

Your Divorce Complexity Analysis & Path Forward

Prepared for: Jane Crane

Date: October 14, 2025

Dear Jane,

Thank you for taking the time to complete our comprehensive divorce assessment. I know this wasn't easy - sharing such personal details about your marriage and the challenges you're facing takes real courage, especially when you haven't yet told your spouse about your decision. I want you to know that everything you've shared will remain completely confidential, and I'm here to give you honest, clear guidance about your path forward.

Based on what you've told me, I want to answer the three questions that brought you here today:

How long will this take? Through mediation, you could be completely divorced in 60 days or less - that means by December 13, 2025, you could have this chapter behind you and be starting your new life.

How much will this cost? Your flat fee for mediation would be \$_____ total (split between both parties). This includes everything - all mediation sessions, document preparation, and filing. And since you indicated you're interested in our no-money-down financing option, we have special interest-free financing available that lets you start immediately without any upfront payment.

How difficult will this be? I'm going to be honest with you, Jane - your situation has some significant challenges. But here's what's important: even with all the complexity in your case, mediation gives you the best possible chance of getting through this in a way that protects you, your children, and your future. Let me explain why.

[Schedule your free joint consultation to discuss these answers in detail](#)

Understanding Your Specific Situation

Jane, you shared that your communication with your spouse is so strained that you're unable to discuss important divorce topics. You also told me that you feel like you're walking on eggshells around them, that your spouse is very articulate and you're concerned they won't be seen for

who they truly are, and that you feel intimidated and don't have a voice when discussing difficult issues. These aren't just communication problems - these are indicators of a power imbalance that makes traditional negotiation nearly impossible.

On top of this, you mentioned there has been infidelity in the marriage, your spouse continues to say very hurtful things about you to others, and you believe your spouse may be dishonest about disclosing information during the divorce. You've also indicated that discussions about divorce topics are often high-conflict, that you have very different ideas about what's fair, and that one or both of you may use difficult divorce issues as a way to punish the other person.

Here's what concerns me most: you haven't yet told your spouse about the divorce because you're waiting to learn more about the process first. That tells me you recognize, perhaps instinctively, that how you approach this conversation matters tremendously. Given the dynamics you've described - the intimidation, the manipulation, the control - having a professional mediator guide that initial conversation and the entire process afterward isn't just helpful, it's essential for your safety and success.

In a litigation scenario, these communication and power dynamics would make everything exponentially worse. You'd be forced into an adversarial system where your spouse's articulateness and controlling behavior could be used against you for months or even years. Each court appearance, each attorney letter, each deposition would give opportunities for the manipulation and punishment you're already experiencing to escalate. And with litigation typically taking 22-28 months to complete, you wouldn't see resolution until sometime in mid-to-late 2027.

In mediation, we create a structured, safe environment where I act as the equalizer. When one person is more articulate or controlling, I ensure both voices are heard. When emotions run high, I help redirect the conversation to productive problem-solving. When there's a power imbalance, I level the playing field so agreements are truly fair, not just expedient.

Your Personality Dynamics and What They Mean for Your Divorce

You identified yourself as an ISFP personality type, while your spouse is an ESTJ. Understanding these personality differences is actually quite important for your divorce process, so let me explain what this means for you.

As an ISFP, you're naturally more harmony-seeking, value-driven, and prefer to avoid conflict when possible. You likely make decisions based on your personal values and what feels right in the moment. You're adaptable and may struggle with asserting yourself, especially in confrontational situations. This explains why you feel you don't have a voice when discussing difficult issues with your spouse.

Your spouse, as an ESTJ, is the complete opposite in many ways. ESTJs are typically very structured, direct, logical, and commanding. They value order, efficiency, and clear rules. They tend to be natural leaders who can come across as controlling or domineering, especially to more sensitive personality types. They make decisions based on logic and objective criteria, and they're often quite comfortable with confrontation and debate.

Here's the challenge this creates in your divorce: Your spouse's ESTJ personality - being very articulate, logical, and comfortable with confrontation - naturally dominates interactions with your ISFP tendencies toward harmony, flexibility, and conflict avoidance. This isn't about one personality being "better" than the other; it's about recognizing that in an unmediated environment, this dynamic almost certainly results in outcomes that favor the more dominant personality, regardless of what's actually fair.

