



Your Financial Life After Divorce

A practical workbook to help you understand what you have,
what you need, and what comes next.

ORGANIZE • UNDERSTAND • PREPARE • MOVE FORWARD

Divorce Coaching Workbook

Start With the Life You Want to Live

Divorce involves a lot of numbers. But one of the most useful questions is also one of the most personal: What will it cost to live your life after divorce?

Understanding your current expenses matters, but divorce is also about preparing for a different financial future. One household may become two. Some expenses may disappear, others may increase, and new expenses may arise.

The goal is not to predict every dollar perfectly. The goal is to replace uncertainty with information so you can ask better questions, prepare for important conversations, and make more informed decisions.

CLARITY COMES FROM UNDERSTANDING YOUR FINANCIAL LIFE - TODAY AND TOMORROW.

Before you begin

- ☐ Choose a quiet place where you can work without rushing.
- ☐ Gather the records you already have access to.
- ☐ Use estimates when exact numbers are not yet available.
- ☐ Circle or highlight anything you need to verify later.
- ☐ Bring unresolved questions to the appropriate professional.

The financial question I most want answered right now is:

Begin With What You Know

You do not need to reconstruct your entire financial life in one sitting. Start with the areas you know best and build from there.



Home	Mortgage or rent, property taxes, homeowners/renters insurance, utilities, HOA/condo fees, maintenance, repairs, landscaping and household services.
Everyday Living	Groceries, dining out, clothing, personal care, household purchases, subscriptions, memberships, entertainment and transportation.
Children & Family	Childcare, tuition, activities, sports, tutoring, camps, clothing, healthcare, transportation and other ongoing support.
Healthcare & Insurance	Health insurance premiums, deductibles, copays, prescriptions, dental, vision, life insurance and other coverage.
The Life You Enjoy	Travel, hobbies, charitable giving, family traditions, entertainment, memberships and social activities.

Quick reflection

An expense I know will change after divorce:

An expense I may be underestimating:

A lifestyle expense that matters to me:

Follow the Money

Your records can help you see patterns that memory alone may miss. Use them to reconstruct your actual spending.



☐ Review 6-12 months of checking and savings account activity.	☐ Review 6-12 months of credit card statements.
☐ Search email for receipts, renewals, insurance notices and invoices.	☐ Review your calendar for travel, appointments, activities and annual events.
☐ Review payment apps for recurring or informal payments.	☐ Look for quarterly, semiannual and annual expenses - not just monthly bills.
☐ Review medical, dental and vision out-of-pocket costs.	☐ Note cash withdrawals or expenses that are difficult to categorize.

Expenses I need to investigate

Expense / Charge	Where I saw it	What I need to learn

Know What You Have

Create a working inventory of your financial life. Do not worry if information is incomplete - identifying what is missing is part of the process.



☐ Checking accounts	☐ Savings accounts
☐ Money market / CDs	☐ Brokerage accounts
☐ Retirement accounts	☐ Pensions
☐ Real estate	☐ Mortgage / HELOC
☐ Credit cards	☐ Personal loans
☐ Student loans	☐ Vehicles
☐ Life insurance	☐ Business interests
☐ Stock compensation	☐ Employee benefits
☐ Tax returns	☐ Estate planning documents
☐ Other assets	☐ Other liabilities

Document gathering checklist

☐ Recent bank statements	☐ Recent investment statements
☐ Retirement / pension statements	☐ Recent credit card statements
☐ Loan statements	☐ Mortgage / HELOC statements
☐ Insurance policies	☐ Recent tax returns
☐ Pay statements / income records	☐ Employee benefit statements
☐ Property records	☐ Business ownership records

The three documents I need to locate first are:

Today vs. Tomorrow

A useful divorce budget does more than describe your life today. It helps you think through what may change after the divorce is complete.



