



WORKBOOK & GUIDE TO LEAVING A TOXIC RELATIONSHIP

CREATING AN EXIT PLAN

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Welcome!

First, before you begin I want to tell you what I wish someone had told me before I began this journey.

You are loved. You are cared for. You are not alone even if at times you feel you are. There are those that have walked your path and are further ahead. I am one of them. Oh what I wish I had known back when... I would have made different decisions on many things. But the good news is I can share what I have learned with you now. So you will have a better chance of getting through this less scathed and feeling more empowered. Because when you feel empowered you feel more in control of making confident thoughtful decisions not those based on muddled emotions and uncertainty or worst of all fear.

Coaching you through your recovery:

This workbook will outline what steps to consider when creating your exit plan.

Because you deserve to live life well and not just survive but thrive!

Best, Jen

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LEAVE OR STAY?

SHOULD YOU LEAVE OR STAY?

Being in a toxic relationship is one of the hardest things, no doubt.

Especially to someone with NPD.

I believe this is due to a combination of many things.

When we are in a healthy, genuine relationship where authenticity is encouraged and appreciated, where similar values of how to treat others with respect and kindness lives, when morals of similar coincide with happy harmony and most of all love thrives, amazing things happen. Humans are then given the ability to live light and carefree, with fluid ease, without the fear of being punished for some slight either real or perceived. They don't have to worry about being hurt either physically or emotionally for speaking up for their wants and needs, for saying no and setting healthy boundaries, for stating personal preferences or showing their unique personality.

In stark contrast when someone is in a toxic relationship they are likely experiencing much stress. They may not have a consistent idea of when or what they say or do is going to displease their partner and ultimately always feel the need to test the “temperature” of the room creating a very real need to walk on eggshells. This leads to a heightened sense of tension and eventually post traumatic stress disorder symptoms. The targeted spouse may experience a heightened startle reflex due to always being on edge or guard worrying that their spouse is going to react negatively toward them. Perhaps the toxic spouse is pitting the children against you. Perhaps you’re being accused of infidelity when they are actually the guilty one. Perhaps they are gas-lighting you; saying you are spending them into the poor house when in reality they have addiction issues such as gambling, alcohol, drugs, sex, porn, etc. Perhaps they are creating rifts between you and your family or distance so you lose connections with your family of origin and friends. Perhaps they are causing you to lose your job due to continual harassment or irresponsible behaviors like not taking the children to school and sleeping in. Perhaps they are physically hurting you or forcing themselves on you when you’ve said no. Perhaps they have absolutely no desire to have sex with you and ignore you or give you the silent treatment. Perhaps they are verbally abusing you and calling you names making you feel broken, defeated, worthless and alone. Perhaps they are making you feel like you’re trapped and you worry you’ll never get out of this seemingly impossible situation.

When these scenarios are occurring plus the added responsibilities of raising children, running a home and possibly working outside the home... it adds up to a huge ball of stress no doubt.

If you have this workbook more than likely you’ve already made the decision to leave, not stay. But I do believe we need occasional reminders along this journey of why we left. Because the memory can play not so funny tricks on us and particularly emotional abuse because it causes us to doubt ourselves and reality as it truly is so we may have periods of time when that little voice whispers “Maybe it WAS you. Maybe you were annoying. Maybe you were difficult. Maybe you weren’t kind enough. Maybe you could have tried harder. Maybe you were the problem.” And that little voice needs to be squashed like the evil bug it is. Because I can assure you it’s not the truth. I don’t even have to hear your specific situation. I know, I know... you’re saying “But, but... mine is different...” Nope. It’s not. I assure you, one hundred percent.

Because toxic people seem to all go to the same academy of learning how to be an a-hole. Yep, I said it. But it's true. You can insert any other word you want there... giant meanie butthead or whatever. But I know because I have studied message after horrific message from thousands of crying women all over the world over the past seven + years sharing their experiences with a toxic partner and yes, they all may have different details... but ultimately the overall behaviors are exactly the same.

So. Should you leave or stay? I can tell you if you are with a toxic spouse the answer is to leave. It's the act of leaving that is trickier. We have much to cover so let's begin.

Leaving... it sounds so simple, right? You simply walk out the door and let it close behind you. But it's just not that easy.

