when you are done with the marriage, especially if you have children you want to be able to have a functioning relationship with your ex because the marriage is ending but parenting never will. You will always be co-parenting. And so, the more you can

get along, the more you can make equitable decisions together, financially and legally, the better that will impact your co-parenting relationship.

Success Story: From Bitter Divorce to Happy Ending

Carmen Hecox: Can you give us an example of somebody who came in because they were going through a bitter divorce and then came out with a happy ending going through your program or through your company.

Heather Hetchler: Yes, I can think of a few women. I'll change her name, in the details, but I'm thinking about Teresa. And Teresa, I think, had three young kids. Her husband wasn't being faithful.

She had had a big career and she had decided to put that career on hold to raise the kids. So, when she found out about the infidelity, when he wanted the divorce, she had so many emotions, right?

She was hurt. She was angry. She felt like she'd given up everything to kind of manage the house so that he could be and pursue what he wanted. And now another woman was going to be living her dream. And she was angry. And honestly, when I was talking with her, she wanted to know like how she could get it all.

And then I asked her, what does all look like? And she started crying. And all she could talk about was her kids. And I said, I can hear in your tears, and I can see in your face that you love this man. That you are hurt, and you are brokenhearted, and you want the best for your children. And you know that your marriage is over, and you really want to save it, but there's nothing that you can do.

And so, we're going to help you make the right decisions. And let me tell you that if you make the decisions out of bitterness and anger, it's going to negatively affect you and your kids in the long run. So first let's work on the emotional stuff. First let's kind of work through where you are, kind of that radical acceptance of what's going on. And now let's make some decisions so that you can make fair and equitable decisions that are going to impact you and the kids and allow you to co-parent with him. Because oftentimes and what happened was to this worked. And she had to do some grieving obviously she had to grieve the loss of the dream.

She envisioned growing old with him. She envisioned going on vacation, holding grandkids. And that's part of the divorce is that you have to grieve the death of a dream. And once she was able to do that and understand, okay, you know what? I love my kids. I'm going to make decisions in their best interest. She made sound decisions. She was financially taken care of for herself and her children. And now I just actually heard from her that's why she was top of mind. Her ex-husband did end up marrying the woman that he had the affair with. And she's co-parenting well with that woman. And she would have never been able to do that if she would have kept that bitter mindset. And when we work with a woman, we're not dismissing the pain that she's gone through. We're not saying that what he did to her was right. We're saying, what are you going to do? And how can we walk alongside of you to help you make the most sound decisions today so that you have a strong future tomorrow?

Carmen Hecox: That's a beautiful story.

Heather Hetchler: And you know what, It's really about the kids too. Because kids don't ask for their parents to get divorced, right? And children are wired to love their mother and father and to honor their mother and father, not honor their honorable mother and father. So honestly, they don't necessarily care, they just want their parents to get along.

They want to feel safe to love both parents. They want to feel safe to be in mom's house and say, I love dad. I had a great weekend with him and not be scolded. And so that starts in the divorce process, that starts with the right mindset to be able to grieve your losses, forgive. And forgiving does not mean dismissing, and setting boundaries so you can make healthy decisions for yourself and the kids.

Working with EnlightenHer

Carmen Hecox: Does your service or program work with family law attorneys, mediators, counselors?

Heather Hetchler: Yes. So, you can find everything at [EnlightenHer.com](https://www.enlightenher.com). We, the [course](#) and the guide. So, we work with attorneys, mental health providers, such as myself, and then the financial advisors, Burning River Advisory Group, which is the founder of EnlightenHer. And so, all the advice and the course comes from attorneys, financial advisors, and mental health providers. And we do recognize that legal advice is going to be different in every state, but we give you the tools

that you need, the questions to ask, how to find a good attorney, how to navigate all the different terms. So, we have a checklist of like all the different legal terms that you should know, what they mean, all the financial documents that you need to have when you go in, because that's the other thing.

If you want your attorney to comb through all of your financial stuff, that's going to cost a lot of money. If you have everything copied, if you have everything in order, if you have everything and you can just give that to them with all the high-level stuff, that's going to save you a lot of sanity and a lot of money from the legal fees.

But yes, we do it's a three-prong approach. So, we work with attorneys, financial advisors and mental health providers to just give that well rounded support to a woman.

Carmen Hecox: So, what are the benefits of going through your program as far as cost? Have you seen people save money compared to going at it the blind way, sort of, say?

