

Girl, **GET OUT!**

MODULE 2, LESSON 1

PAPER IT UP

At the end of this lesson you will be able to answer the question:

What should I document and why?

Decisions and Documentation

Grab your pen and paper. If you like to use a computer to make lists, then charge it up and get ready. We will do some work on paper and with paper that can help you for the rest of your life.

The best advice I ever received when it came to be divorcing the narcissist was this: Document. Document. Document. There is nothing more powerful in a court or in front of an attorney than your story.

Go back as far as you can remember and document every abusive episode. Document your time with the kids, and the times they were in the other parent's care.

In writing this course, I met with several family law attorneys in the Dallas area. Johnathan James, a family law attorney in Collin and Dallas Counties, spent hours with me going over the intricacies of documentation. He said documentation is the most important thing you can do to help your case, as you prepare to divorce a narcissist.

“Document what and when,” James said. “It is as important as how the abuse happened.”

Even if you aren't considering divorce right now, it's smart to hope for the best and prepare for the worst. Documentation helps with your healing and your protection. Here's why:

It is therapeutic. Getting it down on paper can release some of its power over you.

It can easily stand up in a court of law.

First, writing is therapeutic. We will get to the healing later in the book, but you need to write to heal and help your case—so document everything. Psychologists have proven that writing can facilitate a faster road to healing. You are putting your pain and sadness on paper and, in some ways, letting it go.

Secondly, your documentation can stand up in a court of law. It is one thing for your attorney to tell a judge, "My client has suffered abuse at her husband's hands for ten years." It carries so much more weight when your attorney can ask the judge to admit pages and pages of documentation about the abuse into court. The judge will likely think, “Oh, there is some validity to this woman's (or man's) claim.

I recall having three or four typed, single-spaced pages of abuse on a word document. When I gave these to my attorney, he reviewed them along with the paralegal. Sharon, the paralegal, later called me, saying something like, "My heart breaks for you. Thank you for your documentation. I hate that you went through this. And we will get through this divorce together."

You know the documentation is robust when an attorney comments on the content of the records. I am sure your documentation is just as powerful, if not more so. Narcissists have such a way of

gradually worsening the abuse that we don't even notice how bad it is. We grow accustomed to being treated poorly. The good news is most legal experts do recognize it and want to protect you from more of it.

There are three tasks that you must accomplish when documenting information that will help you down the line:

1. Write Down the Abuse

The first task is to write down the abuse that you can remember, along with the date and time as close as you can recall, and then a description of what happened.

At the end of this lesson, I will have you begin these steps, but for now, here are some examples to help you with the end of lesson homework.

Here are a few examples of how to write down the abuse:

January 2013 5:15 p.m. *My son (5) was naked from the bath and grabbed the remote control to run around and play chase with his father. Shane got angry and hit Connor's bottom hard, leaving a mark. (picture attached).*

04/15/15 7:35 p.m. *My husband was yelling at me, telling me that I am a terrible mother and person. I asked him to calm down, and he would not. When we stopped to get gas, I jumped out of the car and walked home.*

02/13/18 2:00 p.m. *Husband screamed at me and called me a bitch. Then he grabbed my arm as I tried to leave through the front door.*

This is a task best done when you can find a few hours of quiet time. I understand that you may be saying, "How in the world do I do that when I am with a narcissist?" You need to take this critical step. Find a sitter or take a vacation day from work. Make an excuse with the narcissist that you need to help a friend out at her home. Do that for an hour then spend the rest of the day at her kitchen table writing things down. Find a way. This is your future.

2. Custody Documentation

The second task you must accomplish in documenting information is custody documentation. Like I said earlier, at the end of this lesson, I will have you do these three tasks on your own.

Many times, the narcissist will use the kids as a weapon in divorce. Why? Because usually, the most empathetic parent (this is you because the narcissist chooses empaths and kind people) and well, here you are) is the best caregiver. The compassionate parent is the best parent and cares more. I don't know about you, but I would stand in front of a train for my son. If someone said, "Laura, it's your time to go or your son's time to go, which do you choose?" I wouldn't hesitate. My child is my world.

Before we get into the documentation to show that you are the best parent (because you are), we will talk again about a big lie we tell ourselves during a divorce. It is:

“But she’s a good mom” or “She’s a good dad.”

Don't get me started. A good parent DOES NOT ABUSE THE OTHER PARENT. A good parent demonstrates love and kindness on the best days and silence on the worst. There is no gaslighting, putdowns, criticism, anger, stealing and word salad from a “good parent.” Or, at least there is very little that we can consistently call misbehavior.

The first step is to prove you have been in an abusive relationship.

This step is to prove that you are the primary parent or that you can be. This is where you need to buy an old school calendar or print one out from the internet and color in the days you have had primary responsibility for the kids. It can look something like this:

February						
SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

Document that you are the yellow calendar days and that your partner is the white or empty days. This can put in perspective who does the primary parenting. In your free time, buy or print a calendar and complete the custody schedule by highlighting the days you have had the children.

3. Collect Character References

The third task you must do is find as many teachers, counselors, babysitters, friends, Sunday school teachers who will write a letter of recommendation to the court about what a great parent you are. Have the person record all the good things you do for your kids in writing.

For example,

Dear Sir or Madam,

I am writing to tell you how much time Laura Charanza spends at Cottonwood Creek Elementary School on behalf of her son, Carson. Laura has been a room mom for five years, and she

consistently works with his teachers to make sure that Carson is on track with his learning and behavior.

We have had minimal discipline issues with Carson. The ones we have experienced have been age-appropriate, such as talking in the hallway. Carson is a well-behaved, likable child with a peaceful and happy demeanor. I attribute this to Miss Charanza's parenting.