There are things to plan for. Many things. Like where will you live during the divorce and then post divorce. What are your finances like? What will your finances look like after the divorce is final? What does your support system look like? Do you have someone who can give you emotional support, possibly financial help if need be and if applicable someone to help with your children? All of these aspects factor in regarding how well you will survive and thrive during and post divorce from someone toxic.

When I filed for divorce I was literally married one day and filing the next. It wasn't planned or known I would be doing that. I discovered his infidelities and filed the same day. I had no idea what the future or next week, or day would hold. It was literally like jumping off a cliff into mid-air and hoping, praying someone would catch me. If I had it to do over again would I have filed spur of the moment like I did? Yes, hands down. Yet in that I would have planned better beforehand on the possibility that that awful day would one day arrive. Which it did. I believe every woman needs to be prepared on some level for the possible day her marriage might end. We plan for so many other things in life. We may have plan B's if our plan A fails when it comes to starting a family or building a career. Yet we rarely ever do when it comes to marriage. But in that it's even more imperative to begin constructing a plan B if we are married to someone toxic. I am here to help you create that plan today.

Creating An Exit Plan:

1. Assessing your risk

(answer these questions honestly)

- a. Is your partner a physical threat?**
- b. Would your partner take your child? Or harm your child?**
- c. Would your partner put a gps device on your car?**
- d. Do you feel you need legal protection?**
- e. Do you feel you need locks changed on the home?**
- f. Do you feel you need to stay elsewhere?**
- g. Do you have documentation of past abuse?**
 - Do you have photo or videos of abuse? Police reports?**
 - Do you have diaries/journals and notes on abuse?**
 - Do you have a lockbox or safe place to store these items until you can give copies to your attorney?**

2. Knowing Your Finances & Paperwork:

- a. How much credit card debt do you both have?**
- b. How much is your mortgage payment?**
- c. How much are the car payments?**
- d. Do you have a copy of your car title?**
- e. Do you have copies of you & your kids birth certificates?**
- f. Do you have passports for you and your children? Do you need them?**
- g. Do you have a photo of his drivers license?**
- h. Do you have all tax records? You may need his past income for court and also in case you are ever audited**
- i. Do you have copies of your auto insurance? Life ins policy? IRA's?**
- j. Do you know his social security number?**
- k. Do you have copies of any loans or investments? His credit report?**
- l. Do you have a copy of the health insurance cards and policy?**
- m. Call the car insurance company and let them know you are going through a divorce and that it should NOT be cancelled**
- n. Figure out what your monthly expenses will be if you stay in the house and if you don't and question if a different place to live is best.**
- o. Figure in your monthly food, gas, rent/mortgage, car/ins, utilities**

3. Important Things To Consider:

- a. Do you need a P.O. Box that is secure for all your mail?**
- b. Do you need to open a safe deposit box to put cash in or gift cards for later use, (Walmart is good for toilet paper, food, etc) jewelry, important papers, etc? Don't use the bank you share with your partner.**
- c. Ask your attorney if you need to open a bank account in your name only.**
- d. Do you need to transfer your prescriptions to a different pharmacy? (I have seen partners pick up the medication and then refuse to turn it over)**
- e. Do you need to change your HIPPA forms at the doctor? (I have seen partners get copies of medical/mental/prescription health records to use in court/custody proceedings for character assassination)**
- f. Do you need to make copies of all photos so you have your own? And your partner has his/her own?**
- g. Do you need to get any art appraisals done? Will any art or valuables be sold to pay for attorneys?**
- h. If your car needs any repairs it's essential to do it now. New tires, oil change, new air filter, service, fresh fluids, etc.**
- i. Do you need to consult with an attorney about having a new will drawn up as well as healthcare directives & power of atty?**
- j. Do you need to look for a DivorceCare group in your area through a local church for additional support?**
- k. Do you need to have a garage/yard sale to purge any old items/clothes you are no longer using? If/when you move it will be less to move out. Also there will be less stuff to divide up.**
- l. Do you need to take any courses to bring additional value to your resume? Learning excel, word, google docs, publisher, etc. Can you teach yourself with books from your local library?**

