

Use this checklist and the resources identified below to help you navigate the steps you need to take to move forward if you are going through or considering divorce.

1. Mark the items listed with a checkmark in the first box if it applies to your situation. (This is by no means a comprehensive checklist, and your situation may require additional steps.)
2. Assign a due date, if this applies to your situation.
3. Take notes as appropriate to your needs, and update as you complete items. Your notes may include other people you speak with, others who need to take action or new information you find.
4. If an item will incur costs, note the costs to keep track of your expenses.

Important Note:

Find and begin working with a mentor, coach or qualified adviser. The Financial Planning Association (see Resources below) lets you search for a financial planner, some even offer help at a very low cost. Seek someone who listens and can provide helpful advice as needed. Also, continue interaction within your social network.

| ✓ | ACTION ITEM | DUE DATE | NOTES | COST |
|---|---|----------|-------|------|
| | Seek help (legal and otherwise) if the relationship is abusive. | | | |
| | Know your rights and obligations related to financial, legal, custody or other arrangements. Get competent advice and guidance in each of these areas. | | | |
| | Complete a full benefits audit and ensure ongoing coverage in all areas for yourself and children. Make necessary changes to health care coverage, life insurance, disability insurance, etc. | | | |
| | Arrange for guardians and administrators for children. | | | |



| ✓ | ACTION ITEM | DUE DATE | NOTES | COST |
|---|--|----------|-------|------|
| | <p>Inventory all individual and marital assets and get appraisals on major assets (e.g., houses, cars, jewelry, retirement plans and other investment accounts) as well as personal and household property.</p> <p>Know what you have, where it is, online access information, statements, etc., including legal documents such as wills, trusts, insurance policies, etc.</p> <p>Seek professional help to deal with expenses like credit cards, taxes, mortgage, etc. and to decide what to do with investment assets.</p> | | | |
| | <p>Make a budget based on the past and present income and expenses. Then make a new budget based on your expected post-divorce income and expense changes.</p> | | | |
| | <p>Identify and organize your priorities and goals. Seek guidance for financial goals, as appropriate.</p> | | | |
| | <p>If you are not working, get help creating or updating your resume and begin job-related networking.</p> | | | |
| | <p>In accordance with your final, legally recognized settlement:</p> <ul style="list-style-type: none"> • Retitle your home and mortgage. • Retitle jointly held assets, property or investment accounts. • Cancel or rename jointly held credit cards, lines of credit or other forms of consumer debt. | | | |
| | <p>Update beneficiary arrangements and provisions of your will.</p> | | | |



Other Resources:

| COMPANY OR ASSOCIATION | WEBSITE | NOTES |
|--|--|-------|
| Financial Planning Association | Create Your Financial Future (http://www.plannersearch.org/) | |
| Annual Credit Report | AnnualCreditReport.com (https://www.annualcreditreport.com/index.action) | |
| U.S. National Library of Medicine | Medline Plus: Divorce (https://medlineplus.gov/divorce.html) | |
| Institute for Divorce Financial Analysts | Learning Center: Basics of Divorce, Financial Issues of Divorce, Working with a CDFA, Tax Issues of Divorce (https://www.institutedfa.com/learning-center/) | |
| Women's Law.org | Divorce (http://www.womenslaw.org/laws_state_type.php?statelaw_name=Divorce&state_code=GE) | |