Sincerely

Jane Doe, 4th Grade Teacher

Jane.Doe@elementaryschool.edu

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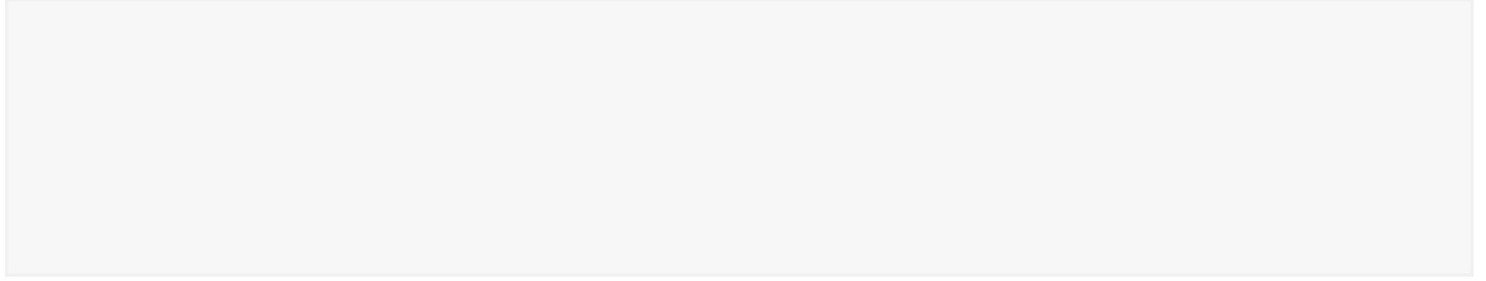
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MODULE 2, LESSON 1

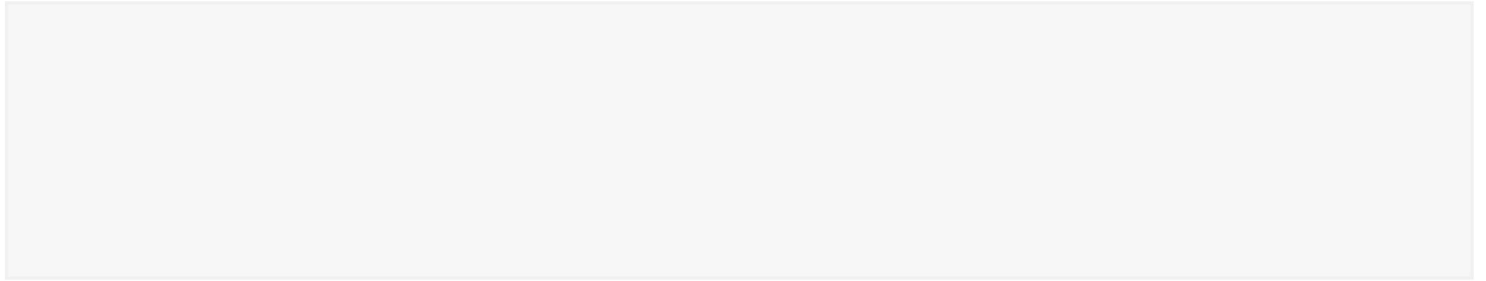
PAPER IT UP

Clarifying Questions:

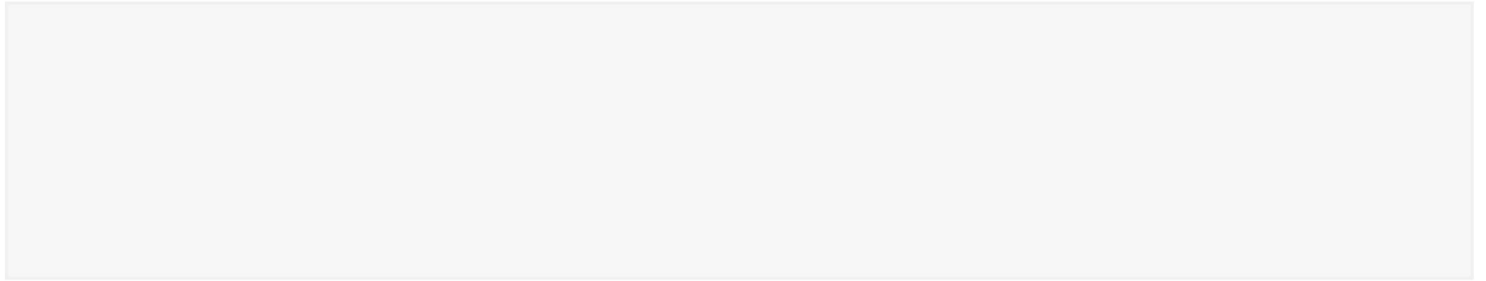
What is the abuse that you can remember? Write the date and time as close as you can recall and then what happened.



Who is on your list of character references? Write down their names and how they could be helpful to you in court.



Optional: If you don't feel comfortable printing a calendar, you can write down in this box primary days of the week you have the children.



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MODULE 2, LESSON 2

THE NARCISSIST AND MONEY – CHECK YOUR BALANCES

At the end of this lesson you will be able to answer the following question:

How has the narcissist been unclear or deceptive about finances?

99% of abuse marriages or relationships have financial abuse, and many victims site financial abuse and control as one of the main reasons they stay in unhealthy relationships

– National Network to End Domestic Violence

As Dr. Les Carter has taught survivors in a YouTube video, we face our trained incompetence in relationships. We don't know what we don't know. For me, my incompetence surrounded the finances in my marriage, among other things.

The way I grew up contributed to my learned incompetence about money. My parents had one bank account. They deposited their paychecks in this account, and my dad was the one who paid the bills and balanced the checkbook (this was before online banking). Sure, I heard Mom and Dad argue about money occasionally, but their attitudes were the same: it all comes out in the wash. They were transparent with each other about every penny coming in and going out. They both had integrity and were trustworthy.

