

## Suddenly Single

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Many people may come to a point in their lives where a life-changing event occurs and they are suddenly single. Due to this event they are faced with choices they must make in order to survive. You may have someone close to you who has become suddenly single. We can help them navigate through all the decisions they have to make.

### I. Traits that men and women can exhibit when suddenly single (widowed or divorced).

1. Can't cope with being alone.
2. Can't afford their home.
3. Can't stay on a budget.
4. Spending too much money on themselves, children, or grandchildren as compensation for the missing person.
5. Anger.

### II. How can we help the suddenly single accept their new reality?

1. Help them set and accept a realistic budget that reflects their new lifestyle which allows for a "grief allowance" in the first year. However, explain to them that when the grief allowance is gone, it's gone and will not be budgeted again.
2. Encourage them to limit credit card use.
3. Help them determine if they can afford their current home. If not, help them determine how much home they need and can afford.
4. Make sure they have adequate health and long-term care insurance.
5. Help them determine if they need to go back to work, or should keep working.
6. Help them create a Dignity Fund for unusual expenses.
7. Advise them to update their estate plan.

### III. Where in the 21<sup>st</sup> century do you find Prince Charming or Cinderella?

1. Online dating (trolling for Denzel Washington or Halle Berry)
2. Singles retreat (good for men, because they are always full of women)
3. Blind dates ("he or she is *soo* nice; honestly/he or she is *soo* much fun you'll love him or her"). Translation: they're ugly, but they're my friend.
4. Church (the singles that are overdressed and too loud).
5. Just happen to be in the right place at the right time.

We know that this is an emotional time for the suddenly single and that they may need more hand-holding and need help getting organized. Please consider introducing us to your family, friends, or colleagues who might need our help.

*Personal update: I recently became a grandmother!  
My new grandson, Joseph Maximus Jr., arrived on  
March 14, and life couldn't be any better for me right now.*