

## PRE-DIVORCE CHECK LIST

It is my belief that you should exhaust all options to try and save your marriage before proceeding with litigation. It is much more expensive financially and emotionally to travel this road. If you have done so and are ready to begin the process, I have listed below some of the items to consider before you proceed.

- Ensure you know where all financial accounts are and that you have access to them.**  
If you are unsure about this you can download your credit report through Experian, Equifax or TransUnion. All open and closed accounts will be listed with most recent balances.
  
- Take inventory of your possessions**  
Take a quick inventory of your household possessions. If there is anything of high value make note of it, take pictures and consider getting an appraisal if you have time. You will need to know your car(s) value, you can get this through KBB. Have some sort of idea of the items you would like to keep.
  
- Do you have any pre-marital assets**  
Again, take inventory of those and the approximate value. You will need to know the value at the time of the marriage and the current value, depending on the asset, whether tangible or monetary, see if you can find anything that would give you a pre-marital value.
  
- Do you have the money to pay an attorney a retainer?**  
Depending on your situation this may be something that could take time to put together. Generally you will want to have anywhere between \$2000 and \$3000 for a retainer.
  
- Do you have an attorney?**  
Be sure that any attorney you use mainly practices family law and does not just do it as an aside to other areas of law. Ask family and friends for referrals and be sure to try and consult with 2 or 3 if possible. You may be working with the attorney you choose for a year or more, they will be responsible for negotiating your future, be sure you are comfortable with and fully trust this person.
  
- Do you have a support system in place?**  
This may possibly be one of the most difficult emotional experiences you will ever go through, it is essentially a death. Just as in that case it is important to have a strong support system in place. However, do not abuse your privileges. The process may last a

year or more so it's important to have an outside trusted person, such as your divorce coach or therapist, that you can also turn to when needed.

**Have a plan for telling your kids (if applicable)**

Be sure you and your spouse are on the same page to make the transition as easy as possible on your kids.

**Are you working?**

If you are not working be sure to update your résumé. Start networking and posting your résumé to social and job websites. Depending on your situation you may be required to find a job or be imputed an income equivalent to your earning ability.

**Begin gathering all of your financial documents**

You may be required to complete a sworn financial statement. Along with that you may be required to exchange certain financial information such as 3 years' worth of tax returns including 1099's and W-2's, approximately 2-3 months' worth of bank and debt statements (including credit card, personal loans, student loans etc.), real estate documents (mortgage statements) paystubs, insurance information, retirement statements and child care statements (if applicable). Gather and make copies of all of these documents. The more you can do now the easier and quicker the process later, saving you time and money.