Unfortunately, when you are dealing with a narcissist, there is little truth and transparency around money. Narcissists are skilled liars about anything, especially when it comes to finances. For the narcissist, money is about control. Narcissists use money as a weapon. It is a form of gaslighting, with the narcissist using a dollar bill to have power and authority.

When I was married to the narcissist, Shane, I was gullible and let him handle the money. It turned out he was financially abusing me, too. For example, Shane would tell me that he paid high amounts for home repairs and tax bills, then he would order me to pay for the family vacations. Shane said our property tax bill was around \$19,000 for the year, paid in full each December. I didn't ask to see documentation, and I would give him half the money or spend half throughout the year on things he told me to, such as clothes for our son, weekend getaways or nice dinners out. Once I divorced, I learned that our taxes were around \$13,000. He was stealing thousands from me with one simple lie.

Here are the common tactics used by narcissists:

Many narcissists like to give extravagant gifts, but you will be expected to comply with their demands, no matter how excessive, after receiving one.

A narcissist's entitlement can lead that person to believe your money is their money, yet their money always belongs to them.

A narcissist likes to keep assets in his name, not yours. But the bills and debt may be in your name.

A narcissist may hide bank records and investment account statements, so you don't see what they are earning or doing with their money.

A narcissist may move money around or hide it. If you call out the narcissist on this, he will accuse you of being the one hiding it.

A narcissist will overdraw an account by buying something like an expensive set of golf clubs. Yet, when you call him out on this, he will say it was your fault because you purchased a \$6 sandwich.

A narcissist will falsify tax records and then expect you to sign them without reviewing the documents.

A narcissist will steal from family members, and if caught, expect everyone to be okay with it. After all, don't you know that he grew up with nothing?

A narcissist will pick a fight as you are on your way to work so that you leave in tears. When you get to your job, you're still so upset you are ineffective, and your boss can see that something is wrong.

A narcissist may threaten to call your work and lie to them to make you look bad so that your employment is in jeopardy. You are, therefore, more reliant on him for money.

If you recognize any or most of these tactics, you may be a victim of financial abuse. There are some things you can do to protect yourself during and after the divorce.

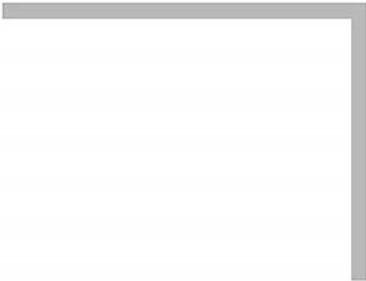
Knowledge is power. The more you know about financial and narcissistic abuse, the better equipped you are to handle it.

This means opening a bank account in your name and depositing your paycheck into that account. If you don't work, start saving money on the side, even if it's in a shoebox, hidden away from prying eyes.

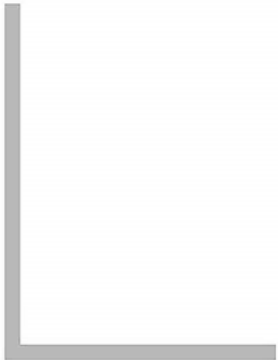
Start asking to see IRS paperwork before signing it. Ask to see property tax statements, household bills and retirement account spreadsheets.

Here are some ideas on how to find the truth:

1. Wait until the narcissist is not home or when you can get into the bank accounts and do some digging. If you have signed the income tax returns for your joint submission each April, you have every right to call your accountant and ask for copies of the tax returns.
2. If your partner doesn't let you get into the computer to see the finances, get creative. When your Wi-Fi goes down, because maybe you accidentally unplugged it, go to the bank in person and get certified copies of recent statements.
3. Call credit card companies and get them to email you PDFs of past statements to an email address the narcissist that the narcissist doesn't know exists.
4. Financial Documents and Statements
5. Start collecting any financial information you can. Plan a time to find the following and photocopy them:
6. Bank statements
7. Retirement account statements
8. Credit card bills

- 
9. Mortgage information
 10. Tax returns from the last five years
 11. Pay stubs
 12. Gas bills
 13. Electricity bills
 14. Water bills
 15. Medical insurance premiums and healthcare costs
 16. Bills for children's activities (sports, piano lessons, karate classes, etc.)
 17. Typical grocery store costs per week
 18. Pool service fees
 19. Lawn service fees
 20. School tuition fees for children
 21. Clothing spending amounts per month for you and the children
 22. Property tax statements
 23. Car payment statement
 24. Mass transportation costs
 25. Traveling costs

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MODULE 2, LESSON 2

THE NARCISSIST AND MONEY – CHECK YOUR BALANCES

Clarifying Questions:



How do you think the narcissist in your life is deceptive about money?

Understanding where the money has gone can help you navigate to a larger divorce and more secure future for you and your kids. By referring to the list above, or ideas of your own, what are some ways that you can find out about any discrepancies within your finances?

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MODULE 2, LESSON 3

FOLLOW THE MONEY, HONEY

By the end of this lesson you will be able to answer the question:

**How much do I think there has been infidelity?
How much money is missing? Often, money goes
where the attention and time go.**

I know you don't want to think your partner has been cheating. I didn't. No one does. But if your spouse has been unfaithful, you may be able to track where a lot of his money is going. And that's money you may be able to get back.

There are several apps that forensic accountants have seen men and women use when they are cheating. These mostly allow people to communicate via instant messaging, without a text alert ever appearing on the screen or a ping:

- Viber
- WhatsApp
- ooVoo
- Yahoo Messenger
- Facebook Messenger
- Hangouts
- Telegram
- Also, look for the following:
- A separate cell phone
- A phone number you don't recognize that your spouse often calls (check the bill)
- Text messages that you can take a screenshot of, with date and time

DOCUMENT any communication between your partner and another romantic interest. Put this in a safe place. No matter how angry you are, do not tell the narcissist that you know about the other person.

