

# Pre-Divorce Planning checklist



- Review All Mail:** List sender and return addresses. Have sensitive mail sent to another address. Use a post office address or that of a close friend.
- Marital Finances:** List and review all bank, brokerage or other financial statements. Make copies of recent statements and keep them in a safe place.
- Tax Returns:** Review and copy all personal and business tax returns for the last several years.
- Taxes Owed:** Make sure that any taxes owed are paid to date.
- Safe Deposit Boxes:** Inventory and photograph or copy the contents of your safe deposit boxes. Have a witness to avoid accusations that you have removed items.
- Marital Assets:** Inventory and list all marital assets that you are aware of. Maintain credit cards in joint names to discourage any large expenditures.
- Pension Plans:** Review and copy statements for any pension plans, IRAs or 401Ks.
- Wills and Trusts:** Obtain copies of any wills and trusts.
- Loans:** Review and make copies of any loan documents.
- Signature:** Do not sign any documents in blank. Know what you are signing and always keep a copy.
- Medical:** Have a full medical and dental checkup. Familiarize yourself with any medical and dental insurance plans.
- Social Security:** You must be married for at least 10 years to be a beneficiary of your spouse's social security.
- Savings and Personal Finances:** Have an emergency fund available to tide you over if necessary at the beginning of your divorce.
- Insurance:** Review and make copies of all insurance policies.
- Indebtedness:** Do not run up any personal debts. Make no large purchases such as a car or boat.
- Liabilities:** Make a complete list of all debts, including credit cards, mortgages auto loans.
- Assets:** Make a complete list of all assets in your name, your spouses and joint assets. Include gifted or inherited assets as well.
- Budget:** Create a budget listing your average monthly expenses.
- Employment:** Have information regarding your employment as well as your spouse's.
- Residence:** Do not move out without discussing it with your attorney.
- Attorney:** Last but not least talk to an attorney about what to expect if you file for divorce.

Submitted by:

Henry Gornbein, Of Counsel, [Lipson Neilson](http://www.lipsonneilson.com)

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