Your concern that your spouse "won't be seen for who they truly are" is particularly insightful. ESTJs can present very well in formal settings. They're organized, logical, and persuasive. In a courtroom or with attorneys, your spouse's natural strengths would shine, while your more gentle, values-based approach might be overlooked or dismissed as emotional rather than substantive.

This is exactly where mediation becomes crucial for you. In mediation, I work specifically to:

- **Create space for your voice:** I ensure that your values-based perspective is given equal weight to logical arguments. Your concerns about fairness and the children's well-being are just as important as financial spreadsheets.
- **Slow down the process:** ISFPs need time to process decisions and ensure they align with your values. ESTJs prefer quick, efficient decisions. In mediation, we move at a pace that works for both of you, not just the more dominant personality.
- **Translate between communication styles:** When your spouse presents logical arguments for why something is "fair," I help examine whether it's actually equitable given your specific circumstances and contributions to the marriage.
- **Protect against manipulation:** The controlling behavior you've described is sometimes amplified when an ESTJ feels stressed or threatened. The structured mediation environment contains this tendency and keeps conversations productive rather than punitive.
- **Value your contributions:** ISFPs often struggle to advocate for themselves because they don't want to appear selfish. I help ensure that your years of staying home with the children, your sacrifices for the family, and your future needs are all properly valued in the settlement, even if you have difficulty asserting them yourself.

The positive news about your personality combination is that once we establish clear structure and fairness guidelines, your spouse's ESTJ nature actually wants to follow them. They value order and proper process. If we can get to agreements that feel genuinely fair and are properly documented, your spouse is likely to honor them. And your ISFP flexibility means you're willing to consider creative solutions that might work better for everyone, especially the children.

Without mediation, I worry that your natural conflict-avoidance combined with your spouse's controlling tendencies would lead you to accept agreements that seem "good enough" just to end the discomfort, but that would leave you struggling financially for years to come. In mediation, I act as your advocate for fairness while helping both of you reach agreements you can actually live with.

[Let's discuss how mediation can work with your specific personality dynamics - schedule your free consultation](#)

The Financial Complexity in Your Case

Let me walk through the financial aspects of your situation, because this is where mediation will save you not just time and money, but potentially your financial future.

You're currently not working full-time by choice, but you indicated you're able to work and could potentially earn \$500-1,500 per month. Your spouse earns between \$25,000 and \$35,000 monthly - that's \$300,000 to \$420,000 per year. This income disparity is significant, and it's one of the reasons alimony will be such an important part of your settlement.

You told me that conflict over alimony is extremely likely, rating it a 10 out of 10. You also indicated that conflict arising over whether alimony should be awarded due to the infidelity is very likely, as is conflict about whether one spouse deserves or requires alimony and about the duration of payments. I want to be very clear with you: in Utah, courts consider many factors for alimony, and while infidelity can be considered, it's just one factor among many. What matters more is the income disparity, the length of your marriage, your ability to be self-supporting, and your contributions to the marriage and your spouse's career.

The fact that your spouse makes \$300,000+ annually while you've been staying home (presumably caring for the children, managing the household, and supporting your spouse's career) is highly relevant. The fact that you have health-related expenses exceeding \$200 per month and are very concerned about affording health insurance after divorce is also critical. These aren't minor details - they're central to ensuring you can maintain a reasonable standard of living post-divorce.

Now let's talk about your assets. You have one piece of real estate with approximately \$300,000 in equity, and both of you are on the loan. You told me there's very likely to be conflict about who gets to keep the home, about the distribution of equity, about credit score issues affecting refinancing, about who can live there until it's sold or refinanced, and about the timing of selling, holding, or refinancing. You rated several of these issues as 10 out of 10 for conflict likelihood.

Here's what happens in litigation with these issues: Your spouse hires an attorney who argues that since they're the only one working, they should keep the house and "buy you out" over time. But the buyout terms are structured to benefit them - maybe a below-market valuation, maybe payments stretched over many years with no interest. Meanwhile, you're forced to move out but remain on the mortgage (affecting your credit), and you can't use your equity to secure your own

housing. Months turn into years as you fight over appraisal values, rental income credits, and refinancing contingencies. Legal fees mount. Eventually, you accept something less than fair because you're exhausted and broke.