Heather Hetchler: Honestly, you know, I think that the cost savings is immeasurable because it's an emotional cost and it's a financial cost. So, the program, the course is a hundred ninety-seven dollars for one. Or if you get the kind of pre beginning stages of the divorce course, and then in the midst of divorce course, it's \$297 for two. But this course is self-paced. And you learn so much.

So, you learn all the questions to ask. You learn how to hire the right attorney for you. You learn how to hire the right financial advisor for you. You learn how to put together a support system that's going to speak to your needs. We have exercises that help you determine who is safe for you to talk to when it comes to your support system. How do you know the attorney is the right fit? How do you know which type of divorce you want to go through? So, we walk through, an attorney mediated divorce, a mediated divorce. We talk about all of that. So, if you have all that knowledge and all that power beforehand, it is going to save you so much money. I've heard and worked with many women who are on their second or third attorney. Imagine the cost of that. And when you can save yourself that financial cost, making the right decisions the first time. And a lot of times women never even think about having a financial advisor as part of their divorce team. And then they come to a financial advisor after their divorce is finalized. The financial advisor looks at their settlement and is like, okay, I'm going to work with

you, but I really wish I could have worked with you at the beginning stages. Because now we can't undo what has been legal, in the divorce decree. And so, it's like Benjamin Franklin says, and I told my kids, it's growing up all the time. If you fail to plan, you plan to fail. And so, what this course does is it teaches you what you need to know, and it helps you as you make decisions. So, it can minimize not only the emotional toll that it takes on you, but also the financial toll divorce can take on you as well.

Carmen Hecox: And I think another thing that's real important for women to understand here is that, and I hate to say this, when you're going through a divorce, you have one chance at it. You get one chance at the apple. You can't go back and undo it. Once, once the divorce is signed by the judge and it is final, you can't come back and say, oh, I forgot to ask for this.

Or I just hired a financial planner and they said, I should have been entitled to this. But you didn't ask for it during that period of the divorce process.

Heather Hetchler: Yeah, and sometimes you know Carmen just like we talked about, especially if you're a woman who isn't really even aware of all of your financial matters, you don't even know what to ask for. And you don't know, what might sometimes if your husband is so eager to like sign off on something, it can be a red flag that you shouldn't sign off on it. Sometimes something might feel really good in the now, like I get the house, or I get this, or I get that. But it's not beneficial to you long term. And so, being able to look at your picture today is my snapshot, but then the next five, 10, 15 years, what is that going to look like? And you have to advocate it's one of the things that I love about the 12-step guide that we have in the course is teaching you like, what are your needs? Like a lot of women don't even think about medical health care. Right. Who's going to pay for insurance if they don't work? They don't think about a lot of the extra expenses. And if you, like you said, if you don't write it into the decree, when you're doing the divorce, you're not going to be able to get it afterwards. And so, you have to know what your needs are. And you may not even know what those needs are until after it's too late. And so that's why I think that this is such a savings, you know, emotionally. Going through the course and reading the 12-step guide, it empowers you mentally, right? And so that is something in and of itself. It gives you knowledge and wisdom and support. And so, you feel like you're going in with an education, with encouragement and empowerment, but then also it gives you the actual information to utilize.

So, you're making the right decision. So, it's emotionally supportive and it's also discernment to help you make the right financial and legal decisions for you and your kids if you have them.

Carmen Hecox: I think it's very important. I wish your program would've been around 30 years ago when I went through a divorce because I was so naive and there was so much emotions that I was going through that I couldn't think clearly. And I didn't have the proper people or the healthy people around me to advise me on what I should be doing.

And so, I think your program is amazing, because it is providing the emotional because it is hard to go through divorce emotionally. And it's hard to think clearly and it's providing a checklist as to where you should be spending your money because either way you go, it's going to be expensive.

Heather Hetchler: Absolutely and so you want to minimize that.

Carmen Hecox: How can women learn more about your program, your services, and initially work with you?

Heather Hetchler: Well thanks for asking. No, that would be wonderful. You know, it's one of those things I like to say, I'm not thankful that you're going through a divorce, but I am so grateful to be here for you. And so, the easiest way is you can follow us, on Instagram, which is enlightened divorce. You can go to the website, which is EnlightenedHer or you can actually, if you want to just right now, go and download the [12 step free guide](#). I'm going to spell it out here we'll put it in the show notes, but it's, a bitly link, so I'm going to spell it out for you, but it's, www. B I T dot L Y backslash EnlightenHer. So, it's E N L I G H T E N H E R, [EnlightenHer](#). And you can sign up for the [12 step guide](#), you'll get information on the course, and if you just go to [EnlightenHer.com](#) too, you can explore the site. We've got divorce resources, and then we also have resources for their money mindset and helping women understand a healthy money mindset and shift their money mindset if they have been brought up with the notion that they don't need to know or that finances are for the guys to handle. It's really important for us as women to understand money and to not be afraid to say that we don't.

