

The Talk: Discuss Money With an Ex—and Leave Smiling (Really!)

IF THERE'S ANYTHING worse than fighting about money with a spouse, it's fighting about money with an ex-spouse. Unfortunately, you could find yourself having to discuss dollars and cents with your former flame long after you've said "I don't"—particularly if you have children together, says Alton Abramowitz, head of the American Academy of Matrimonial Lawyers. Extracurricular activities and other discretionary expenses, for example, often are not covered in the divorce agreement, and past partners sometimes continue to own a family home together. When you must talk money with a former honey, try these tricks to avoid reliving what caused your breakup in the first place.

—ISMAT SARAH MANGLA

THE GROUND RULES

STRIP OUT THE EMOTIONS Distance yourself by imagining you're talking to a business associate, says Kimberly Pryor, creator of the *Rebuilding Your Life* DVDs and blog. "You're less likely to say something you'd regret."

BEWARE OF BLAME "Saying something like 'If you'd done the taxes properly, we wouldn't have this debt,' feels good in the moment, but it won't serve you in the long run," says Pryor. Instead focus on finding a solution. "Remember, the sooner you solve the problem, the sooner you can break free of your ex."

WHEN YOU'RE FACE TO FACE ...

1 **OPENING GAMBIT:** *"Sally's really getting into soccer, and it's starting to get pricey. I'm hoping we might be able to meet for coffee to discuss her plans."*

Why it works: Rather than making demands, you're framing the discussion as a joint decision, says Abramowitz. Scheduling a meeting works better than dropping a stress bomb like "I need \$500 for Junior's textbooks." And it's best to talk when the kids aren't around, so they don't feel caught in the middle.

2 **MAKE IT A QUESTION:** *"She wants to train with a private coach. How do you feel about that?"*

Why it works: You're priming your ex to see things from your perspective by letting him know that you're willing to do the same. "Empathy is what drives good outcomes," says Linda Leitz, a certified financial planner and author of *We Need to Talk: Money and Kids After Divorce*.

3 **PRESENT THE FACTS:** *"I appreciate the child support, which covers Sally's food, clothing, and medical bills. There's nothing left for coaching, which runs \$65 an hour."*

Why it works: An ex who already pays alimony or child support is likely to question why he or she needs to pony up more money, says Leitz. Instead of getting defensive, show gratitude. Come ready to illustrate how those funds are used and the exact cost of whatever's at issue.

4 **DIFFUSE TENSION:** *"Tell me what you think is fair to contribute. I'm sure we can find a solution that's in Sally's best interest."*

Why it works: Your ex may be inclined to argue, because of budget constraints or simply because disagreement has become the status quo between you. With this approach, you preempt friction by letting your past partner spell out his or her preferences first. The answer can give you direction toward finding a compromise.

5 **REFLECT BACK:** *"So we're agreed that you'll cover 25% of the coaching costs, plus any new gear she needs at the start of every season."*

Why it works: "It's not about backing your ex," says Leitz. "It's about making sure you're on the same page so future disagreements don't arise."