In mediation, we address this directly and completely in just a few sessions. We discuss the realistic options: selling the house and dividing the proceeds, one party keeping it with a fair buyout structure, or creative solutions like delayed sales that benefit the children's stability while protecting both parties financially. We ensure any agreements protect your credit, give you access to your equity when you need it, and don't leave you financially vulnerable.

You also indicated you have retirement accounts - specifically, a pension plan that only your spouse owns. You rated conflict about whether this should be treated as marital property as very likely (10 out of 10). Jane, this is crucial: pension plans accumulated during marriage are typically marital property regardless of whose name they're in. Your spouse's pension could be worth hundreds of thousands of dollars, and you're entitled to a share of the marital portion. In litigation, this becomes an expensive battle of expert witnesses and legal arguments. In mediation, we can value the pension, calculate your marital share, and structure a division through a Qualified Domestic Relations Order (QDRO) - all in a fraction of the time and cost.

You have additional assets too: vehicles with more than \$5,000 in equity, boats or RVs, and other recreational assets. You indicated very likely conflict about how vehicles will be divided and serious concerns about how cash and savings will be divided. You also have \$5,000-10,000 in consumer debt (credit cards and medical bills) in both names, with concerns about how debt affects credit scores and worries about how debt payments are being managed without full account access.

Every single one of these financial issues - alimony, real estate, retirement, vehicles, assets, debts - requires careful attention. In litigation, each one becomes a separate battle, often requiring financial disclosures, valuations, expert testimony, and court hearings. The cost adds up astronomically. The time drags on painfully. And the outcomes are often less fair than what we can achieve through mediation because judges don't have time to understand all the nuances of your specific situation.

Your Children and the Decisions That Impact Them

You have multiple children - some between 5-15 and at least one between 16-18. One or more of them participate in extracurricular activities. These aren't just facts and figures, Jane - these are real people whose lives will be shaped by how this divorce unfolds and how long it takes.

You rated your overall feelings about conflict regarding the children as a 5 out of 10, which actually suggests that while there are challenges, you and your spouse both care about the children and want to do right by them. But you also indicated potential conflict about several specific issues: where the children should live (rated 10/10), where they'll spend holidays (10/10), and some concerns about parenting behaviors and expectations.

What concerns me more are some of your other responses. You indicated you're worried your spouse might use the children as a way to "make you pay" for perceived damage, might feel the need to blame you for the divorce in discussions with the children, and you expressed the strongest level of concern that your spouse is abusive or neglectful of the children and you worry about them being alone together. You also noted concerns that your spouse may not exercise visitation rights even for the state's minimum visitation time.

Jane, these are serious concerns that need to be addressed carefully and immediately. If there are genuine safety issues with the children, that must be the first priority in any custody arrangement. Mediation allows us to structure parenting plans with appropriate safeguards while avoiding the trauma of a prolonged custody battle in court. If the concerns are more about parenting style differences or worry about how your spouse will handle the emotional aspects of the divorce with the children, we can address those through clear agreements about communication, boundaries, and co-parenting expectations.

In a court-ordered mediation process (which happens after litigation has already begun), you'd have attorneys involved, your concerns might be minimized or weaponized, and the process would take months with the children caught in the middle the entire time. In voluntary mediation, we can address these issues directly and thoughtfully, with the children's wellbeing as our primary focus, and we can have custody and parenting arrangements finalized within weeks, not months or years.

Your older children, particularly those 16-18, are at crucial life stages. They're thinking about college, graduation, their futures. If this divorce drags into litigation lasting until 2027, your oldest children would be navigating these critical years amid ongoing parental conflict and uncertainty. In mediation completed by December 2025, they have stability and clarity as they move into these important life transitions.

[Your children need resolution quickly - let's discuss their specific needs in a free consultation](#)

Why the Timeline Matters So Much in Your Case

Jane, today is October 14, 2025. If you start voluntary mediation this week, you could be completely divorced by December 13, 2025. That's before the holidays. That's before the new year. Your children would have clarity and stability heading into 2026. You would have financial security - knowing exactly what alimony you'll receive, having your share of the home equity available to you, understanding your retirement rights.