What infidelity means for you and your case

Going into my divorce, I wanted to think infidelity could sway a court's decisions by tens of thousands of dollars or make the split more like 60/40 than 50/50. Unfortunately, times have changed, and there's so much infidelity in relationships and marriages that most judges don't blink when one spouse has caught the other cheating. Sadly, it just doesn't matter as much anymore.

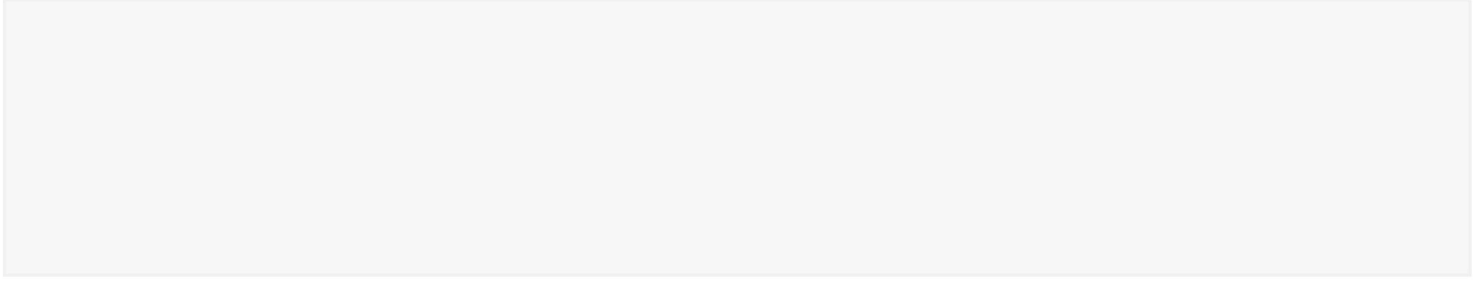
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MODULE 2, LESSON 3

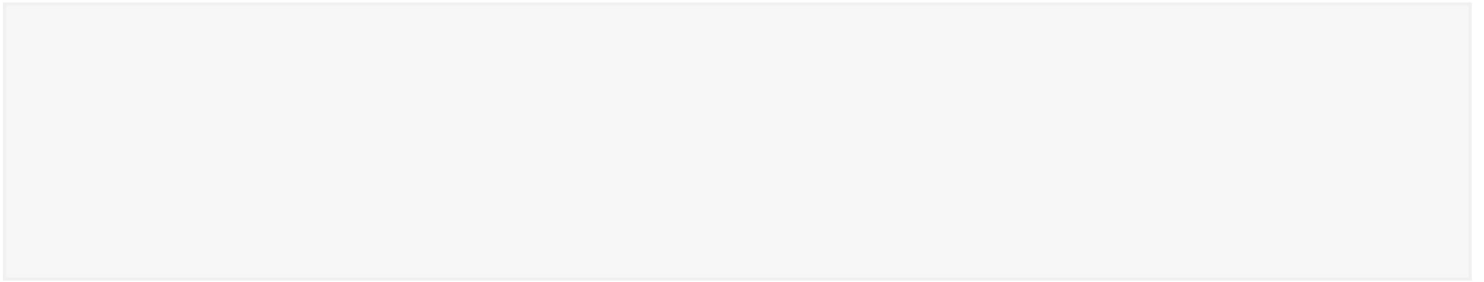
FOLLOW THE MONEY, HONEY

Clarifying Questions:

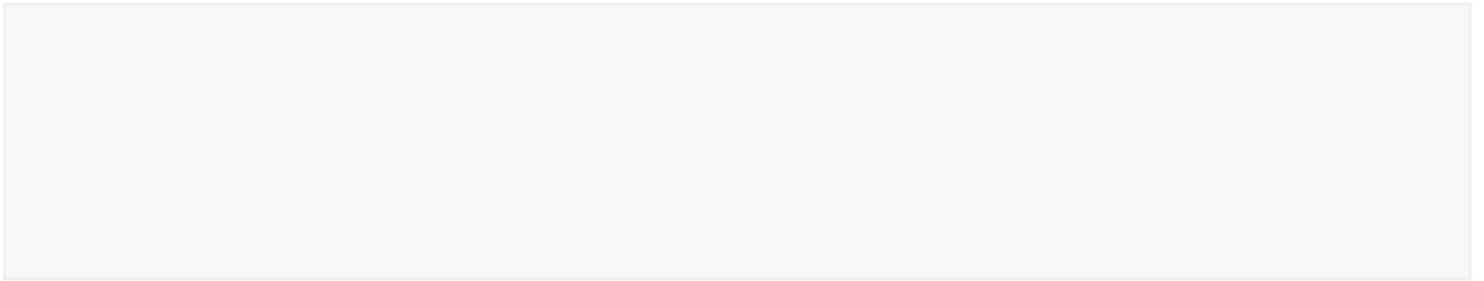
How much documentation do I have that shows my partner may be unfaithful?



How much documentation do I have that shows my partner is sending money to people who don't deserve it?



Is there any indication money seems to "disappear?" How?



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MODULE 2, LESSON 4

FORENSIC ACCOUNTING

By the end of this lesson you should
be able to answer the question:

**How much do I need a forensic accountant
to look for missing money? Forensic accountants
can literally find a penny in a haystack.**

Patricia Snyder is a forensic accountant in North Texas. She has worked as a tax attorney for twenty years, uncovering hidden assets for the very wealthy and the average citizen. Forensic accountants are very skilled at finding every penny of hidden money, no matter how wealthy or poor someone is.

Snyder said hiding possessions and income doesn't discriminate on the grounds of income levels.

"These days, it's scarier than ever," Snyder said. "There are so many ways to give people money and hide money. Then you add all the apps that are available, like Venmo and others."

Snyder recommended that any person divorcing a narcissist should dig into their own and your partner's finances before hiring a forensic accountant. It gives the accountant an insight into your household money. Once you've done that, she recommends getting a forensic accountant if you can afford one. She's been known to find thousands of dollars hidden from the other partner, always.

