

Divorce

CHECKLIST



Prepare to Separate

- Open a checking account and savings account in your name alone.
- Open a credit card in your name alone.
- Order a free credit report and sign up for a credit monitoring service like LifeLock.
- Decide Your Living Arrangements
- If You Have Minor Children, Prepare for the New Parenting Arrangement



Know Before You Go

- Gather copies of life insurance policies for either spouse.
- Assets. Look for all types of account statements, such as brokerage, checking, and savings accounts.
- Debts. Look for documentation on your joint debts, including mortgages, vehicle loans, retirement plan loans, and student loans.
- Remember security deposit boxes.

Know Before you Go

SPOUSE INCOME INFORMATION

- Pay information. If you have access to your spouse's W-2s or other paycheck information, make copies to provide that information to your attorney.
- Tax returns. Find copies of your joint tax returns for the last five to ten years.

HOW TO ACCESS JOINT ACCOUNTS

- Log-in credentials. Write down and access log-in information for your joint accounts. It's not uncommon for one spouse to have control over the family's finances, so if you're the "out spouse," make sure to get access to your joint accounts before you tell your spouse you want a divorce.
- Deeds. Locate any documents showing the property you own together or separately.
- Vehicle titles.



Know Before You Go

Retirement Information

- Gather all the information you can on any retirement or pension accounts that either spouse accrued during the marriage.



Maryland courts require both spouses to provide full financial disclosures, prior to entering a Judgment of Absolute Divorce.

Unfortunately, not all spouses comply or make the process easy, so gathering as much information as possible before you separate now will help you in the process later.

Divorce Don't's

- Don't Hide Assets
- Don't Empty Joint Accounts
- Don't Retitle Assets
- Don't Use the Divorce to Try to Punish Your Spouse
- Don't Put Your Kids in the Middle
- Don't Disobey Court Orders
- Don't Refuse to Comply with Discovery



Take Care of Your Mental Health

Divorce is stressful. Practice self-care and grieve fully. Talk to a therapist if you need to, join support groups, and spend time with family and friends. The goal is move forward towards your new life with a positive attitude.

Prioritize Your Priorities



- Don't forget about your personal priorities. Think about what you need as the divorce is proceeding and being finalized. For example, maybe you want to return to school to gain a valuable new skill that you can use in your career. Perhaps you'd rather spend more time at home with your children. Divorce is never easy. However, when you prioritize issues to work through, it can make things less stressful.

WE ARE HERE FOR YOU

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