But here's what you need to know about the alternative. In Utah, mediation is legally required for all divorces - but there are two very different paths to mediation.

Court-ordered mediation happens after litigation has already started. Here's how that works: You file for divorce (or your spouse does after you tell them). Both of you hire attorneys at \$300-400 per hour. The attorneys file motions, exchange documents, take depositions, fight over temporary orders. Months pass. Eventually, the court orders you to try mediation. But by

this point, you each have attorneys who now participate in the mediation (and bill for their time). The success rate for court-ordered mediation is less than 60% because positions have hardened, legal fees have mounted, and compromise feels like losing. When court-ordered mediation fails, you go back to litigation, adding more months or years to the process.

The entire litigation process, if it goes to trial, typically takes 22-28 months. That means you wouldn't see resolution until sometime between August 2027 and February 2028. Think about where your children will be then. Think about where you'll be then. Think about the ongoing conflict, the financial drain, the emotional exhaustion.

Voluntary mediation is completely different. We start the process immediately, before any court involvement. We don't allow attorneys in the room - it's you, your spouse, and me as the neutral mediator. We work through each issue systematically and efficiently. The success rate is 96% because we're focused on problem-solving, not posturing. Most cases are completely resolved in one to three four-hour sessions, with the entire divorce finalized within 60 days.

Here's the critical point: voluntary mediation must happen now, before any court filings. Once litigation starts, you're on the litigation path with all its costs and delays. That's why you've done the right thing by completing this assessment before telling your spouse. You now have the information and professional support to approach that conversation with a clear plan.

Now, I know you're thinking about the fact that you haven't told your spouse yet, and given the dynamics you've described - the intimidation, the control, the manipulation - you're probably worried about how that conversation will go. This is actually where starting with mediation can help tremendously. Rather than telling your spouse about the divorce and immediately triggering their defensive or controlling responses, you can frame the conversation around: "I think we need to talk to a professional mediator together about our marriage and our options." This feels less threatening while still moving you toward resolution.

Many clients in situations like yours benefit from that first joint consultation being essentially an orientation where both spouses learn about the mediation process together in a controlled, professional environment. It removes the burden of you having to convince your spouse why mediation is the right choice - I can explain that objectively. And it gives your spouse the information they need in a setting where they can't react with anger or manipulation.

The Investment in Your Future

Based on the complexity factors in your case - children requiring custody arrangements, significant real estate equity requiring careful division, retirement accounts needing proper valuation and QDRO preparation, high-conflict alimony issues complicated by infidelity, substantial income disparity requiring detailed financial analysis, multiple areas of anticipated conflict requiring skilled mediation, and the communication and control dynamics requiring a structured, safe environment - your flat fee for mediation would be \$_____ total.

This isn't just a number I'm throwing out at you. This fee reflects the reality that your case will require multiple four-hour mediation sessions to address everything properly. We'll need time to work through the parenting plan with your concerns about the children's safety and wellbeing. We'll need time to fully analyze the financial picture, including proper valuation of the pension and determination of fair alimony. We'll need time to explore options for the real estate that protect your financial interests. And we'll need time to create an environment where you feel safe expressing your needs despite the intimidation dynamics you've described.

But here's what's included in that \$_____ flat fee, split between both parties so your portion is \$_____:

- All mediation sessions needed to reach full agreement (no hourly billing, no surprise charges)
- Preparation of all divorce documents, including the divorce decree, parenting plan, child support worksheet, financial declarations, and property settlement agreement
- Preparation of the QDRO for the pension division
- Review and refinement of all documents to ensure they accurately reflect your agreements
- Filing of your divorce with the court
- Guidance through the entire 60-day process from start to finish
- The peace of mind knowing exactly what this will cost with no hidden fees or escalating bills

Most importantly, even with all this complexity, you'll be divorced in 60 days or less. Not 22 months. Not 28 months. Sixty days.

Let's put this in perspective. The average litigated divorce in Utah with your level of complexity costs between \$40,000 and \$60,000 per party when you include attorney fees, court costs, expert witnesses for pension valuation, real estate appraisals, and all the other expenses. Your total cost of \$_____ (or \$_____ per party) represents a savings of roughly \$75,000 to \$115,000 compared to litigation. That's money that stays in your family to support your children and your new beginning.