Snyder says if you can log into your partner's HR portal. (Don't get caught). Usually, such portals will open with a saved password, if you can get by the initial locked screen. On such a website, you can find:

Any pay raises that have gone into effect that you don't know about. She's seen people divert a pay raise to another account, so the spouse never finds out about it.

Details about their benefits and the cost of healthcare insurance.

Information on the value of the employee stock purchase plan or ESPPs. Snyder said she has helped many clients find stock and IRAs that the spouse didn't know existed. In one case, she found an account with \$100,000 that the spouse never knew was there.

It would also benefit to do the following things:

- *Call different investment houses.* If you have your spouse's social security number and address, you can typically learn if they have an account there.
- *Pay attention to mail from the United States Postal Service.* Your spouse may be getting mail right under your nose that leads to more secret money or properties.
- *Look at your bank statements closely.* There could be a regular charge for a safe deposit box you aren't aware of.
- *Ask your attorney or a credit monitoring business to run a five-year credit history on your spouse.* This can show property liens and credit cards you aren't privy to.

How to find a forensic accountant

In Module 3, we will talk about how to find the best attorney for your case. Once you've found a knowledgeable attorney, they usually have several forensic accounts that they recommend.

If there is one thing I wish I would've done differently in my divorce, it would have been to hire a forensic accountant. Even this year, I have seen my ex spending exorbitant amounts of money, paying cash for a Ferrari and a new home. I thought that he was hiding money for years, and now the truth is in my face.

My attorney made me sign an agreement that I was likely walking away from a significant amount of money by just wanting out of the divorce and not fighting for more. Don't get me wrong. We have a very comfortable, nice life. But future expenses like college and a car could've been easier to afford with more financial support.

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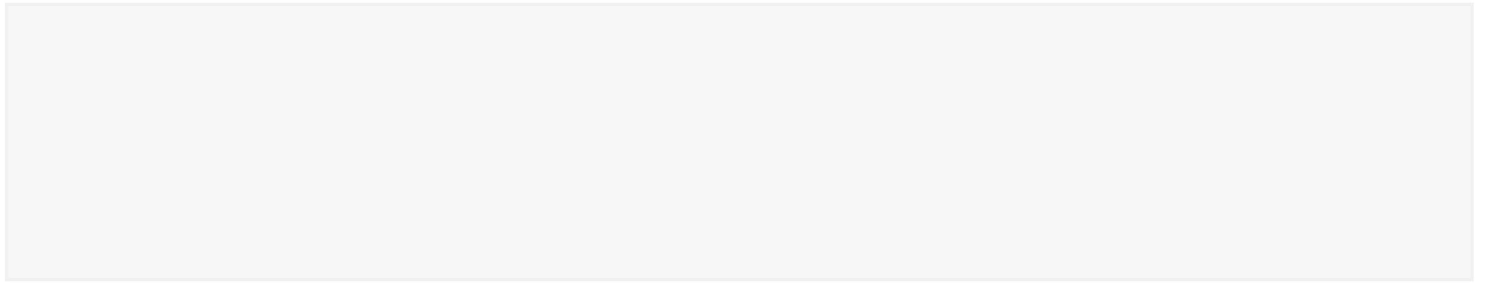
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MODULE 2, LESSON 4

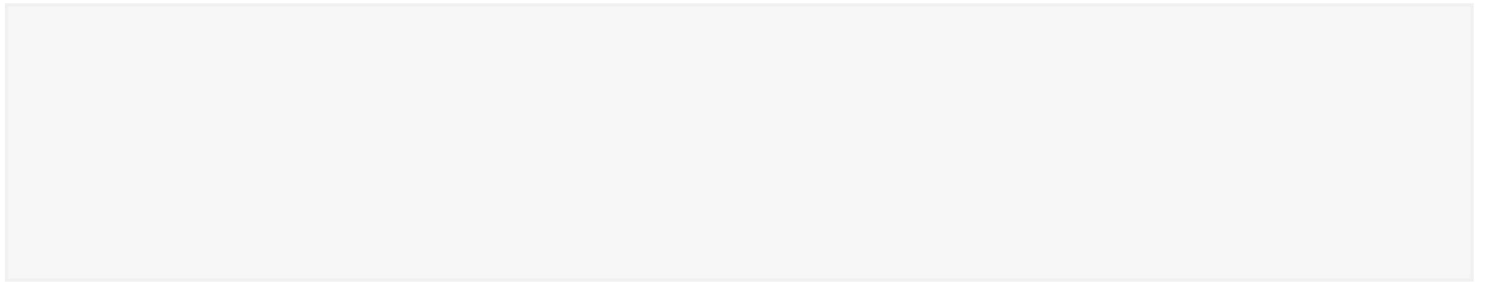
FORENSIC ACCOUNTING

Clarifying Questions:

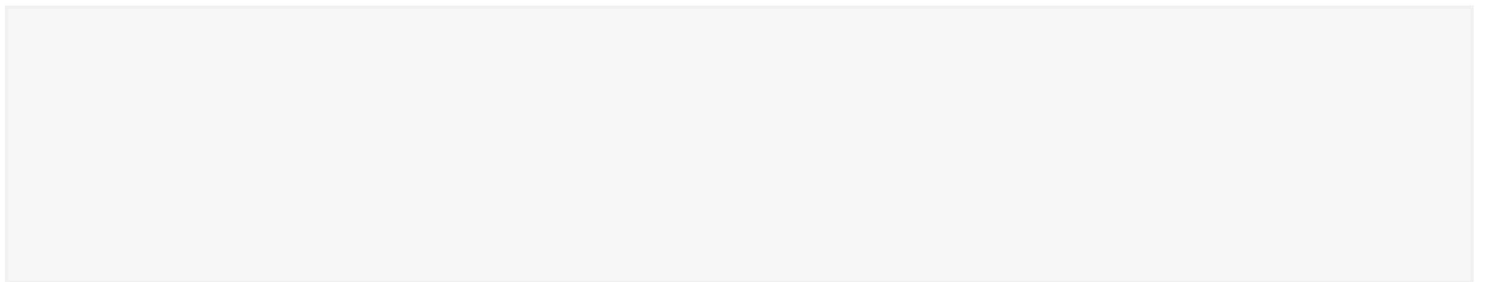
How can I use the recommendations above and apply them to my situation?



