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# Checklist: Steps to Take When You're Getting Divorced

This checklist is a general guide, and some steps may vary depending on individual circumstances and the complexity of the divorce. Consult a legal professional for personalized advice.

## Before Filing for Divorce

- **Research divorce laws in your state:** Understand the specific laws and requirements for divorce in your jurisdiction.
- **Organize financial documents:**
  - **Bank statements:** Gather statements for all bank accounts.
  - **Tax returns:** Obtain copies of your last few years of tax returns.
  - **Investment and retirement accounts:** Gather statements for stocks, bonds, IRAs, 401(k)s, etc.
  - **Real estate documents:** Include deeds, mortgage statements, and property tax information.
  - **Loan and credit card statements:** Gather information on all debts.
  - **Insurance policies:** Obtain copies of health, life, auto, and homeowners/renters insurance policies.
- **Use [Trustworthy](#):** Once you've gathered your important documents, you can store them on Trustworthy for easy access in the future.
- **Create a personal budget:** Assess your financial situation and plan for life post-divorce.

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- **Evaluate joint accounts:** Consider whether to close or separate joint accounts to protect your finances.
- **Consult a divorce attorney:** Seek legal advice to understand your rights and responsibilities.

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## During the Divorce Process

- **File for divorce:** Work with your attorney to file the necessary paperwork to initiate the divorce.
- **Determine living arrangements:** Decide who will stay in the marital home and who will move out.
- **Create a temporary parenting plan (if applicable):**
  - **Custody arrangements:** Determine where the children will live and visitation schedules.
  - **Child support:** Establish temporary child support if needed.
- **Discuss spousal support:** Consider whether alimony or spousal support will be part of the agreement.
- **Inventory marital assets and debts:**
  - **Assets:** Make a list of joint and individual assets, including real estate, vehicles, and valuables.
  - **Debts:** List all debts, such as mortgages, car loans, credit cards, and personal loans.
- **Negotiate property division:** Work with your attorney to negotiate a fair division of assets and debts.
- **Update legal documents:**
  - **Wills and trusts:** Revise your will and any trusts to reflect your new circumstances.
  - **Power of attorney and healthcare proxy:** Update these documents if your spouse was previously designated.
- **Consider mediation or collaborative divorce:** If possible, explore less adversarial methods of resolving disputes.
- **Communicate respectfully:** Maintain respectful communication, especially if children are involved.

## Completing the Divorce and Next Steps

- **Settle custody and support arrangements (if applicable):**
  - **Child custody:** Ensure all custody arrangements are clear and in writing.
  - **Child support:** Confirm the child support amount and payment schedule.
  - **Spousal support:** Verify the alimony amount and payment terms.
- **Update your financial accounts:**
  - **Bank accounts:** Close or separate any remaining joint accounts.
  - **Credit cards:** Remove your ex-spouse from any shared credit cards.
  - **Insurance policies:** Update beneficiaries and coverage if necessary.
  - **Investment accounts:** Make sure all investment accounts are updated to reflect your new status.
- **Change your name (if applicable):** If you wish to change your name, update your Social Security card, driver's license, passport, and other important documents.
- **Notify relevant parties:**
  - **Employer:** Update your employer on changes to your marital status for tax and benefit purposes.
  - **Schools and childcare providers:** Inform them of any changes to emergency contacts or custody arrangements.
  - **Medical providers:** Update your records with any new insurance information.
- **Establish a new estate plan:** Revise your estate plan to reflect your new circumstances, including any changes to beneficiaries.
- **Update online accounts and passwords:** Change passwords and security questions for all personal and financial accounts to ensure privacy and security.

## Emotional and Social Considerations

- **Seek support:** Consider joining a support group or seeking therapy to help cope with the emotional impact of divorce.
  - **Communicate with children:** Be open and honest with your children, providing reassurance and support throughout the process.
  - **Build a support network:** Lean on friends, family, or support groups for emotional support and practical help.
  - **Plan for the future:** Set personal and financial goals for your post-divorce life.
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## Long-Term Considerations

- **Re-evaluate your insurance needs:** Assess whether you need to update or change health, life, or other insurance policies.
  - **Monitor your credit:** Keep an eye on your credit report to ensure no unauthorized accounts or activities have been made in your name.
  - **Rebuild your financial stability:** Focus on saving, budgeting, and rebuilding your credit score if necessary.
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## Related Reading

[How to Get a Divorce: A Step-by-Step Guide](#) →

[Divorced Midyear? Here's How to Handle Your Taxes](#) →