

DIVORCE, CUSTODY & BANKRUPTCY

# Protecting Yourself & Your Family During COVID-19



What You Need to Know  
to Help Your Family Recover



THE LAW OFFICES OF  
THOMAS MARONICK JR. LLC

The impact of the Corona virus in the United States has been swift and severe. It has quickly affected the way we live, the way we interact, the way we shop and it has even impacted our court system – so much so that if you have a custody or divorce issue you may have some concerns.

You may also be worried about the financial impact that the Coronavirus has had on the economy and wondering if you may end up having to declare bankruptcy.

At The Law Offices of Thomas Maronick Jr., LLC, we are powerful advocates who are eager to leverage our skills and experience to protect your rights and help you reach your legal goals.

These are certainly troubled times and we want to be there to help you take the actions necessary to protect yourself, your children and your assets.

We strive to be compassionate counselors and promise to work hard to achieve long-term workable legal solutions that move you and your family forward.

Right now, with the current panic over the Coronavirus, many clients are wondering how they should respond.

### **They are asking questions like:**

## Family Law

- The other parent isn't letting me see my kids, can I enforce the order?
- How do I get a divorce during the Coronavirus Outbreak?
- How has the process changed due to COVID-19?
- How can we move our parenting disputes forward despite the courts being shut or slowed down?
- How can communication with my soon-to-be ex affect my divorce?

## Bankruptcy Law

- What happens if I can't pay for (my car, my house, etc.) ... am I going to lose everything?
- How do I afford my credit card bills during the Coronavirus Pandemic?
- How do I pay my rent or mortgage during the Coronavirus Pandemic?
- How can I afford medical care during the Coronavirus Pandemic?
- If I'm thinking of filing bankruptcy, what factors should I consider?

These are all very valid concerns in this unprecedented time and we are going to address them in this book. We are here to help guide you through this uncertain period. We understand that even though many of us are staying home, life doesn't stop. There are concerns that must be dealt with and the welfare of families must be protected.

We created this guide to help you more easily get the answers you need to the Coronavirus Outbreak and its effects on divorce, child custody and bankruptcy cases. You are going to learn what steps you can take to protect your family and if you should continue moving your divorce forward.



## **BUT FIRST, HERE ARE SOME FACTS ABOUT CORONAVIRUS:**

(Following information, unless otherwise noted,  
obtained from the CDC)

### **What is Coronavirus?**

Coronavirus, or COVID-19, is a newly identified type of virus that has caused a recent outbreak of respiratory illnesses.

Corona virus was first discovered in December of 2019 in Wuhan, China.

## **What does COVID-19 stand for?**

The 'CO' stands for 'corona,' the 'VI' stands for 'virus,' and the 'D' stands for disease. This disease was formerly known as the "2019 novel corona virus" or "2019-nCoV". Now it is widely called COVID-19.

There are actually many types of human coronaviruses in existence, including some that commonly cause mild upper-respiratory tract illnesses.

## **What are the Symptoms of Coronavirus?**

People with Coronavirus may experience: tiredness, a dry cough, fever and difficulty breathing (severe cases).

## **Who is affected by Coronavirus?**

Anyone can catch Coronavirus but elderly individuals who struggled with previous health issues like hypertension are particularly at risk.

## **How does Corona virus compare to the flu?**

The CDC estimates that there were 39 to 56 million flu illnesses and 24,000 to 62,000 flu deaths from Oct. 1, 2019, to April 4, 2020. (<https://www.cdc.gov/flu/about/burden/preliminary-in-season-estimates.htm>).

By comparison, as of April 20, 2020, 765,613 people had tested tested positive for the Coronavirus in the United States with 40,620 deaths. (<https://www.worldometers.info/coronavirus/country/us/>).

**The Coronavirus numbers are expected to continue rising.**

That means the court system could be impacted even more than it has already been. There could be more closings, more delays, more uncertainty. **The Law Offices of Thomas Maronick Jr., LLC, is here to help!**



## **CORONAVIRUS CUSTODY & DIVORCE TIPS**

So without further ado, let's dive into our prescription for those facing family law issues.

**TIP  
1**

**Carefully consider each  
parenting action that you take**

The simple truth is how you act now during the Coronavirus Outbreak will highly impact if the court sees you as a responsible co-parent in the future.

While the law is not yet clear for out of state visitation, the smartest recommendation is to keep the child at home until stay at home restrictions are lifted if the state in question requires stay at home. If the visitation is in Maryland that would generally be permissible.

No matter what you do, keep a diligent log of your decisions and efforts to provide a stable, happy and healthy environment for your child.

If the other parent is using COVID-19 as an excuse to not fulfill visitation rights, then you could potentially file for sanctions depending

on the legitimacy of the excuse, such as illness of the child.

For more information, contact our office by calling 1-833-4LAW-WINS (1-833-452-6946) or by emailing [info@maronicklaw.com](mailto:info@maronicklaw.com).

Also, if your ex isn't letting you see your kids, don't try to immediately involve the authorities to enforce visitation rights. Contact us to see if we can help you resolve the situation.

**TIP  
2**

**Continue to move your  
divorce forward**

If you're considering a divorce, you can still take steps forward during the COVID-19 crisis. In Maryland, the divorce process remains the same; however, with courts closed for most matters, you can expect the process to take longer on an administrative level.