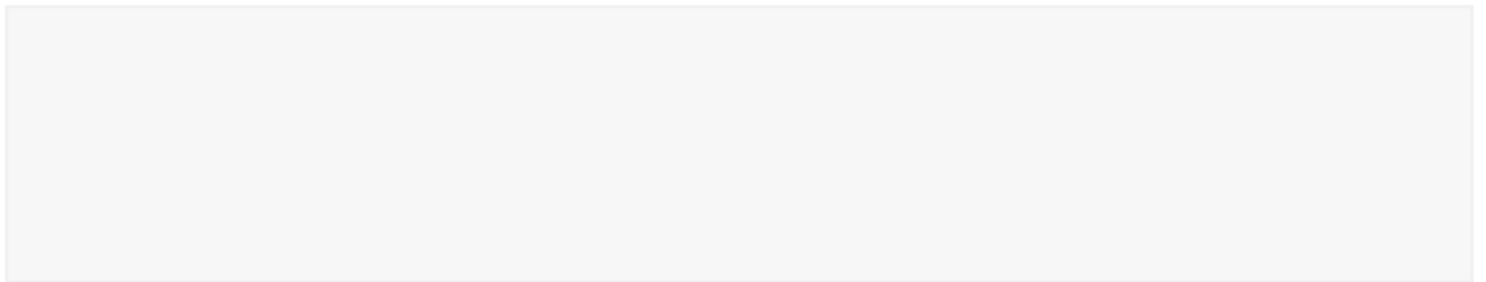
How can I get into my spouse's Venmo and other accounts to look for discrepancies?



How much do I need a forensic accountant?



Make a list here of what you need to copy or find for a forensic accountant to use if necessary.



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MODULE 2, LESSON 5

YOUR SUPPORT SYSTEM

At the end of this lesson you should be able to answer the question:

**How many people can I trust and who are they?
You need to have a support system to get through
one of the most difficult times in your life.**

For all these documents, you are going to need a safe place to store them. It's funny how God, or the universe, or whatever you believe in, can put people in your life to help when you need them the most.

When I had decided to divorce Shane, I was out walking my sweet buff Cocker Spaniel named Paris. At the time, a neighbor I knew but didn't know well was walking Lily, her Goldendoodle, near my home. At this point, Shane was living with a buddy, and I was trying to wrap my head around doing all this on my own.

Meredith asked me how I was doing. I burst into tears! For some reason, I felt compelled to tell her the entire story.

Meredith had gone through this with her parents. Her father is a narcissist, and after decades of abuse, her mother finally decided to leave. Meredith knew precisely what I had been through. She started guiding me, and to this day, I am grateful.

"Go get a lockbox or whatever you feel is safe, Laura," Meredith said. "We will put it in my home, and you can just let me know when you want to put your things in there. I wouldn't leave anything valuable lying around, because your husband might take it and pretend it's lost."

I went to Office Depot that evening and bought a lockbox that opened with a code. Inside went passports, my engagement ring, my car title, my grandmother's jewelry and a few trinkets that I deemed important. I even slipped the small amount of cash that I had into the box.

I eventually added the financial documents that I could get my hands on. One day, after allowing Shane weekly access to the house like the judge ordered, I came home to find my jewelry box turned upside down.

I was relieved that I had put all my valuables into the lockbox, in a place that Shane would never find or even suspect.

Meredith was correct in that Shane would hide things I had purchased and said they were "lost." I had purchased a beautiful portrait of Carson, taken on the beach the preceding summer. I had it by the front door to load into my car one afternoon, and then it suddenly went missing. I asked Shane about it.

"I have no idea what you are talking about," he said.

My son later told me that Dad had the coolest picture of him on the beach. It was framed and over the mantle.

Here are some examples of things you may want to take from your joint home now and put them in a safe place, in addition to the financial documents that you've discovered.

Passports, birth certificates, social security cards, titles to cars or other vehicles, wedding dress and veil, baby pictures or family portraits, jewelry, Holiday decorations, favorite books, technology devices that are yours, valuable art that is yours, furniture that you brought into the relationship, etc.

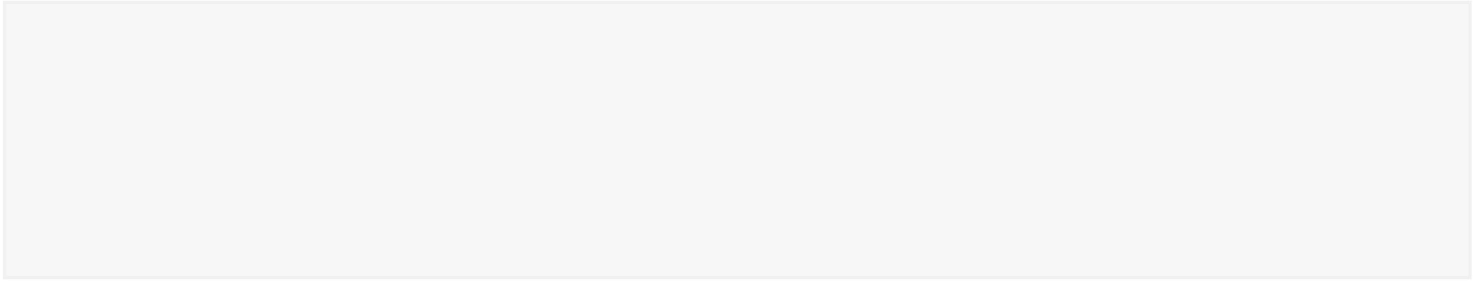
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MODULE 2, LESSON 5

