

My divorce cost me \$17,695 — these were the most surprising expenses I faced

BI businessinsider.com/cost-of-divorce-unexpected-surprising-expenses-2019-8

Jorden Barcus Aug 6, 2019, 6:43 AM



Work with a financial counselor. Getty Images

- The average **divorce** costs \$15,000 in the US — and mine cost even more than that.
- My divorce came with several unexpected expenses, like refinancing my car loan and paying for therapy afterward.
- By the end, I had paid more than \$17,000 for my divorce. Here's a full breakdown of where the money went.
- [Visit Business Insider's homepage for more stories.](#)

The author is a 27-year-old data analyst living in Clovis, New Mexico. If you would like to share a story relating to the cost of your divorce, email the editor at mabadi@businessinsider.com.

Divorce can be expensive — we all know that. A [recent survey](#) found that the average cost of a divorce in the United States is \$15,000.

But being young and without kids, I didn't expect for my divorce to cost as much as it did.

My husband and I got married at the end of 2013 after a whirlwind romance that began in April of that year. I was 21, freshly graduated from college, and had almost nothing to my name beyond student debt and a credit card with a limit of \$1,900. We moved from North Carolina to Georgia in March 2014, and once I secured my first full-time job, I felt that financially I was headed down the right path.

Unfortunately, whirlwind romances don't play out like they do in the movies. Being young and not having strong enough roots in who we were yet led to struggles and disagreements without the ability to effectively communicate. In June 2014, I told him that I wanted a divorce.

I thought the process would be simple: move out, legally separate, file for the divorce. And since we both were of little means, we would file uncontested and not have to pay for attorneys. It would be a no-fault divorce, and then we could go our separate ways.

We had been married for only eight months and had no children. Ownership of the dog we adopted together was an open question, but I assumed we would also handle that when the time came. However, to file uncontested in Georgia, we could have no shared finances.

What followed my decision to divorce was a year of financial turmoil and painful, damaging decisions I had to make about debt to get out of the marriage and begin a life of my own.

Below are the expenses I hadn't considered when I chose to divorce — and how much they set me back.

Moving out, securing a new apartment, and buying basic necessities cost more than \$3,000.



Moving out is not cheap. Klaus Vedfelt / Getty Images

The first financial decision I had to make was moving out of our shared apartment and getting my own place, since we needed to be separated for six months before filing.

I found an apartment north of Atlanta and within commutable distance of my job that was safe and met what I thought my budget was. Looking back, I should have spoken with a financial counselor and established a better budget before taking this step, but as I had never had to make my own financial decisions until now, I thought I knew what I was doing.

Rent was \$990 a month, and the apartment required a down payment equal to a month of rent to move in. Since I had no savings, I had to pay in multiple installments to equal the down payment, which I split over two paychecks.

I didn't have many possessions. My family offered to help me move what little I did have, so I didn't need to pay for a U-Haul or a moving truck.

I then needed to buy the basic necessities: cooking utensils, pots and pans, a bed, toilet paper, towels, and so on. My mattress was \$600, and I found an Ikea bed frame on Craigslist for \$100. I would estimate that the remaining necessities cost me about \$500, since I wasn't buying anything Fancy and tried to get things where possible.

I purchased furniture at Rooms To Go. The Total that I spent of a coffee table, side tables, a large shelf, and a couch was \$1,250.

Those expenses alone totaled \$3,440.

Refinancing my car loan cost me an extra \$6,480.



Money aside, even the process of refinancing is complicated and difficult.
AP Photo/David Zalubowski

When you're newlyweds, you want to do everything together. Unfortunately, we did that when purchasing my new car.