But beyond the money, think about what you're buying with mediation: You're buying 60 days of discomfort instead of two years of anguish. You're buying privacy instead of public court proceedings. You're buying control over your own agreements instead of having a judge who doesn't know you make decisions about your children and your finances. You're buying a process that works with your ISFP personality instead of one that favors your spouse's more dominant ESTJ style.

And here's something else: you told me you're interested in our no-money-down financing option with no upfront costs. We absolutely have that available. We offer special interest-free financing that lets you begin the mediation process immediately without any payment upfront. You can start this week, complete your divorce by December, and handle the payments over

time in a way that fits your budget. The financial investment shouldn't be what keeps you stuck in an unhealthy situation.

[Want to confirm how the flat fee and financing option work for your situation? Schedule your free consultation](#)

What Makes Voluntary Mediation Work - And Why Our Process Is Different

You might wonder how we can handle such complex cases in 60 days when litigation takes years. Let me explain exactly how voluntary mediation works and why it's so much more effective.

First, we eliminate all the procedural delays that plague the court system. In litigation, you file motions and wait weeks for a hearing. You request documents and wait for responses. You schedule depositions and wait for everyone's calendars to align. Each step adds days or weeks, and they add up to months and years. In mediation, we schedule sessions when they work for you and your spouse, typically within days, and we resolve issues in those sessions rather than scheduling more hearings to resolve what we discussed.

Second, we focus only on what matters. In litigation, attorneys often fight over every minor issue because their incentive is to be thorough (and bill hourly). In mediation with a flat fee, my incentive is to help you reach fair agreements efficiently, focusing on the issues that truly matter to your future rather than getting bogged down in arguments that don't change the outcome.

Third, we create an environment designed for agreement rather than combat. When you walk into a courtroom or when attorneys are involved, everyone is in adversarial mode. Every conversation is positioning, every statement is strategic, every concession feels like weakness. In mediation, we're all on the same side of the table, working together to solve problems. This doesn't mean we ignore conflict or disagreement - we address it directly - but we do so in a way that moves toward resolution rather than escalation.

Fourth, and this is particularly important in your case, I act as the equalizer when there's a power imbalance. You've told me you feel intimidated, that you don't have a voice, that your spouse is manipulative and controlling. In litigation, these dynamics can actually get worse as your spouse uses attorneys and the court system as additional tools of control. In mediation, I ensure both voices are heard equally. When your spouse tries to dominate the conversation or use intimidation, I redirect. When you struggle to articulate your needs (as ISFPs often do), I help give structure to your thoughts. The goal is agreements that are truly fair, not agreements that reflect who's more comfortable with confrontation.

And here's something many people don't realize: mediation doesn't mean you're on your own without legal protection. Everything we agree to in mediation becomes part of your legally binding divorce decree. It has the full force of law. The difference is that YOU are making these

decisions with professional guidance, rather than having them imposed on you by a judge who's spent maybe a few hours total learning about your entire life. The agreements we create are often more creative, more tailored to your specific needs, and more likely to be honored because both parties were genuinely involved in creating them.

Now, I mentioned earlier that the free consultation we're referring to is actually a joint orientation meeting. This is important for you to understand. We would schedule a Zoom call with both you and your spouse where we explain the mediation process in detail, answer questions, and begin establishing trust. This joint orientation is the preferred and most productive type of consultation because it ensures both parties have the same information and same understanding of how mediation works. It also gives me a chance to observe your communication dynamics and start creating that safe, structured environment.

However, I also understand that given your situation - you haven't told your spouse yet, you feel intimidated, there are control issues - you might be thinking a joint meeting feels overwhelming or even impossible right now. If your spouse isn't willing to meet in a joint environment, or if you need to process this information privately first, we can absolutely schedule an individual private consultation just with you. We can discuss your specific concerns, talk about how to approach the conversation with your spouse, and make sure you feel supported before any joint sessions.

The important thing is taking that next step, whichever format feels right for you.

