

Pre-Divorce Checklist

1) Consult A Divorce Lawyer

It's a good idea to speak with a divorce lawyer as soon as you are sure about getting a divorce. There are a handful of key "do's and don'ts" that your lawyer will advise you about to make sure you're in the best position before the paperwork is filed.

2) Copy Important Documents

If possible, go through your household files and make copies of everything you can find, including:

- Tax returns
- Bank statements
- Check registers
- Investment statements
- Retirement account statements
- Employee benefits handbooks
- Life insurance policies
- Mortgage documents
- Financial statements
- Credit card statements
- Wills
- Social Security statements
- Automobile titles

If your spouse is self-employed, it is important to gather as much information as possible about the finances of the business. Make copies of any financial data stored on your home computer.

3) Do A Home Inventory

Since you and your spouse will be dividing all property, it's a good idea to do an inventory of major items like furniture, artwork, valuable jewelry, appliances, etc.

Make sure to include any onsite or offsite storage facilities and also consider things like safe deposit boxes at your bank.

4) List Your Household Budget And Expenses

Knowing your household budget and the weekly, monthly, and annual expenses you and your spouse typically incur is important. This information may be useful when a judge or mediator is considering things like alimony and child support.

5) Analyze Family Debt

If possible, determine the family debt and consider paying it down before divorce. Allocation of marital debt among divorcing spouses is one of the most difficult items to negotiate.

While taking stock of debt, determine whether any of the debt was incurred by one spouse or the other prior to the date of marriage. This would be considered “non-marital debt” and it belongs to the spouse who incurred it.

6) Find Out How Much Your Spouse Earns

If possible, it’s a very good idea to find out exactly how much money your spouse earns. If they have a job that pays a regular salary, look for a pay stub.

If your spouse is self-employed, owns a business, or receives any portion of income in cash, do your best to keep track of the money flowing in for a few months.

Unfortunately, it is very common for one spouse to try and hide the amount they really earn from the other in order to reduce the perceived amount available for child support and alimony.

7) Assess Your Earning Potential

If you’ve been out of the workforce for a long period of time, it’s a good idea to get an idea of how much you’ll be able to earn if you do re-enter the job market.

Your earning potential will likely be a key point of contention during the divorce process, so it’s a good idea to be familiar with where you stand.

8) Know Your Credit History And Rating

If you think it's likely that you'll be moving out of the family home, it's crucial to know your credit history and current credit score. It's almost impossible to acquire a place to live, a new car, or sometimes even a mobile phone plan without a good credit rating.

If you have poor credit or no credit history, the sooner you can start taking steps to remedy the situation, the better.

9) Start Saving Money

You should always have access to savings of your own. If your spouse moves out and stops paying bills, you will need to pay them until temporary support orders can be entered.

If you are the one who is going to file for divorce, you'll need money for a retainer. Start saving now and plan to initiate divorce proceedings when you have built up a reliable reserve.

10) Prioritize Your Children

Remember: Your children aren't getting divorced, you are. It's very important to keep their safety and security at the top of your priority list at all times. If you plan on asking for joint or sole custody, you should make every effort to stay active in your children's lives as much as possible.

Do not talk badly about your spouse in front of your children, and try to avoid arguing with your spouse in front of them if possible.



We believe that you deserve the best representation. Our experience has shown that diligent and thorough representation provides the client with the best outcome possible.

We get to the bottom of your case, develop a solid strategy to obtain the best result, and fight aggressively to advocate your side to the court.

Please call **(707) 529-3200** or visit **VonderHaarLaw.com** to schedule a free consultation. We look forward to speaking with you.