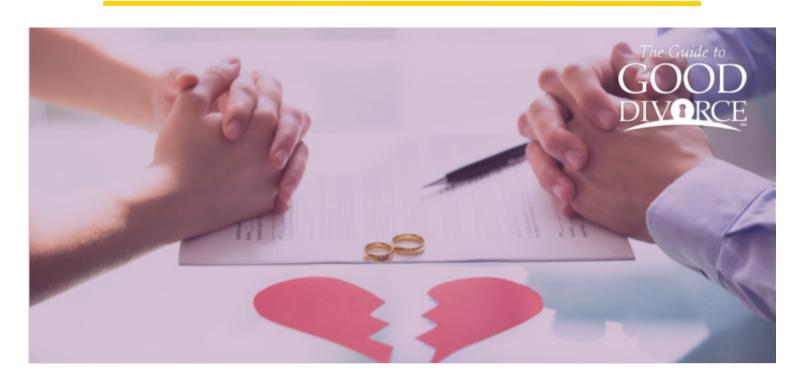
## Why You Shouldn't Fight Over the Stereo Speakers





By Molly Ward CFP®, CDFA®

How do you turn animosity down and switch on your upper, higher functioning brain? During a divorce, it's imperative that you maintain a cool, logical head. That's not so easy during a time like this (and I don't mean COVID when I say "a time like this." I'd rather go through COVID than a divorce).

In a divorce, there are lots of possessions to divide between you and your soon to be wasband (I like this term better than ex-husband). I urge you not to get stuck on small details here. For example, if he really wants those stereo speakers please let him have them. They were expensive, yet you never liked the music he would pick. Try to remember that you really didn't have a passionate care about the speakers anyway. You just know he loves them, and now you want to make him suffer over the beloved speakers. This is not smart.

Here's what's smart – stay in tune with your higher, executive functioning brain. What are the three things that are most important to you? Write them down and use this as guide when you feel yourself getting worked up over the speakers. It can be a divorce wish list of sorts.

For example, a list of the top 3 important things to one person might be:

- Grandmother's silver
- Family photo albums
- Painting in dining room

It's easy to get bogged down arguing over possessions, but most of them are trivial in the end. What you should be fighting for are bigger picture financial matters that will impact you and your family for the rest of your life.

Your financial wish list might include the following:

- Liquidity -- money that is accessible without penalties or harsh tax consequences for emergencies or to subsidize lifestyle
- Future Money -- Retirement Plan money that is tax deferred and will be needed later to for living expenses
- Security or life insurance -- if the insured dies, the payments for child support or education funding are there

When you get stuck on a frustrating point, you will be able to reference your three main goals. Everything else, including his futon, can go back to him. Share this wish list with your attorney and financial professional. It will help your team focus on your important matters.

To quote one of the most amazing men in my life, my grandfather, "this matter should be dealt with quickly and amicably." – Joe Manning

Thank you, Granddaddy, for that excellent advice!

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