



Save time and money by doing your homework

Before meeting with a professional divorce attorney, compile as much of the following information as you can:

- Each spouse's date of birth and social security number
- Names and dates of birth for the children, if you have any
- Date and place of marriage and length of residency in present state
- Existence of prenuptial agreement
- Information about any prior marriages, children, etc
- Date of separation and grounds for divorce
- Current occupation and income; name and address of employer for each spouse
- Education, degrees, and training of each spouse
- Extent of employee benefits for each spouse
- Separate and joint assets and liabilities of each spouse
- Life (and other) insurance for each spouse
- Financial records
- Family business records
- Information on collections, artwork, and antiques

If you're uncertain about some of these areas, you can obtain the necessary information through your spouse's financial affidavit and/or the discovery process, both of which are mandated by the court.



You might also want to think about the following questions before your meeting:

- If you have children, what are your wishes regarding custody, visitation, and child support?
- Whose health insurance plan should cover the children?
- Do you earn enough money to adequately support yourself, or should alimony be considered?
- Which assets do you really want, and which are you willing to let your spouse keep?
- How do you feel about the family home?
- Will you have enough money to pay the outstanding debt on whatever assets you keep?

In addition to an attorney, you may want to seek counseling to help you clarify your wishes, express yourself more clearly, and deal with any child-related issues. Such counseling is typically covered by health insurance.

Some dos and don'ts when divorcing

- Do prepare a budget and a financial plan to sustain you until your divorce is final.
- Do review monthly bank and financial statements and make copies for your attorney.
- Do review all tax returns that have been filed jointly or separately by your spouse.
- Do make sure all taxes have been paid to date.
- Do review the contents of any safe-deposit boxes.
- Do get emotional support for yourself—talk to friends, join a support group, or see a therapist.
- Don't make large purchases or create additional debt that might later cause financial hardship.
- Don't quit your job.
- Don't move out of the house before consulting your attorney.
- Don't transfer or give away assets that are owned jointly.
- Don't sign a blank financial statement or any other document without reviewing it with your attorney.

Divorce is never easy, but with the right preparation you can be better prepared for your financial future.