

YOUR DEBT MONEY STORY

A Reflection Guide for Women Navigating Divorce and Debt

Sabrina Alton, Financial Coach

Before we talk about numbers, we need to talk about stories.

The way you relate to your debt is not random. It is a story you learned. Maybe you were taught that debt is shameful, so you avoid looking at it. Maybe you were taught that money is for living, so the balance on your credit card never quite felt real. Maybe divorce created financial pressure that you handled the only way you knew how in the moment.

None of these stories make you bad with money. They make you human.

This guide will help you identify your debt money story so you can start writing a new one.

1 *Debt Feels Like A Threat* *The Anxiety and Avoidance Pattern*

You know the debt is there. You might even know roughly how much it is. But every time you think about actually looking at it, a wave of dread stops you. So you don't look. You make the minimum payments, you try not to think about it, and you hope it stays manageable. The avoidance feels like protection, but it is actually keeping you stu

Reflect: When did you first learn that debt was something to be afraid of? What do you feel in your body when you think about opening that credit card statement?

A different way to see it: Avoidance is not a character flaw. It is a nervous system response to something that feels overwhelming. The antidote is not willpower. It is having a clear, manageable plan so the debt stops feeling like a threat and starts feeling like a problem you are actively solving.

2 *Debt Feels Like Nothing* *The Disconnected Pattern*

You are not anxious about your debt. It just does not feel real. The number on the statement is abstract, the minimum payment is manageable, and life is expensive. You enjoy your life, you use your cards, and somehow the balance never quite connects to your daily decisions. It is not that you do not care. It is that the debt lives somewhere separate from the rest of your life.

Reflect: When you swipe your card, do you feel the weight of the balance behind it? What would have to be true for your debt to feel real and present rather than distant and abstract?

A different way to see it: Avoidance is not a character flaw. It is a nervous system response to something that feels overwhelming. The antidote is not willpower. It is having a clear, manageable plan so the debt stops feeling like a threat and starts feeling like a problem you are actively solving.

3 *Life Did Not Downshift After Divorce* *The Lifestyle Gap Problem*

Before the divorce, your household ran on two incomes, or on a standard of living supported by your marriage. After the divorce, the income changed, but the spending did not fully catch up. Groceries, activities for the kids, the house, the way you have always lived, it all continued. The credit cards quietly became the gap between the life you had and the income you now have. It happened gradually, and then suddenly.

Reflect: If you compare your monthly income now to what it was before your divorce, is there a gap? Where in your spending has your lifestyle stayed the same even though your financial situation changed?

A different way to see it: This is one of the most common and least talked about reasons women end up in credit card debt after divorce. It is not overspending for the sake of it. It is a transition that nobody prepared you for. Knowing the gap is the first step to closing it intentionally.

4 *You Became the Safety Net* *The Child Support Gap Pattern*

Child support is supposed to arrive consistently. But life does not always work that way. When the payment was late, or short, or did not come at all, your children still needed to eat, still needed school supplies, still needed to live their lives. So you covered it. You put it on the card. You told yourself you would pay it back when the support came through. Over time, those charges added up faster than the support came in.

Reflect: How many times have you used your credit card to cover expenses that should have been covered by child support? What would it mean for your family's stability if you had a different plan for those gaps?

A different way to see it: Using your card to protect your children is not a financial mistake. It is a mother's instinct. What you deserve now is a plan that does not put that burden entirely on you and your credit limit.

5 *The Cliff Nobody Planned For* *The Child Support Ending Pattern*

Child support has an end date. Whether that is when your youngest turns 18, finishes school, or reaches another milestone, at some point the payments stop. For many women, that date arrives without a financial plan in place. The credit cards absorb the shortfall while you figure out what comes next. It can feel like the ground disappearing under your feet.

Reflect: Do you know exactly when your child support ends? Have you run the numbers on what your budget looks like without it? If that date is coming and you do not have a plan, what would it mean to start building one now?

A different way to see it: The end of child support is not a crisis if you plan for it. It is a transition. The women who navigate it best are the ones who saw it coming and built a new financial foundation before the payments stopped.

Recognizing your story is the first step.

*The next step is knowing exactly what your debt is costing you
and building a real plan to get out.*



*I work with women navigating divorce and
debt to create clear, shame-free plans that
actually work for their lives.*

*If something in this guide felt familiar,
I would love to talk with you.*

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