My Honest Recommendation

Jane, after reviewing your assessment thoroughly, my strong recommendation is that you pursue voluntary mediation despite all the challenges in your case. Here's why I feel so strongly about this:

Your communication breakdown and the power dynamics you've described aren't things that will improve with time or resolve themselves naturally. If anything, they'll get worse once your spouse learns about the divorce. Starting with voluntary mediation creates the structure and professional oversight that will help you navigate these challenges rather than being overwhelmed by them.

The financial aspects of your case - the significant income disparity, the home equity, the retirement accounts, the need for alimony - are too important to leave to a prolonged court battle or to agreements made under duress. You need these matters handled properly, fairly, and efficiently. Mediation gives you the best chance of achieving financial security post-divorce while avoiding the massive legal fees that would consume a large portion of your settlement in litigation.

Your children need stability and resolution, not two more years of parental conflict and uncertainty. They need to see their parents handling this difficult situation with dignity and maturity, and mediation makes that possible in a way litigation simply doesn't.

The personality dynamics between you and your spouse - your ISFP conflict-avoidance tendencies coupled with their ESTJ controlling tendencies - will be exploited in an adversarial system. Mediation neutralizes these dynamics and creates fairness that wouldn't exist otherwise.

The fact that you haven't told your spouse yet is actually an advantage. You can approach this conversation with a clear plan: "I think we need to talk to a professional mediator about our marriage and our options." You're not demanding divorce, you're suggesting professional help to sort through a difficult situation. That's a much easier conversation to have than "I want a divorce and I've already filed papers."

And perhaps most importantly, waiting won't make this easier. Every month you delay is another month of living in this strained situation, another month where financial issues remain unresolved, another month where the children sense the tension even if they don't fully understand it. If you start mediation now, by the time Christmas arrives, you could have a clear path forward. By the time 2026 begins, you could be starting your new life with financial security and a fair arrangement in place.

You've already done the hardest thing - you've acknowledged your situation and sought help. That takes tremendous courage, especially given the intimidation and control dynamics you're experiencing. You've gathered information, you've thought through the issues, you've been honest about the challenges. Those are all signs that you're ready to take the next step.

Understanding the Mediation Requirement in Utah

Let me be very clear about something important: mediation is the law in Utah for all divorces. This isn't optional or something we're recommending instead of legitimate legal processes. Every divorce in Utah must go through mediation. The only question is whether you do voluntary mediation now (with a 96% success rate and 60-day timeline) or court-ordered mediation later (with less than 60% success rate after months of litigation).

Some people think the "cheapest" way to get divorced is the best way. They look at filing fees or simple online forms and think they're saving money. But here's the trap they fall into: cheap often becomes expensive when it's done wrong. A poorly done divorce decree might save you money upfront but cost you tens of thousands of dollars in lost assets, unfair alimony terms, or inadequate child support. A DIY approach might work for people with no assets, no children, and perfect agreement, but it fails catastrophically for situations like yours with complexity and conflict.

Similarly, some people think they should just hire the cheapest mediator they can find. But mediation is a highly skilled profession that requires specific training, extensive experience, and the ability to handle high-conflict situations. The most important things to look for in a mediator are, first and foremost, chemistry - you need to feel comfortable with this person and trust them - combined with the most experience possible. A mediator who's handled hundreds of complex

cases with infidelity, power imbalances, high-conflict custody issues, and complicated finances will serve you far better than someone who's cheaper but inexperienced.

This isn't about me trying to sell you on expensive services. The \$_____ flat fee is actually quite reasonable for what's included, especially compared to litigation costs. This is about making sure you understand that investing properly in this process, both in terms of choosing voluntary mediation over litigation and choosing an experienced mediator over the cheapest option, will save you money, time, and heartache in the long run.

The Timeline That Matters Most

Let me bring this back to the specific dates that matter for you, Jane. Today is October 14, 2025. If we schedule your joint orientation consultation this week and you begin mediation immediately after, you could be completely divorced by December 13, 2025. That's a specific date - not a vague estimate. In 60 days, this could be behind you.

December 13th is before Christmas. Before the New Year. Before all the questions from family about your marriage status during the holidays. Your children would go into 2026 with clarity, stability, and a clear parenting plan in place. You would start the new year knowing exactly what financial support you'll receive, with access to your share of the home equity, and with your retirement interests properly protected.