Expense Category	My Life Today	My Life After Divorce
Housing	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Food	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Healthcare	\$ _____	\$ _____
Debt payments	\$ _____	\$ _____
Children / family	\$ _____	\$ _____
Personal / lifestyle	\$ _____	\$ _____
Travel / recreation	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Retirement savings	\$ _____	\$ _____
Other	\$ _____	\$ _____

Ask yourself

- ☐ What will stay the same?
- ☐ What may increase?
- ☐ What may decrease?
- ☐ What new expenses may appear?
- ☐ Which expenses are essential?
- ☐ Which are flexible?

Your Monthly Financial Snapshot

Use your best current estimates. You can revise this page as new information becomes available.



MONTHLY INCOME	MONTHLY LIVING EXPENSES
Employment income \$ _____	Housing \$ _____
Support income \$ _____	Utilities \$ _____
Pension / retirement \$ _____	Food \$ _____
Social Security \$ _____	Transportation \$ _____
Other income \$ _____	Insurance \$ _____
TOTAL INCOME \$ _____	Healthcare \$ _____
	Debt payments \$ _____
	Children / family \$ _____
	Personal / lifestyle \$ _____
	Savings \$ _____
	Other \$ _____
	TOTAL EXPENSES \$ _____

MONTHLY INCOME - MONTHLY EXPENSES = \$ _____

Assets & Liabilities Snapshot

This is not a legal classification of marital or separate property. It is simply an organizational worksheet to help you understand the accounts and obligations that exist.

Assets

Account / Asset	Institution / Owner	Approx. Value	Information Missing?

Liabilities

Account / Asset	Institution / Owner	Approx. Value	Information Missing?

Define Your Priorities

Financial clarity is not only about numbers. It is also about understanding what matters most to you as you prepare for your next chapter.

The three things that matter most to me financially are:

My biggest financial concern is:

The financial decision I feel least prepared to make is:

One thing I want my life to look like one year from now is:

One financial habit I want to build or strengthen is:

Questions for Your Professional Team

Different questions belong with different professionals. Use this page to prepare for meetings and keep track of the answers you need.

For My Attorney

- ☐ What financial information should I gather?
- ☐ Which issues require legal advice before I act?
- ☐ What should I understand before discussing settlement options?

My question: _____

For My CPA / Tax Professional

- ☐ How could my tax situation change?
- ☐ Are there tax consequences associated with particular assets?
- ☐ What records should I retain?

My question: _____

For My Financial Advisor

- ☐ How could different scenarios affect my long-term goals?
- ☐ What should I understand about retirement assets?
- ☐ How might my investment plan need to change?

My question: _____

For Myself

- ☐ What matters most to me financially?
- ☐ What am I most concerned about?
- ☐ What information am I still missing?

My question: _____

Your 30-Day Action Plan

You do not have to solve everything at once. Choose a few concrete actions that will improve your organization and understanding over the next month.



Action	Who Can Help?	Target Date	Completed

My first three priorities

1.
2.
3.

YOU DO NOT NEED EVERY ANSWER TODAY. YOU NEED A CLEAR NEXT STEP.

How EverSage Can Help

Divorce involves more than paperwork and legal decisions. It can require organizing years of financial information, learning unfamiliar concepts, preparing for professional meetings, and making decisions about a new chapter of life.

EverSage Divorce Coaching helps you bring order to that process.

- [] Organize financial information and documents
- [] Identify assets, liabilities, income and expenses
- [] Develop a clearer picture of your current financial life
- [] Think through post-divorce financial needs
- [] Prepare questions for your attorney and other professionals
- [] Prepare for important meetings
- [] Establish priorities and next steps
- [] Build greater financial knowledge and confidence
- [] Stay organized and accountable throughout the process

**Our role is not to make decisions for you.
It is to help you become better prepared to make them.**

YOUR NEXT CHAPTER DESERVES A THOUGHTFUL PLAN.

EverSage Advisors

Divorce Coaching | Financial Coaching | Executor Support | Financial Education

Important: This workbook is for educational and organizational purposes only. It is not legal, tax, accounting, investment, or mental health advice. EverSage Advisors does not replace your attorney, CPA, financial advisor, therapist, or other licensed professional. Individual circumstances vary; consult appropriately qualified professionals regarding your specific situation.