

In this episode, we discuss:

- The importance of having a core team
- How the Women's Financial Wellness Center can help you in your divorce marathon
- Finishing the marathon a more confident, solid, financially savvy woman that is ready to enter her next chapter!

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Thank you so much for joining me. Today is actually going to be a solo episode, and I am so excited to just be able to spend a little bit of time and chat with you. You know, I love doing the interviews, but sometimes it's nice to be able to just share some of the thoughts and things that I am seeing or thinking about.

So, thank you so much for joining me today. You know, as I was thinking about what I wanted to share, I think the main, overarching message is that **you're not alone**. And the vision that I've been having lately in certain conversations and just pictures in my mind has been a marathon. And whether you're a runner or not, you know, when we think about something that is time-consuming and takes training, and the actual journey itself is quite lengthy, and, you know, there's certain parameters along the way. There are mile markers. There are a lot of unknowns. We don't know if it's going to be raining. We don't know if it's going to be sunny. We don't know if it's going to be super-hot. We don't know if it's going to be windy.

You know, if we have a map, we may be able to identify, "Hey, are there some hills? What's the terrain look like?" So, we can build in some of the things we know. We know where the mile markers are going to be, and we know what the general path is going to be. But along that path, if you will, along that 26.1-mile journey, there's a lot of things we don't know.

And, you know, that's really the premise of the divorce process, right? **Divorce is really a great training ground for us, as women, to step into our own.** And I know sometimes in the midst of it, it's hard to see, like, "Hey, I'm going to actually come out of this stronger, or I'm going to feel relieved. I'm going to have more confidence on the other side."

But it's true. It happens, every single time. The unfortunate thing is, we can't get to the end of the race until we've put in the 26.1 miles. You have to cross the finish line. And, you know, when I think about the divorce process, even along the way, there's going to be some flags, right? And we want to make sure we avoid the red ones.

And, so, you can either go and run this race all by yourself and do it as a solo journey, or you can decide that you want to do it with other people. And, as it relates to the divorce process, what I mean by that is, **I really believe that divorce is not a do-it-yourself project. It's not something that you should do on your own,** a) because the average divorce is 52 weeks. That's an entire year. **Don't isolate yourself. Find support. Surround yourself with people that are positive and encouraging.**

I had somebody send me a message the other day, and she said, "Rhonda, I feel kind of sad." She said, "I was thinking about you, and how you only get to see women when they're in their saddest moments, their darkest times, their most vulnerable spot."

And I responded to her, and I said, "I really appreciate that because, you know, it certainly has forced me to build in very structured self-care, so that I can make sure that my cup is full, and that I'm operating with tons of energy, and I'm healthy and have great vitality, so that I can pour into the women that need me most."

But the second thing I said to her was, "You know what? I also get to see women when they are crossing the finish line, and I have the privilege of seeing the transformation."

And every time a woman, you know, crosses that finish line, and the divorce is over, she and I kind of take a brief snapshot back and say, "Gosh, you remember when we first met, and here you were in this spot, and you were super overwhelmed, and you were, you know, uncertain about how you were going to do all these things, look at all of the things that you've accomplished. Look at all of the changes that you've gone through, and you're still standing."

And while you might be tired, and you need to take a break, right, and refuel and fill up those electrolytes and get some rest, right, that probably has been missing over the months of the divorce process, it's just really an honor to be able to see women on the other side.

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So, as you are going through this journey, the importance of having support, not only from friends and family, but also from professionals that are passionate about helping women, in my case, you know, I feel called to help women that are going through divorce. And the level of passion and commitment that I bring to the work that I do, is really, really important because, for me, it's not a job. This is my life's work, and I put my heart and soul into every single person that I talk to, every single podcast that we do, every single challenge that comes up that we're trying to figure out how to navigate through but, to that point, I'm one person, right?

And I believe that **there needs to be a team of people that come alongside and support you.** And from a professional perspective, I think there needs to be a core team. And that core team really has three legs on the stool, if you will. **The first one is an attorney,** and there's a variety of different ways that you can engage legal counsel, whether it's mediation, whether it's having an attorney that's representing you, whether it's collaborative divorce, and the list goes on, but making sure that you have legal counsel, number one.