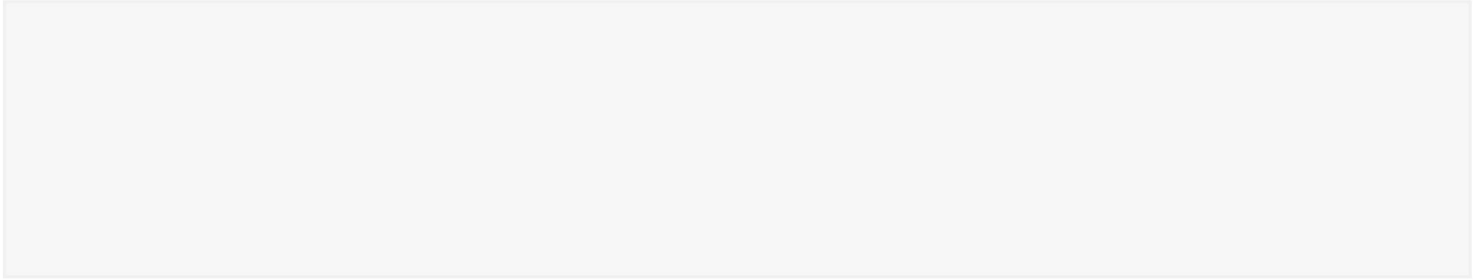
YOUR SUPPORT SYSTEM

Clarifying Questions:

How many people can I trust and who are they?



Take some time and write down the assets you want to protect. Why do you want to keep them and how are you going to do it?



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MODULE 2, LESSON 6

WHERE DO YOU GO?

At the end of this lesson you will be able
to answer the question:

**How and where will I live when the divorce is over?
Making a good financial and practical choice
can save you years of heartache.**

Will you rent? Will you buy a home? Will you live with a parent until you get back on your feet? As you and your attorney begin to see what financial support you will get out of the divorce, you'll have some economic parameters around which to work.

You can start by asking yourself a few questions about the future:

- Do you want to stay in the same area?
- Is this a good place for your career?
- Do you want to keep the kids in the same schools?
- Do you have a support system nearby?
- Can you afford to buy?
- There are pros and cons to buying and renting. The pros of buying are as follows:
- Building equity
- Having a tax benefit
- Having a fixed mortgage
- The cons of buying are as follows:
- Having maintenance costs (sink breaks, grass needs mowing, etc.)
- Paying property taxes and insurance
- Having less flexibility than renting
- Having no guarantee a home will increase in value
- The pros of renting are as follows:
- Having flexibility and freedom
- Paying low or no cost for maintenance
- Having a larger cash flow

The cons of renting are as follows:

- Increases in rent
- Having no control over bad neighbors
- Earning no equity
- A Realtor's View

I enjoyed working with a realtor for a conference we had last winter - Fly Girl. It was a conference that empowered women to be "Free to Love Yourself." And sometimes, this freedom is moving yourself to a new residence. Jeff Hahn is a successful realtor in North Texas, who has been through a divorce. He was at the conference to answer questions. Here's what he had to say about buying and renting:

- Real estate will always be one of the best investments you can make. There are various options for purchasing a home, depending on your circumstances.
- One of the factors to keep in mind is your credit score. The better your credit score, the easier it will be to qualify for a mortgage. You can check with Experian or Equifax and get a free credit report.

- One misconception is that you need a lot of cash to buy a home. There are programs now that require as little as one percent down payment. If you have never included your name on a mortgage, you may qualify for a first-time homebuyer program.

Few Advantages of Owning versus Renting

- *Equity:* You cannot build equity in an apartment or rental property. In a home, you can.
- *Tax deductions:* Rent payments are not tax-deductible. However, the interest portion of your mortgage payment is.
- *Privacy:* Apartments share walls, ceiling and floor. In a single-family home, you can enjoy privacy.
- *Fixed payment:* Rent almost always increases when your lease is renewed. With a fixed-rate mortgage, your payment never goes up.
- *Pride:* An apartment can feel like a temporary place to stay. Owning a home gives you pride of ownership.

If you can't purchase right away, start building your credit score and saving for a down payment. With guidance from an experienced realtor and mortgage lender, you will own a home in no time.

A Renter's View on Life Post Divorce

A good friend of mine divorced eight years ago. Arnold left everything to his ex-wife and kids and moved out. He has rented an apartment since.

"I wanted to buy a home, but financially I am not back on my feet yet where I prefer to be," he said. "I am saving and will have a giant down payment for the place I want. Also, I am glad that I was renting and didn't buy a small home. The kids have decided to come live with me, and it was easy for me to move from a one-bedroom to a three-bedroom in just a few weeks."

Arnold also said he knew his work hours would leave him little time for mowing the yard, cleaning the house, and any maintenance issues that were to arise.

A Shoebox of Memories

I decided to leave the marital home. As I mention in this book, I took a little less than half the equity in our matrimonial home to have primary possession of my son. I based this decision on my financial goals and the suffocating, toxic memories that the house held for me. Being in that home was like riding on a boat across turbulent seas. I didn't know if this was a liminal state of mind, or I would learn not to despise that neighborhood and home. Today, I still cannot drive into that neighborhood without experiencing chills and feeling sick to my stomach.

Again, you do you. For many men and women, a house is just a house. To others, it is a giant shoebox of memories, happy or painful or both.

For many men and women, a house is just a house. To others, it is a giant shoebox of memories, happy or painful or both.

Girl,
GET OUT!