Carmen Hecox: Heather, I think I'm going to have to have you back on the show just to cover that topic because I think that's why we kind of went a little sideways on, everything. I think that that's something that I don't care how old you are,

whether you are, in your twenties and your freshly getting married, or you're in your fifties and, possibly looking at retirement and we're going to retire together, or we're going to get a divorce.

I think that's a topic we have to touch.

Heather Hetchler: I agree, Carmen. I think, you know, I have a daughter who is two years out of college and she's like, mom, you know what? My friends and I were all well-educated young women. And sometimes money will come up and, in our circle, we'll talk about how we don't know anything about 401ks. We don't know like how much we should be investing in our paycheck.

And we don't want to be dependent on a husband. Maybe we'll get married. Maybe we won't, but it's almost like we've decided, like, we're kind of afraid to put it out there beyond our circle because we're smart, intelligent, hard working women with great jobs. We should know this. But the reality is, the financial industry is really geared towards men, especially with the rhetoric they use.

And that's, really one of the missions of EnlightenHer is to make money, the talk and the rhetoric of money more approachable for women. So, they not only feel more comfortable talking about it, but they understand it and they can advocate for themselves in a way. And I just want to encourage, women to, you should definitely go to the site and read the [About Me Page](#) because the founder of EnlightenHer, [Ed Vargo](#), is one of the reasons I love collaborating and working with this company is because he is the owner and CEO of [Burning River Advisory](#) and he started EnlightenHer because of his own passion, because of his own experience. Growing up, his mom was an immigrant, and she didn't understand the legal system and the financial system, and his parents went through a divorce. And he saw what that did to his mother, and he never wanted another woman to go through that. And then fast forward, he got married, and has five daughters.

And so, he has such a heart to empower women around money. And around an equitable and fair divorce. And so, I am so grateful to partner with EnlightenHer because like you said, this is the roadmap I wish I would have had when I went through my divorce years ago because I didn't have it and I made some mistakes.

And so, if I can help other women make sound decisions and help them with their mental health as they go through it, I am totally on board.

Carmen Hecox: Beautiful. I love this story. Well, like I said, we, I need to have you back on the show to talk about finances. But I will include all your information in the show notes and on my website, so that people can download the 12-step plan, all that stuff. Heather, thank you so much for coming on.

You have overwhelmed me with information. Overwhelmed the audience with great, great information. This is a treasure.

Heather Hetchler: Well, Carmen, thanks for having me on. And thanks for talking about this topic that unfortunately a lot of people don't want to talk about, but when we talk about statistics, it impacts everyone and it's something that we need to talk about. So, thank you very much.

Carmen Hecox: All right, thank you.

Conclusion and Final Thoughts

Carmen Hecox: As we wrap up today's enlightening discussion, it's evident that the journey through divorce is a multifaceted touching, not just the individuals directly involved, but rippling out to affect family, friends, and even our own sense of self emotionally, physically, and financially, the challenges can seem overwhelming. But remember, you don't have to navigate this path alone.

Heather and her team at EnlightenHer have curated a wealth of resources tailored for women in this very situation. Their free guide [12 Steps to Financial and Emotional Safeguard during Divorce](#) is an invaluable tool. This digital course is designed to not only save you thousands of dollars in court costs and coaching, but to empower you to make informed decisions that will shape your future. As Heather pointed out, the true cost is often realized when the right decisions aren't made. Planning ahead is not just wise; it's essential.

At Enlightened Her, they've brought together a team of experts from family law attorneys to financial advisors. From Burning River who specializes in guiding women through their financial journey. And it's worth noting that EnlightenHer was founded by the very C E O of [Burning River](#), further underscoring their commitment to the cause.

If you or someone you know is facing the daunting prospect of divorce, I urge you to reach out. Start by grabbing their free guide. At EnlightenHer.com, sign up for their newsletter for continuous insights. And if you feel the need for more of a personal touch, Heather is just an email away at heather@learning2step.com. Remember, in times of adversity, having a guiding hand can make all the difference.

Heather's information and today's transcript can be found at createthebestme.com/ep036.

If this episode resonated with you, please subscribe to stay updated. Join me next week as I'll talk about spirituality. This episode is one you won't want to miss.

Until then, keep dreaming big, take care of yourself, and remember you are beautiful, strong, and capable of creating the best version of yourself. Thank you for watching. Catch you next week. Bye for now.