**Number two, making sure that you have a financial expert as part of your team.** You know, the attorneys do actually run a lot of the numbers typically, but they're not analyzing the data. They're not helping you necessarily think through what that means for you in the short term, as well as the long term, and that's where my role comes in, right? Like, we sit down, we not only create a budget and a snapshot for today, but we say, "Okay, what's that going to look like a year from now?" Or, "Gosh, how are those decisions that you're being asked to make right now going to impact you, not just now, but also in the future, right?"

And, so, it's just a really important conversation to be having, and there's several, very important, key financial conversations that happen on our journey, right? On our 52-week journey, there's a lot of questions. "Do I keep the house? Do I sell the house? What's my budget? How much do I really need to make sure that I can live comfortably? Do I have to get a job?"

All of those questions are things that I can help answer, right? And if I can't answer them directly, I have a team of people that can help us. So my approach is very holistic, and I bring in the experts that we need.

"Do I keep the house?" Well, let's have a mortgage expert run some of the numbers, right, so we can get the facts. Anybody who has listened to other podcasts or has worked with me directly knows I am all about, "Let's just get the facts." Because I believe that once women have the facts, we're going to make really good decisions, right? Women are smart. It's just that we need to be able to have the right team of people, the right education, the right knowledge, with guided experience, right, and have somebody walk alongside so that you can make really good decisions. And, ultimately, that helps build your confidence, which is super cool.

So you've got the attorney. You've got the financial expert, and **then you also have a therapist,** so you've got the two main aspects of the divorce process covered, the financial and the emotional, and then you've also got that legal component as well. So that's your core team, right?

**And once you've identified the core team,** and hopefully, right, I'm part of that core team, because I would love the ability to be able to help you, **we can also identify who are those other people that are part of the support team?** These are people that maybe aren't involved in the day-to-day things of the divorce process, but their input, their expertise, is very important. So that might be a mortgage broker or a real estate agent or a CPA, or a business valuation expert, and the list goes on, right?

And, so, my job is to help you also assemble that support team based on what it is that you need. And, you know, if you're feeling like, "Gosh, this whole house thing is really keeping me up at night," then that's what we start with. We can try to start to identify the answers to some of those questions.

That being said, sometimes we might not know the answer or have enough information to answer the questions until mile 10, okay? So, we just have to be willing to say, "Hey, there's a couple of key things that have to get in place first, and then we can maybe answer some of those other questions."

For me, **the budget is always at the top of the list as far as where we start,** because once we can plug in some numbers and get a good, overall sense of what's going on, it will allow us to say, "Hey, can you stay? Yes or no?" We might start to get some ... That might start to be a little more clear now, right?

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But the budget's always a work in progress, right? It's not one-and-done. So we'll do a first version, and then sometimes we got to make updates and changes and tweaks, and we play around with the numbers, and we run different scenarios and, at the end of the day, again, women have a lot of really great information and the facts and a team of people that can help them make good decisions.

**So, you know, who's going to be on your core team? Who do you need to be on your support team, and who are going to be the people that refresh you along the way, right? Who are the people that are standing along with that cold glass of water, that cold cup of water that you can grab while you're running your race?**

So, I just want to thank you so much for chiming in today. It has been a privilege to be able to spend time with you. Please make sure that you reach out to us, whether it's to schedule a [30-minute consult](#) with me. Let's hop on the phone. Let's talk about your personal situation and see how I might be able to help you.

We've got free resources and checklists and tools, but then if you say, "Hey, Rhonda, I think I need a little more guidance," we've got coaching packages to be able to help you with that, and we can figure out what would be the best fit for you and what it is that you need.

In addition to that, make sure you check us out on social media. We are on Facebook, Instagram, and I'm on LinkedIn.

So I just want to thank you for your time today. Remember, don't travel alone. Let's start training for this marathon. Let's make sure we've got all of the things that we need in place to make sure that we finish strong, and end the race a more confident, solid, financially savvy woman to enter this next chapter.

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