
Divorce Planning Checklist

If you are considering a divorce even if you are not yet ready to proceed, this checklist helps to identify some of the important aspects to think about as part of your divorce planning.

When you are ready to move forward, this divorce planning checklist will be very useful to have available during an attorney during a consultation. It will help focus the conversation what you specific want and help them identify important factors you should consider.

Define Your Goals

You don't have to be overly specific (yet); write out important things that you are looking to achieve. This will help you determine (later) how you will proceed through the divorce process. If you are not ready to consider long-term changes, just plan for short and mid-term goals.

Short-term goals: These are things you need to do immediately or very soon. Examples might be separating and moving to a new location, obtaining or changing jobs or work schedules, addressing immediate co-parenting problems, securing assets. Can the marriage be saved; under what conditions?

Mid-term goals: You might call these "transition" goals to get you from one stage to the next. Some examples might be what will happen to the marital house (or rental obligations), how are you going to handle division of assets/liabilities, who is paying for what expenses?

Long-term goals: Identifying bigger goals early is often helpful. Think about life post-divorce. What might that look like? Where will everyone live; how will children be co-parented and decisions made for them; do you need to change where, when or how you work; what financial resources are needed to support your life style; will there be financial support needs from your spouse?

Identify Your Financial Situation

Being thorough will help you make good decisions if you decide to proceed with a divorce. A good exercise would be to complete a rough draft of the Florida Family Law Financial Affidavit from the Florida Supreme Court. You should identify the following:

Identify All Accounts: Identify all accounts that you and your spouse have. Examples would be bank, brokerage, life insurance, pensions, college savings, retirement, and credit cards. Be sure to include tax debt, student, auto and mortgage loans.

Identify Valuable Property: Include things such as real estate, collectables, autos, firearms, tools, antiques, art, jewelry, sport or hobby equipment, etc.

Identify Sources of Income: Where is all the marital income coming from and how much is it?

Identify Expenses: What are your monthly marital expenses?

Insurance Policies: Identify what you have. Include health, life, auto, property, etc.

Businesses: Who owns them, who runs them, who makes money from them (and how)?

Check Your Credit Report and make sure there is nothing unexpected there. Learn about how to get a [free credit report on Clark.com](#).

If you decide to get a divorce, youâ€™ll want this list to decide how to deal with all assets, liabilities and how to separate your joint income and expenses into two households. This will also help determine if any spousal support is justified.

Create Event Calendar

Keep a detailed journal of any significant events that may happen within your family that could be important during a divorce. You can do this on a calendar or in a journal format. Examples might be arguments, purchases, co-parenting issues, agreements with spouse, dates of separation, etc. Write out a historical timeline if there are things that have happened in the past you haven't written down yet.

Time-Sharing Too! If you have children, keep a detailed list of the time-sharing schedule with the children and parents.

Avoid Large Purchases

Every situation is unique but making large purchases might complicate a divorce or limit some of your options. For example, buying a new car, taking a big vacation, buying a new house or making major home improvements might reduce assets or increase debt that could complicate a resolution with your spouse.

Use Words Carefully

Be careful what you put in writing; it can be used against you later. This includes text messaging, social media and emails.

We have seen many people who have written things that they later regret doing; be extra careful if you are considering a divorce.

Secure Important Information

Make sure any documents, email, telephone and electronic items that you use for divorce planning are private and secure. Electronic accounts should have strong passwords that your family and friends won't have access to. Change your passwords if you have any doubt.

Email Password

Important Documents

Cell phone password

Login credentials to financial accounts

Password manager

Consider Putting Money Aside

Depending upon your situation, it may make sense to try to put money aside to prepare for a divorce. Money might be needed to start a second household, pay off debts, pay for legal, financial, childcare, or mental health professionals.

Take Care Of Yourself

Eat right and exercise. We have seen people make terrible decisions during divorce in part because they have let themselves deteriorate mentally and physically.

Write Out Questions

As you are contemplating divorce, keep a written list of questions you have about divorce no matter how big or small. Separate them into legal, financial and mental health questions. If you move forward with the process, you should get those questions answered by your own research or professional advice. It's difficult to remember them all, so write them down!

Identify A Divorce Counselor

Divorce is a process you are probably not experienced with. Identifying a mental health professional to help you navigate this highly emotional and personal process is a great option.

Questions like these should be answered by an experienced counselor, not an attorney, financial planner or friend.

Why does my spouse do... ?

What do I tell my family?

What is best for my children?

When is it ok to have another relationship?

How do I handle my (or my spouse's) anger?

How can I communicate better with my spouse?

How do I explain this to my children?

Is my spouse a narcissist?

Are these good goals for my future?

How can I best separate from my spouse?

If you are religious or spiritual, speak with a spiritual counselor who shares your values and faith!

Many times, it makes sense to have a consultation with an experienced mental health counselor before meeting with other professionals involved in the divorce process.