



PRE-DIVORCE:

- Learn about the different divorce processes: litigation | mediation | arbitration | collaborative law
- Develop personal mission statement and life strategy using the 5 P's of Life (Personal Relationships | Personal Finance | Profession | Peace of Mind | Physical Health)
- Explore housing options for post-divorce life (relocation | down payment or buyout amount | major housing expenses in next 10 years | taxes and insurance | regular annual housing expenses | credit scores)
- Understand healthcare insurance options for post-divorce life (co-pays | deductibles)
- Understand life insurance and disability insurance options for post-divorce life
- Review how much savings you will need for long-term care
- Review your take-home income and potential for income growth
- Develop spending plan and savings plan for post-divorce life
- Draft how you would envision parenting and/or pet-sharing post-divorce
- List all assets and liabilities accumulated since marriage
- Determine how to communicate your divorce with family and friends (discuss social media and boundaries)
- Interview family law attorneys who specialize in your situation



POST-DIVORCE:

- Obtain a copy of your certified divorce decree and keep copies in a safe location
- Update accounts if you changed your name (passport | driver's license | Social Security card | professional licenses | employer's records)
- Verify your assets are titled correctly
- Verify all joint assets kept by your ex have been re-titled
- Make sure documents are executed and recorded (Qualified Domestic Relations Order | quitclaim or warranty deed)
- Develop a system to track alimony and/or child support
- Change beneficiary information (life insurance | retirement assets | brokerage accounts)
- Change your tax status on your W-4
- Establish emergency reserve to cover at least one year of all regular expenses
- Develop a will, health care directive and HIPPA authorization
- Review your spending plan and adjust as necessary
- Review your personal mission statement and life strategy and adjust as necessary