Now think about the alternative. If this goes to litigation, you wouldn't see resolution until sometime between August 2027 and February 2028. Let me put that in perspective:

Your youngest children, currently 5-15, would be two years older - potentially ages 7-17 by the time your divorce finalizes. Those are formative years they'd spend in limbo, experiencing ongoing parental conflict, uncertainty about where they'll live and how their lives will be structured. Your teenager, currently 16-18, would potentially be graduating high school or even starting college before your divorce is finalized. These are years you can't get back.

You mentioned you're very concerned about affording health insurance after divorce. In litigation, you might wait months or even over a year before temporary orders are in place that address health insurance coverage, and then those orders might change again when the final decree is entered. In mediation, we address this immediately as part of the overall settlement, ensuring you have coverage in place from the date the divorce is final.

You also shared that you have health-related expenses exceeding \$200 per month. The longer this divorce takes, the longer you're in a state of uncertainty about how those expenses will be covered going forward. Every month of litigation is a month where you're potentially unable to seek the medical care you need because you don't know how it will be paid for.

And here's something concrete: every month you wait costs approximately \$2,160 in accumulating legal fees if you go the litigation route (based on average monthly attorney costs). But more importantly, it's another month of living with the strain you've described - walking on

eggshells, feeling intimidated, not having a voice. It's another month where your spouse continues, saying hurtful things about you to others. It's another month where the infidelity and betrayal is an open wound rather than being acknowledged and addressed as part of a fair settlement. It's another month where financial uncertainties keep you stuck, unable to plan for your future.

You could carry this weight for two more years, or you could set it down in two more months. That's really what this decision comes down to.

[Take the first step toward your December 13th resolution - schedule your free consultation now](#)

Addressing Your Specific Concerns About Conflict

I know that looking at everything I've outlined, you might be thinking "this all sounds good, but my situation is too difficult for mediation to work." Let me address that directly.

You rated your overall conflict level regarding alimony as 10 out of 10 - the highest possible rating. You indicated very likely conflict about whether alimony should be awarded due to infidelity, whether you deserve or require alimony, and the duration of payments. I hear you. Alimony is often one of the most contentious issues in divorce.

But here's what you need to understand: that 10/10 conflict level is going to exist whether you do mediation or litigation. The conflict doesn't go away if you hire attorneys. If anything, it intensifies because now you have legal professionals whose job is to advocate for extreme positions, hoping to land somewhere in the middle. The paying spouse's attorney argues no alimony is warranted. Your attorney argues for maximum alimony. Months and thousands of dollars later, you end up somewhere in between - but with massive legal bills and deep resentment on both sides.

In mediation, we address the conflict directly but productively. We look at Utah's alimony guidelines, which consider factors like the length of the marriage, the income disparity, your health needs, your earning capacity, your contributions to the marriage and your spouse's career. We discuss how infidelity plays into this (typically, it's one factor among many, not a complete bar to alimony). We explore different structures - perhaps higher alimony for a shorter duration, or moderate alimony for longer, or alimony that decreases over time as you transition back to employment. The conversation is difficult, yes, but it's productive rather than destructive.

Similarly, you indicated very likely conflict about real estate issues - who keeps the home, equity distribution, credit concerns, living arrangements, and timing of selling or refinancing. These are all rated 10/10 for conflict. Again, I hear you. These are hard issues. But consider this: in litigation, you'd fight over these same issues for months, with dueling appraisals, arguments over who gets to live there, battles over buyout terms, and ultimately a judge makes a decision that probably satisfies neither of you completely. In mediation, we can explore creative solutions that litigation doesn't allow - perhaps a delayed sale that gives the children stability until the youngest graduates, with clear terms about equity splits and maintenance responsibilities.

Perhaps a structure where you have time to secure your own financing before you're required to refinance or sell. Perhaps arrangements that protect both parties' credit while ensuring fair access to equity.

The point is this: the conflict in your case is real, and I'm not minimizing it. But conflict isn't a reason to avoid mediation - it's actually the reason you need mediation. High-conflict cases are exactly the ones that benefit most from skilled mediation, because the alternative - litigation - takes that conflict and amplifies it exponentially.