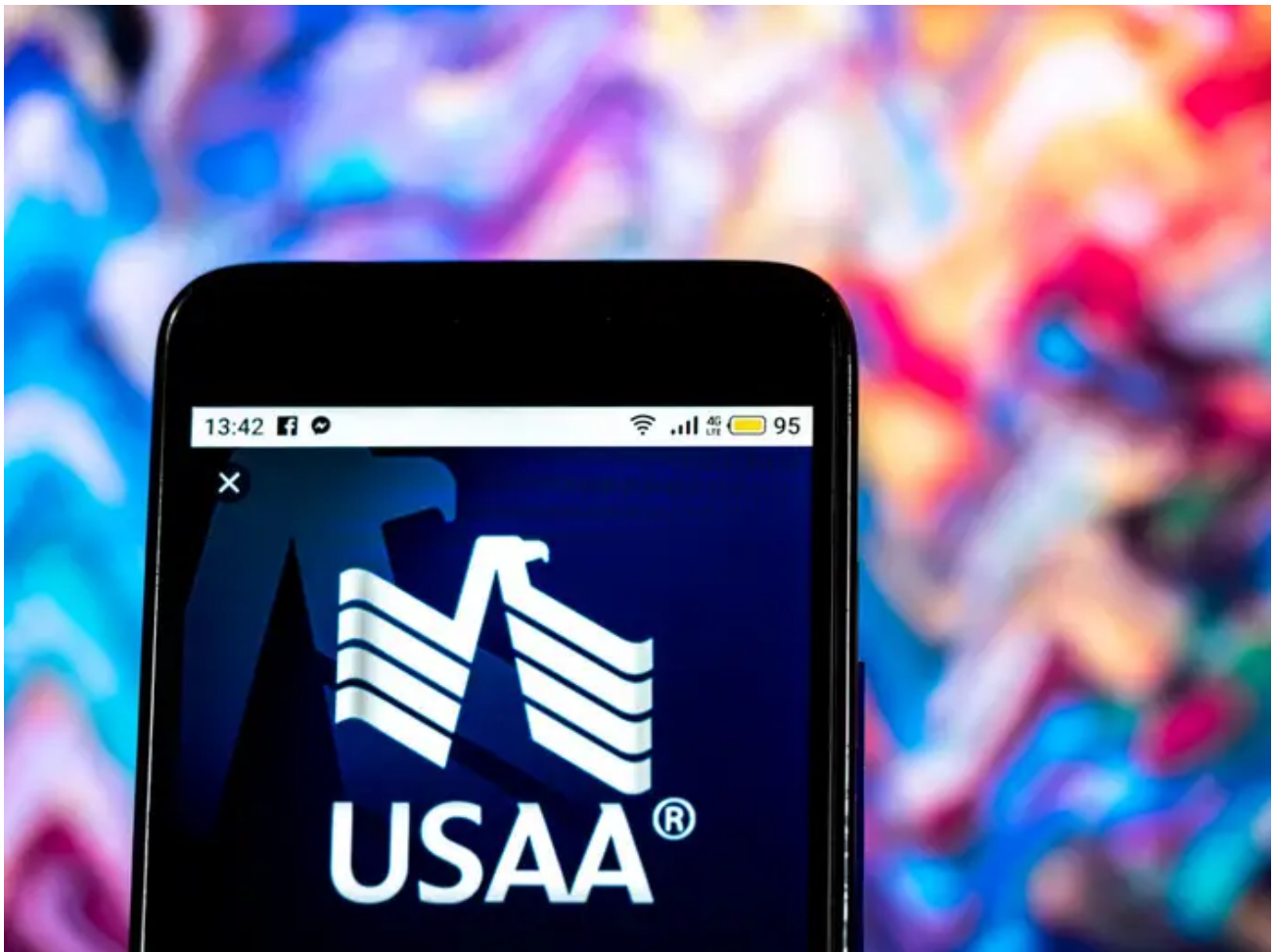
Since his name was on the title, I had to refinance the car loan and chose to do so through the United States Automobile Association. The steps involved were complicated and required getting the money, paying off the original loan with my husband's name, and then having him sign the title over to me before giving the title to USAA for the second loan.

It meant that my car was not going to be paid off for an additional year (five years from refinancing, which was a year after the initial purchase, totaling six years of payments). It also meant my monthly payment increased from \$290 a month for 60 months to \$340 a month for 60 months, because with my credit I was unable to get as low of a rate as I'd had with the first auto loan.

This additional year of payments and the additional \$50 a month ended up costing me an extra \$3,000 in payments, plus the \$3,480 I had already paid before refinancing.

That brought the total cost for this expense to \$6,480, not including the additional money I spent on interest.

I got my own car insurance — and paid a higher price since the policy was no longer shared.



