



Pre-Divorce Planning checklist

- Review All Mail:*** List sender and return addresses. Have sensitive mail sent to another address. Use a post office address or that of a close friend.
- Marital Finances:*** List and review all bank, brokerage or other financial statements. Make copies of recent statements and keep them in a safe place.
- Tax Returns:*** Review and copy all personal and business tax returns for the last several years.
- Taxes Owed:*** Make sure that any taxes owed are paid to date.
- Safe Deposit Boxes:*** Inventory and photograph or copy the contents of your safe deposit boxes. Have a witness to avoid accusations that you have removed items.
- Marital Assets:*** Inventory and list all marital assets that you are aware of. Maintain credit cards in joint names to discourage any large expenditures.
- Pension Plans:*** Review and copy statements for any pension plans, IRAs or 401Ks.
- Wills and Trusts:*** Obtain copies of any wills and trusts.
- Loans:*** Review and make copies of any loan documents.
- Signature:*** Do not sign any documents in blank. Know what you are signing and always keep a copy.
- Medical:*** Have a full medical and dental checkup. Familiarize yourself with any medical and dental insurance plans.
- Social Security:*** You must be married for at least 10 years to be a beneficiary of your spouse's social security.
- Savings and Personal Finances:*** Have an emergency fund available to tide you over if necessary at the beginning of your divorce.
- Insurance:*** Review and make copies of all insurance policies.
- Indebtedness:*** Do not run up any personal debts. Make no large purchases such as a car or boat.
- Liabilities:*** Make a complete list of all debts, including credit cards, mortgages auto loans.
- Assets:*** Make a complete list of all assets in your name, your spouses and joint assets. Include gifted or inherited assets as well.
- Budget:*** Create a budget listing your average monthly expenses.
- Employment:*** Have information regarding your employment as well as your spouse's.
- Residence:*** Do not move out without discussing it with your attorney.
- Attorney:*** Last but not least talk to an attorney about what to expect if you file for divorce.

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