

YOUR DIVORCE CHECK LIST

Event	Impact Score	My Score
Death of spouse	100	
Divorce	73	
Marital Separation	65	

I share this statistic so that you understand the importance of being as prepared as you can as you enter and move through your divorce. It may be your current story, but it is not the end story of your life, however, it can be incredibly stressful for several reasons. You are also operating at different times on **5 – 7% emotional capacity**. So, this check list is to help you before, during and after your divorce.

BEFORE AND DURING DIVORCE

BUILD YOUR TEAM

1. Please take the time to interview 1 – 2 FAMILY LAW attorneys. This way you can see if you are comfortable with this attorney since they will be getting into your business. Also, you need a FAMILY LAW attorney. This attorney will be more family with the law, judges, and the divorce process than a tax attorney. Think of it this way: do you want an Orthopedic surgeon doing heart surgery on you? No. The same with your custody, asset division and divorce process.
2. If you have intricate investments, stock option and other financial concerns regarding your divorce, you may want to bring on your team a Certified Divorce Financial Advisor. A CDFA has specialized training **in the financial** and tax aspects **of divorce**, while a CFP has broad expertise across all facets **of financial planning**. There are other highly specialized **divorce financial analyst** specialists who may be able to assist you as well depending on your circumstances.
3. Do not go through this alone. You should look at having a Counselor or Divorce Life Coach walking next to you. Remember, your attorney is not your counselor or coach. If you want them to hold your hand and listen to you as you cry, it will cost you. Let them do their job, that is what you are paying them for. Here are some alternatives:
 - A divorce coach will help you navigate your divorce process, thus reducing stress, anxiety, and feelings of aloneness in this divorce process. They will be your emotional thermometer to make sure you are not making huge decisions when feeling drained. They can help you with co-parent issues, navigating the legal process and keep you on track for your new life after divorce. A coach will focus on the present and the future.
 - A counselor is great, too. They will help you deal with any past emotional issues that are being triggered by this divorce or help you with any mental health issues that may arise. They are licensed to practice. They will focus on what is going on inside of you and provide a diagnose as need.

FINANCES

4. **Know your financial landscape part one.** Start gathering paperwork. You will need 3 years of tax returns, 401(K) statements (or similar documents), investment statements, bank statements, mortgage, and other utility statements. Do any of you have school loans to pay off or any other loans such as car, credit cards, etc.? The more financial background you can provide your attorney and divorce financial advisor, the easier it is for them to navigate the financial aspect of your divorce proceeding.
5. **Know your financial landscape part two.** Get your credit report TODAY. There are three credit agencies: **TransUnion, Equifax, and Experian**. It is not just getting a credit score, which these focus on, but getting the whole report. You need to know what should be on the report and what should not. Were credit cards taken out in your name without you knowing? Did other credit cards that were paid off still hanging on?

6. **Know your financial landscape part three.** Start building a budget if you do not already have one. If you have not been the one doing the bills in the family, then start gathering all bills and financial documents. Make an excel spreadsheet to capture the information. This way you will know how much it costs to run your family (utilities, groceries, mortgage, car, etc.). This is a great way to review the numbers and see if you can make cuts. How much money is coming in and how much money is going out.
7. **Child Support.** Child Support is based on a formula so there may not be much wiggle room. If you feel that your expenses for the children deserve more (childcare, etc.), then talk to your attorney. You can modify later, but it can be a hassle.
8. **Alimony.** This is a very subjective amount. Do not think you will get the same as your neighbor did in her divorce. There are many moving factors, guidelines to make this happen so please work with your attorney.

QUIT TALKING/SOCIAL MEDIA

9. Do not talk to everyone about your divorce. You need to put up healthy boundaries. Most people, including family, do not know how to handle it and or what to say. There will be much unfair judgment you may have to deal with so build your team carefully. Some will want the gossip, so they will pull it out of you. If you have one friend, coach/counselor, attorney, financial advisor and perhaps a spiritual advisor, you are good to go.
10. Do not vent on social media....EVER! Yes, you are mad and hurting, but putting it out there for ALL the world to see does not make it better. In fact, if it is bad, it could be an embarrassing moment in your divorce proceedings that could come back to bite you.
11. Remember, your children are still a part of the community. So, the less you share, the less chance a neighbor child will hear their parents talking about it and then sharing the ugly details with your child. Also, children are on social media.

MISCELLANEOUS

12. Gather your SS cards, your children's SS card and birth certificates. Please put them in a small fire safe. Even if the children divide their time between parents, one parent should hold this information, so they do not get lost.
13. There are number of support groups available: divorce life coach, Divorce Support Anonymous, Second Saturday, Divorce Care and Divorce Care for Kids, Women for Change Coaching Community, plus many more.
14. This is your story, but it is not your end story. *"Afterall, tomorrow is another day,"* my favorites quote from Gone with the Wind.

POST DIVORCE CHECK LIST

At this point, your divorce is finalized. Everyone's landscape will look different after divorce. However, it is still important to up any loose ends post-divorce. Your attorney and judge are not going to take the time to make that items that need to be addressed after the divorce are done.

1. Review your divorce decree. I know this is tough, believe me, I have been there. I did not check it until much later out of fear, shame, failure, and rejection. You need to review it to make sure that pending items like QADROs, transfer of investments, etc., are taken care of. Most can be taken care of within a month so put a calendar together with pending items on it.
2. Cancel all joint accounts and open new ones for you. Joint accounts you leave open put you in a vulnerable position to possible overdrafts or excessive charges on credit cards.
3. Update your insurance. If you were on your spouse's insurance, you can now be added to your employer's insurance since this is considered a life-changing event. You will want to update/change your beneficiary on documents, too. If you did the pre-divorce check list above, you may already know which documents need to be changed. If applicable, your corporate HR person can assist you with making the changes. Make sure you know how your children are going to be covered for health, dental and other important insurance coverages.
4. Put on your to do list "create new estate plan." This may seem overwhelming, but so important.
5. You may want to look for a new accountant to do your taxes. Ask friends if they have any recommendations.
6. Change the names on deeds and titles. A quitclaim deed is a legal instrument that is used to transfer interest in real property. The entity transferring its interest is called the grantor, and when the quitclaim deed is properly completed and executed, it transfers any interest the grantor has in the property to a recipient, called the grantee.
7. If you decide to change your name, you will need to do that at the Social Security office.
8. QDRO. A **qualified domestic relations order** is a judicial order in the United States, entered as part of a property division in a divorce or legal separation that splits a retirement plan or pension plan by recognizing joint marital ownership interests in the plan, specifically the former spouse's interest in that spouse's share of the asset. A QDRO's recognition of spousal ownership interest in a plan participant's (employee's) pension plan awards a portion of the plan participant's benefit to an alternate payee. An alternate payee must be a spouse, former spouse, child or other dependent of the plan participant. Make sure your attorney files this paperwork. If the paperwork gets rejected the first time, make sure the attorney stays on top of it. Your QDRO can fall through the cracks, which is money lost for you and your family.
9. Start a new budget. Just because you receive alimony and/or child support, does not mean it will last forever. If your former spouse loses their job or their company goes on strike, you will be impacted financially. Child support may be held up, etc. What if you lose your job? Are you prepared? Start a savings account NOW so that you can anticipate unplanned financial challenges. It happens....it happened to me.
10. Hire a divorce coach to help you start the new chapter of your life and help you adjust to co-parenting and single parenting. 😊

YOU'VE GOT THIS!