Insurance goes up. Photo Illustration by Igor Golovnirov/SOPA Images/LightRocket/Getty Images

After refinancing with USAA, I chose to go with it for my auto insurance as well.

I went from paying \$80 a month on a shared policy to \$120 a month on a policy of my own since I was no longer married. I won't include this in the overall cost of my divorce, but it's worth mentioning since it's an added cost I hadn't anticipated.

Separating our phone plan cost \$350.



Cell phone plans are expensive. Shutterstock

We had combined our phone plans to reduce the cost we each were paying monthly.

While AT&T had great coverage, I chose to switch to Verizon. To carry over my same phone number, I had to pay off what I still owed on my phone plan (the monthly payments for the iPhone I so desperately thought I needed at the time).

I still owed about \$350 on the phone, and I had to make that payment plus get my husband to sign off on my taking the same number with me and leaving AT&T, since he was the authorized account user and I was not.

I could have just gotten a new phone number, but that would have left my husband with the cost of the iPhone plus the additional line that he wouldn't be using, so I chose to pay it off early and not leave him with that bill.

I had to take out a loan for \$6,000 to pay off my husband's title loan that I cosigned.



I had to take a loan out to speed up the process. Shutterstock/Wayhome Studio

An additional thing I had not anticipated before deciding to file for divorce was the title loan he had taken out on his truck to make ends meet before he was able to find a full-time job.

I had cosigned on the loan with him to help with his interest rate, and now the lending agency considered it a debt on my part and his, even though it wasn't my truck. The loan was for \$6,000.

I was unable to get him to commit to meeting me halfway on the cost, and since the loan was for a few more years, I didn't want to wait that long before being able to file for divorce. I took out a personal loan to cover the remaining debt on the title loan so that I could speed up the process and get divorced as quickly as possible.

He ended up with his title loan paid off while I shouldered the debt, but I was desperate to get out of the marriage.

It cost \$225 in my state to pay for the actual divorce.



Divorce itself has a price tag. AP Photo/Damian Dovarganes

The cost of actually filing for divorce in Georgia, including court fees, was about \$225. This was for an uncontested divorce where neither of us had hired attorneys.

We met at the courthouse, sat down with the legal personnel, and went over the split finances and reason for filing. I paid for the filing costs and court fees because my husband did not want the divorce and refused to help ease the transition and quicken the filing process.

And I spent another \$1,200 on therapy after the divorce.



Therapy was a necessary cost. Getty Images

It took a year from telling my husband I wanted a divorce to the time the divorce was finalized.

That was 12 months of continuously realizing how financially intertwined our lives had become and slowly paying things off as I became able to.

I was not able to save any money during this period, and as my husband did not want to divorce, he refused to level with me on any and every obstacle I encountered. The guilt I felt for leaving him, the embarrassment at explaining to others what was going on, the financial strain from having to separate everything myself, and the stress that I endured resulted in panic attacks, anxiety, and waking up in a cold sweat, beginning in November 2014 and continuing for two years.

I went to therapy to address these issues and was told I had post-traumatic stress disorder from the way I had been treated during my marriage.

For the period where I sought counseling and therapy, I paid \$120 a session. We met weekly and then biweekly until I finally reached a place where I felt comfortable and my anxiety was manageable. My insurance did not cover the full cost of counseling, and I was left with a bill of \$1,200.

The grand total for my divorce? \$17,625.



Work with a financial counselor. Getty Images

Ultimately, some of my financial decisions were uneducated and poorly made, and some of them I was forced to make to get divorced and into a healthier and safer environment more quickly.

Looking back, I would suggest that someone looking at filing for divorce speak with a financial counselor and make sure that their budget, disposable income, and potential roadblocks are all clearly discussed and considered before trying to move forward. It helps to lay everything out on the table and have that big-picture view of what debts are shared and what will need to be taken care of in a timely manner.

We were lucky in that we didn't have kids or a shared bank account, so we didn't have to consider how to split assets.

While I am now happy and healthy and on a secure financial path, starting out my 20s with such huge costs and taking on a large amount of debt on top of what I already owed in student loans set me up for a rough transition to young adulthood and set me back in terms of financial health and progress.