4. Questions To Ask Yourself:

- a. What can I cut out of my budget and what must stay?
- b. Where can I buy cheaper groceries? (Aldi/Walmart is often cheaper)
- c. Will I have health ins through work or join the Marketplace?
- d. Can I do without cable and just use HULU or Netflix?
- e. How can I entertain my child without spending a fortune?
 - The park
 - Indoor mall play area
 - McDonalds play area
 - Backyard fun
 - Sprinkler vs pool
 - Library vs bookstore
 - Chalk art, bubbles, finger paint, sprinkler
 - Check Pinterest for fun frugal activities

5. Thinking Long Term:

Do you really want that set of dishes from your marriage? Will you really want that throw on the end of your shared bed? Are you really going to want the vase his grandma gave you for your birthday? It's important to look at the long term and picture yourself in a whole new life.

More than likely the sad but real answer to all of this is no.

The truth is it's important to think of practical items that you will need and will be expensive to replace right off the start. Things like spatulas, linens, everyday useful items will behoove you more than a pretty decorative lantern. That lantern will later be no more than another reminder of a life not realized. It may be quite some time before you are ready to decorate and make your space your own with your unique look. Take your time. It will happen when it's time and you feel ready!

6. Custody Concerns & Questions To Ask Yourself:

- a. Do you need to get character statements for court that highlight your good character as a parent for your attorney to submit? These could be from relatives, (aunts, sister, brother, neighbors, family friends, etc)
- b. Do you need your attorney to subpoena anyone who has witnessed abuse of your or your children? Think of your top three concerns you have and write them down so they stay fresh in your mind
- c. Are there any therapist or school counselor records you need to get copies of? What about pediatrician?
- d. What would your partner lie about in court? What would he/she say? How can you offset those lies? What questions would you need to ask?
- e. Do not sign anything from your partner that could be made into a legally binding document. Always have an attorney review it first.
- f. Look for apps that you can use that are free like AppClose for co-parenting.
- g. After you've filed for divorce, proactively go to a co-parenting class- ask your attorney if this will look in good favor with the judge
- h. The most important weapon you have for court is your ability to stay calm as possible. This will show your stability.
- i. You must show in some way that you are trying to co-parent. Calm direct emotionless communication are the key to showing you can co-parent effectively. Do not ever ever ever put anything disparaging toward your partner/ex in writing. Or verbally. Do not use your child as the messenger between you and your partner/ex. Do not discuss your divorce or your feelings about your partner/ex to your child. Be sure to share photos of the children with your ex via communication so it shows the court you are trying.
- j. Have a small photo album of you and your child doing fun activities. Ask your attorney if it's wise to show it to the judge as a reflection of your positive parent/child relationship. Talk with your attorney about the positives you bring to the table in parenting your child.
- k. Do not put anything on social media regarding your ex or your divorce and if you feel you cannot refrain temporarily discontinue your accounts.
- l. Re-evaluate your friendships (especially mutual) because they may be trying to obtain information for your partner/ex. Be cautious what you share.
- m. Make sure you document anything your partner/ex does that places the children at risk or shows they are not co-parenting.
- n. Take screen shots of your ex's social media to show evidence to the court that they are not a positive influence on the children (such as partying, drinking, etc) and give to your attorney if they need it.

- o. Do you need to hire a private investigator to document your partner/ex's behavior?**

Last Thoughts:

I hope you find this workbook helpful to you and it ignites you to begin thinking of all the questions I wish I had thought of when I began my divorce process. This series of questions will help you stay grounded and allow you to refer back to it often to ensure you are staying on track and not forgetting anything. It will also help you brainstorm about what other issues you need to address in your life as you proceed forward in your exit plan and divorce recovery.

The more you prepare to get ready for this major life change the better off you will be. Anyone knows divorcing someone toxic or worse even narcissistic often also means being met with rage and unrelenting, unreasonable, cruel, punitive, petty and harmful behavior toward you and your children.

But in that there is something to be said for good preparation and trying to minimize those behaviors coming at you. I would highly recommend trying to schedule free consults with multiple attorneys to choose which one is the best fit for you.

If you're interested in a more in-depth help I have been coaching parents for seven years based on my own experience in healing and custody/co-parenting issues and research. To say I've learned a lot would be an understatement. I enjoy helping others through their process and it is something I take very seriously and strive to help each person become better equipped to help themselves through this.

**Best,
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