

THE DIVORCE BIBLE

*A Practical Guide to Decisions, Documents, and
Costs During Divorce*

A practical guide informed by the author's Texas divorce, with
clearly labeled examples and checkable tools.

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THE DIVORCE BIBLE: A Practical Guide to Decisions, Documents, and Costs During Divorce

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FINANCIAL DISCLAIMER: The author's \$95,000 figure is his total divorce cost through January 2026. Other figures may be labeled hypothetical examples or projections. Your costs and results will differ. This book is not financial or tax advice; consult a qualified professional about your situation.

PRIVACY NOTE: This book avoids names and identifying details of other private individuals. Fictional worked examples are labeled as such. Do not treat an illustrative scenario as a reported case.

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For everyone, from every walk of life, who is going through trying times.

Divorce is part of life. Sometimes it comes early. Sometimes it comes late in life, and that carries its own kind of sadness. But whenever it finds you, understand this: it is a beginning. A new beginning for every single person walking through it.

The process may leave you tired, angry, uncertain, or all three. You deserve a clear next step and help from people who can answer the questions this book cannot.

Take one step. Ask for help. Begin again tomorrow.

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How to Use This Book

Start with the decision or deadline in front of you. The sessions are organized by stage, and you can return to earlier ones when you have more time. Each ends with a workbook action so reading becomes a question, record, or next step.

- If you have been served or a hearing may be near, confirm the date and required response with counsel, legal aid, or a reliable court self-help resource. Appendix D helps you sort urgent from nonurgent tasks.
- If you are considering divorce, begin with Session 6's preparation route, then Sessions 7 and 8 on lawful records and evidence.
- If you need legal help, Sessions 9 and 10 cover choosing a lawyer and keeping decisions clear.
- If you are reviewing an offer or heading to court, use Sessions 12 through 14 to prepare questions and documents.
- If you have an order, Sessions 13, 15, and 16 cover implementation, financial follow-through, and rebuilding routines.

Appendix A has ten prompts designed to produce checkable questions, not legal conclusions. Appendix B lists starting resources. Appendix C has three reusable pages; the companion workbook gives you more writing space.

One rule matters throughout: mark what you know, what you assume, and who can verify the consequential point. You do not need to complete every exercise. Complete the next one that helps you act responsibly.

Introduction

Why I Wrote This Book

I began with a \$5,000 retainer. I knew divorce could cost more than that, but I thought the first payment would carry me for a while. A few months later it was gone. After my first trip to court, I opened another bill and understood that the expense was not a single event. The invoices kept coming. I put some charges on a credit card while trying to fund the retainer and run my pharmacy.

The lawyer's bill was only one part of a court date. My case was handled in Texas while I lived in Mississippi. To be there, I sometimes needed a flight, a hotel, and someone to cover work. When I could not find coverage, I closed the pharmacy. A written parenting schedule later gave me roughly one week a month during the school year, plus holiday and summer time. Making those dates happen required travel and work decisions that did not fit neatly in a legal summary.

By January 2026, my divorce had cost me \$95,000, including travel and hotels. That is my reported total of divorce costs through that date, not a typical bill or a prediction of what yours will be. The case took sixteen months. Closing my pharmacy for court or travel also meant some patients went elsewhere. I am not assigning a dollar value to lost business, missed work, or the strain it put on my life. I am telling you why I needed a better way to understand the decisions that kept arriving.

Two numbers show why a case needs careful labels. Early in my case, my former spouse sought \$4,500 a month in child support. The judge's report later listed \$1,917.45 a month. One is a request; the other is a figure in a court report. The entered order, payment record, and any later changes matter when describing what was actually owed or paid. Neither number, on its own, tells you what a family will pay over the next eighteen years. I wish I had understood those distinctions at the beginning, when every figure felt final.

At the start, I also thought the facts that hurt me most would make the legal choices obvious. They did not. I needed to learn a kind of work I had never been taught: separate a fact from an allegation, check a calculation, keep a usable record, and ask a professional a question specific enough to get a useful answer. I did some of that work too late. This book is an attempt to give you a better starting point.

What I Needed at the Start

I did not need someone to tell me that divorce would be hard. I needed a page that said: *Here is the next decision. Here is what you know. Here is what you still need to verify. Here is who can help you answer it.*

That is how I want you to use this book. Each session should help you understand one part of the process and leave you with a specific action. The companion workbook gives those actions a place to live. The aim is to understand enough to ask better questions when you speak with a lawyer or legal-aid provider. If you finish a chapter and cannot name your next question or task, the chapter has not done its job.

My experience is the reason I wrote the book. It is not a rule for your case. The law varies by state; the facts vary by family; and even people in the same courthouse can face very different decisions. I will tell you when I am describing my experience, when I am offering a general way to organize your thinking, and when you need a qualified local professional to check an answer.

A Better Way to Use Help

You may work with a lawyer, mediator, legal aid office, court self-help center, financial professional, therapist, or some combination of them. None can make every choice for you. You can make their help more useful by bringing a clear question, the relevant document, and the date by which you need an answer.

I also used AI during my case. Its useful role was to help me turn dense material into questions and organize what I wanted to verify.

An AI answer is not a court order, current statute, or lawyer who knows your facts. It can be confidently wrong. Before you rely on any calculation, deadline, legal citation, or proposed filing, check the underlying source and ask a qualified person when the consequence matters. Think carefully before entering case documents, children's information, account numbers, or privileged communications into any tool.

This book will show you both the promise and the limits of that help. It will not ask you to paste your whole case into a chatbot and trust the result.

Start Where You Are

If a response date or hearing may be close, begin there. Find the notice, write down the date it gives, and confirm what is required with your lawyer or a reliable local court resource. A book cannot extend a deadline.

If you are considering divorce, start with records you can lawfully access and questions about what you do not know. If you are in the middle of a case, begin with the next decision: a proposed order, a bill, a settlement term, a parenting issue, or a document request. If your case is over, use the later sessions to understand what the written order requires and what still needs follow-through.

At the end of this introduction, turn to **My next decision** in the workbook. You only need to fill in five lines: the decision or deadline, what you know, what you are assuming, the question you need answered, and the next action. You can come back and improve the answers. Starting with an imperfect page is more useful than keeping the whole case in your head.

I cannot promise that preparation will make divorce inexpensive or fair. I can help you ask better questions sooner, see which numbers need checking, and keep a record of how you reached your decisions. That is the book I needed when my own case began.

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