But that doesn't mean you are "stuck in place." For example, you can meet with your lawyer (virtually), work out issues through mediation and pushforward on required financial and settlement paperwork.



We recommend using this time to gather all your documents and prepare yourself as best as possible for a successful divorce.

**TIP  
3**

**Articulate your concerns  
to the other party**

Many issues that arise during a divorce are caused by a lack of communication about each party's expectations. You need to talk to see if each other's expectations can be reasonably met. If at all possible, talk to your ex and try to come to an agreement on what the kids will and won't be allowed to do.

In most areas of the country right now, it is recommended that kids stay home. They shouldn't be outside playing with other kids. They shouldn't be visiting family members. They should remain in the safety of their homes.

If you and your ex are not able to come to an agreement, we are highly skilled and experienced in divorce dispute resolution and may be able to help you come to an agreement with your ex spouse or partner.

Also, please keep this in mind: any documented communication with the other party can and likely will be held against you!

For example, if you were to post something on social media that disparages the other party that could be used against you.

Keep things as civil as possible so that you aren't creating issues by your increased communication via electronic means during COVID-19.

**One more thing:** We're finding that domestic violence is increasing due to people being stuck at home with each other during the Coronavirus Outbreak.

If you are accused of domestic violence, in a criminal or protective order matter, call our office right away to seek representation.

Protective orders can force you out of the home immediately if one is successfully granted against you – even while the case is being litigated.



## CORONAVIRUS BANKRUPTCY TIPS

### TIP 1

**Don't go on a credit card spending spree  
before declaring bankruptcy**

If you are planning on filing bankruptcy, there is a 90-day look-back period in which credit card usage will be closely examined. If you go on a spending spree and then seek to have the spending discharged

that is most likely impermissible. Generally, we advise clients to cut up their credit cards if they intend to file for bankruptcy in the next 3 months.

**TIP  
2**

**Don't be afraid to ask for help**

If you cannot pay your rent, your mortgage, your car payment or your medical bills, your first action should be to call the account servicer – for instance, the mortgage company for your mortgage or your landlord for your rent.

Most banks are offering deferment of payments until after the COVID-19 crisis is over. That means, in general terms, that banks expect a substantial reopening in about 3 months. That is what we are finding is your likely deferment.

In most cases, you will still owe the money in full, but you will have more time to pay it. In most cases, it will NOT make the mortgage go away. If you cannot pay the mortgage, now or later, bankruptcy may be an option.

If you have trouble paying medical bills or the cost of current medical treatment, call your provider to find out what options are available to allow you to continue treatment.

Some providers are waiving co-pays. However, past medical bills can at best be delayed. If you cannot afford them, you can include them in a bankruptcy filing. **Contact us for more information.**

**TIP  
3**

**Cash Your Stimulus Check**

As of this writing most adults in the US have received or are receiving their stimulus checks from the CARES Act.

Under the plan, most adults receive \$1,200, although some get less. For every qualifying child age 16 or under, the payment is an additional \$500. Here is the payment amount breakdown:

- Single adults with Social Security numbers who are United States residents and have an adjusted gross income of \$75,000 or less get \$1,200.

- Married couples with no children earning \$150,000 or less receive a total of \$2,400.
- Taxpayers filing as head of household get the full payment if they earned \$112,500 or less.

As income figures go up, the payment amount decreases until it stops altogether for single people earning \$99,000, married people who have no children and earn \$198,000 and families with two children who have an income above \$218,000.

**TIP  
4**

**Weigh all of your options before  
filing for bankruptcy**

Consider whether the financial strain you are feeling is going to be temporary and you'll be back on your feet when businesses re-open and perhaps you become employed again.

On the other hand, if you expect that debt you have now will only increase and you can't afford to pay your debts now or in a few months, that may be an important factor in deciding to seek bankruptcy relief.

If you're in an uncertain circumstance and need to protect yourself, your kids or your assets, talk to our office as soon as possible to get knowledgeable insight and advice about what can be done in your unique circumstances.

If you decide to pursue bankruptcy, we can help you make the best decisions for your family. **Contact us to learn more.**



## THE BOTTOM LINE ...

Even though courts are closed and proceedings are delayed, lawyers are still actively in contact with the courts – so don't stop pushing your case.

Keep diligent logs, work with your lawyer, and push for a resolution.

At The Law Offices of Thomas Maronick Jr., LLC, we can help you navigate the complexities of divorce and bankruptcy law during this unprecedented time in American history.

**We will:**

- Work closely with you to ensure your needs are met and your concerns addressed.
- Rely on our extensive experience in the areas of divorce law, child custody and bankruptcy law to help you get the best outcome.
- Diligently strive to protect your rights

**GET THE LEGAL ADVICE  
YOU NEED TO TAKE THE  
RIGHT NEXT STEPS!**



# The Next Step ...

Right now, the Coronavirus is having a significant impact on the way things are getting done in our courts. Don't risk making mistakes or enduring unnecessary, costly delays – talk to The Law Offices of Thomas Maronick Jr., LLC.

SCHEDULE A FREE CONSULTATION



**1-833-4LAW-WINS (1-833-452-6946)**



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