

Documents to Look For

Your divorce will involve the exchange of financial information between you and your spouse and, minimally, will include the exchange of the following documents that the Court has identified as part of the mandatory disclosure and production process:

- All **federal and state income tax returns** filed within the last three years, including personal returns and returns filed on behalf of any partnership or closely-held corporation of which either party is a partner or shareholder;
- **IRS forms W-2, 1099 and K-1** within the last three years including those for the past year if the income tax returns for that year have not been prepared;
- Copies of all **pay stubs or other evidence of income**, including SSA/SSD statements and other public assistance for the current year and the last pay stub from the past year;
- **Statements for all accounts** maintained with any financial institution, including banks, brokers and financial managers, for the past 24 months;
- The most recent statement showing any interest in any **Keogh, IRA, profit sharing plan, deferred compensation plan, pension plan, or retirement account**;
- The most recent statement regarding any **insurance** on the life of any party;
- A summary furnished by the employer of each party of the party's **medical insurance** policy, coverage, cost of coverage, spousal benefits, and COBRA costs following dissolution; and
- Any written **appraisal** concerning any asset owned by either party.

In addition to the mandatory disclosure and production listed above, we ask our clients to provide us with as much of the following information that you are able to:

- The most recent life insurance billing statement for you and/or your spouse with the amount of premiums paid
- The declaration page for your home and/or auto insurance policies along with the amount of premiums paid
- A complete benefits statement from your employer that includes health insurance information, pension / retirement benefits, salary information, profit sharing, life insurance, and copies of the written plans documenting these benefits. It is also important to ask for any changes to your health insurance costs anticipated by your employer over the next year or so.
- Applications for disability benefits and/or other city or state assistance
- Appraisals of any homes or real estate you and/or your spouse have an ownership interest in – it may be appropriate to obtain an appraisal during the divorce process however, if you have refinanced the property in the past few years that is a great place to start.
- Your monthly expenses (see list on next page)
- Your debts including student loans, credit cards, and/or personal loans
- Pay Stubs for the past 12 months that show the number of deductions claimed

- PDF/electronic copies of all of your bank statements and accounts (including credit cards)
- Health Savings Account Information for the past 12 months
- Income from your employer, loans, etc.
- Statements from all savings and/or checking accounts owned in whole or in part by you or managed or controlled by you for the past 2 years
- Credit card statements for the past 2 years
- Investment accounts for the past 2 years
- Mortgage statements for the past 2 years
- Home equity lines of credit for the past 2 years
- Your personal tax returns for the past 3 years and all of the supporting documents
- All W-2s, 1099s, K-1s etc. for the past 3 years
- Property tax bills for real estate, automobiles, and recreational vehicles for the past 12 months
- Your will(s)
- Recent loan applications for vehicles, property, etc.
- Power of Attorney signed by you and/or giving you authority to act on behalf of your spouse

Do the best you can and, if you hit a roadblock, reach out to my office and we will help you figure out how to get the information.