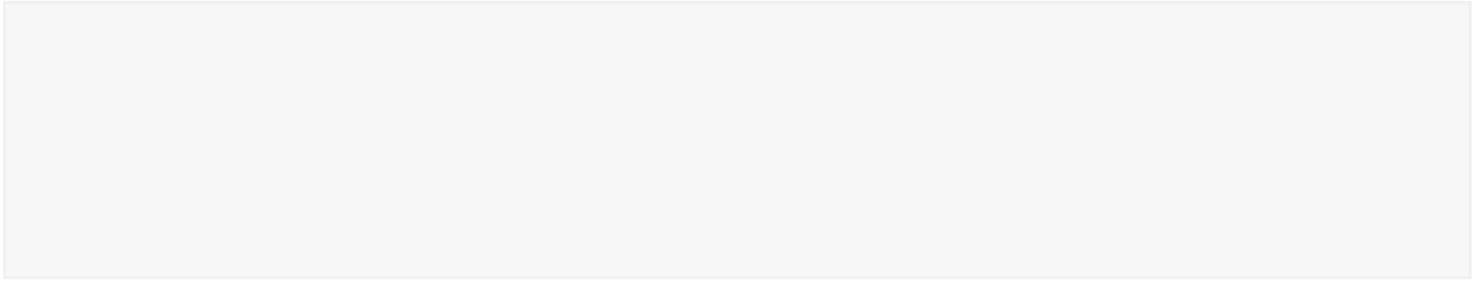
Girl, **GET OUT!**

MODULE 2, LESSON 6

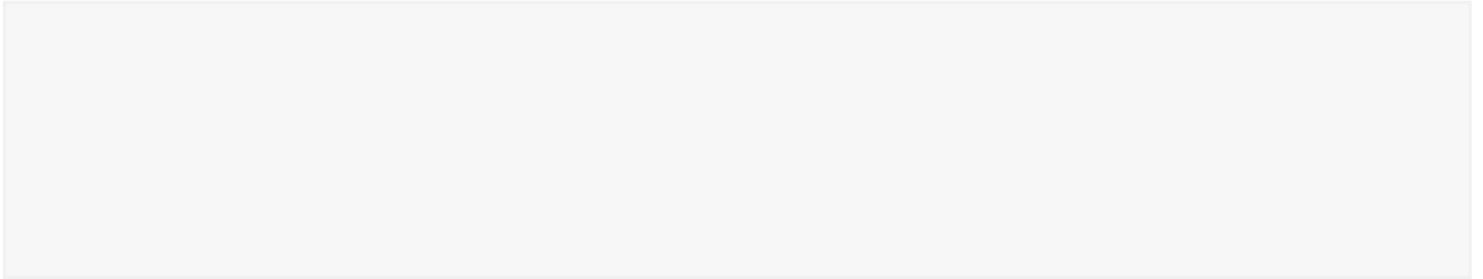
**WHERE DO
YOU GO?**

Clarifying Questions:

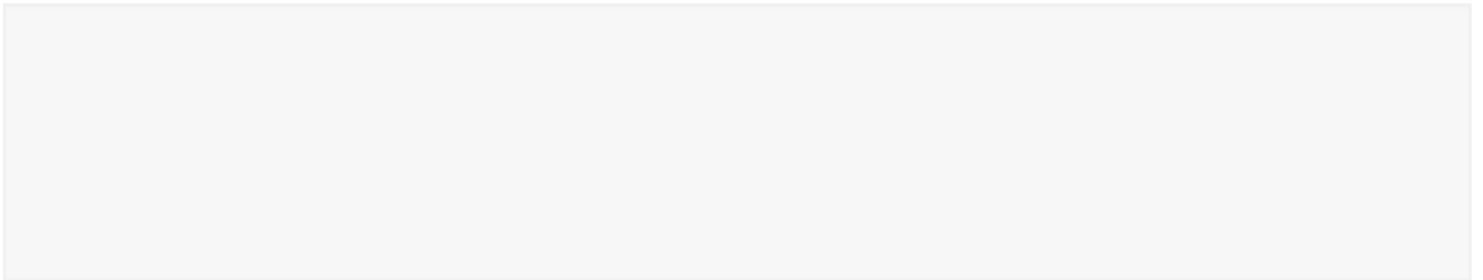
What does your ideal home or apartment resemble?



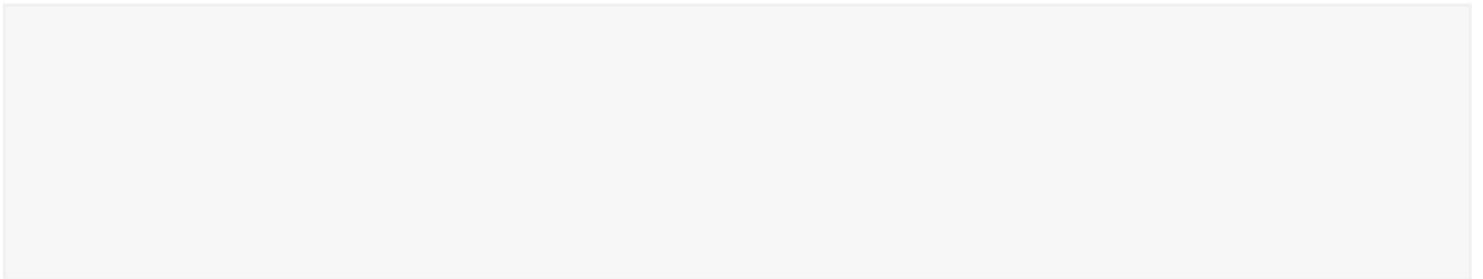
What is the most likely scenario about where you can live?



What can you afford?



What is your top priority for your home? Close to work or schools or both?



Let's now talk about how we want our home life to be. List your priorities, such as peaceful, joyful, safe, clean, calm, loving, lots of laughter, etc.