And here's something that might surprise you: despite your multiple 10/10 conflict ratings on specific issues, you rated your overall feelings about conflict with your children as only 5/10. That tells me something important. It tells me that despite all the challenges, there's a foundation of concern for the children that both you and your spouse share. That's something we can build on. That's a reason for hope.

One Final Thought

Jane, you've already done the hardest thing - you've acknowledged your situation and sought help. You've been honest about the intimidation, the manipulation, the power imbalance. You've been clear about your financial concerns and your worries about the children. You've recognized that you need professional guidance to navigate this, which is why you completed this assessment in the first place.

The courage you've shown in getting to this point shouldn't be underestimated. Many people in situations like yours stay stuck for years because they can't bring themselves to take even these initial steps. But you have. You've gathered information, you've thought through the issues, you've been realistic about the challenges ahead.

You could be completely divorced and starting your new life by December 13, 2025. Just 60 days. Think about what that means: Before the holidays, you'll know exactly where you stand financially. You'll have a clear parenting plan that protects your children. You'll have your share of the home equity available to you for housing. You'll have certainty about alimony so you can budget and plan. You'll have your retirement interests protected. You'll be free from walking on eggshells and free from the intimidation dynamics that have characterized your marriage.

The children will have stability heading into the new year. You'll be able to make decisions without seeking permission or worrying about your spouse's reaction. You'll have control over your own life again.

Or you can wait, hoping things somehow get easier or that your spouse will suddenly become more reasonable. But you know that won't happen. The dynamics you've described don't improve with time - they get worse, especially once divorce is on the table.

The only thing standing between you and that freedom, that stability, that December 13th resolution, is scheduling a consultation to see if this is right for you. And remember, the

consultation is completely free with no obligation to proceed. It's just information, answers to your specific questions, and clarity about your options.

You've been waiting to learn more about the divorce process before telling your spouse - well, now you know. You understand what voluntary mediation offers, you understand the alternative, you understand the timeline and the costs. You have the information you were waiting for. Now it's time to take the next step.

[Schedule your free consultation today](#)

Important Note About Your Fee and Next Steps

The \$_____ flat fee I've quoted is my best estimate based on your assessment responses and represents the total cost for both parties (so your individual share would be \$_____). However, during your free joint consultation (or individual consultation if that's your preference), we'll review any additional factors I haven't seen in the assessment and confirm your exact fee. The consultation itself is completely free with no obligation to proceed.

I understand that even \$_____ is a significant investment, and you indicated you're interested in our special interest-free financing option with no money down. We absolutely can accommodate that. This financing allows you to begin the mediation process immediately without any upfront payment, and you can spread the cost over time in a way that works with your budget. We never want finances to be the barrier that keeps someone stuck in an unhealthy situation, so we've structured our financing specifically to help people in circumstances like yours.

The consultation - whether joint or individual - will give us both a chance to ensure this is the right fit. You'll be able to meet me, get a feel for my style and approach, ask specific questions about your unique situation, and determine whether the chemistry is right. Chemistry between you and your mediator is crucial for success, so I want you to feel completely comfortable before moving forward.

If, after the consultation, you decide to proceed with mediation, we can begin as soon as this week. Many clients schedule their first full mediation session within just a few days of the consultation, which means you could have significant progress toward resolution within the next 7-10 days.

Remember, you don't have to have all the answers right now. You don't have to have everything figured out. You just need to take the next step - and that step is simply scheduling a conversation where you can get your questions answered and see if this feels right for you.

Jane, I've worked with many people in situations similar to yours - the power imbalance, the communication breakdown, the financial concerns, the worry about children, the complexity of assets and alimony. I've seen how transformative it can be when someone takes control of their divorce through mediation rather than being subjected to the litigation process. I've seen people

who felt voiceless and powerless discover that they can advocate for themselves effectively with the right professional support. I've seen families emerge from difficult divorces with dignity intact and with agreements that truly work for everyone involved.

You have that same opportunity. December 13, 2025 could be the date you start your new chapter - confident, financially secure, with your children's needs met, and with the weight of this difficult marriage finally behind you.

Take that next step.

[Schedule your free consultation here](#)

I look forward to speaking with you soon and helping you navigate this challenging time with clarity, fairness, and support.
