

FREE DIVORCE FINANCIAL CHECKLIST FOR WOMEN

Get Clear, Organized, and Financially Prepared

Divorce is one of the most important financial transitions of your life. This checklist will help you get organized, understand your finances, and start making informed decisions with confidence.

STEP 1: GATHER YOUR FINANCIAL DOCUMENTS

Start by collecting copies of:

Income & Employment

- Pay stubs (last 3–6 months)
- Tax returns (last 2–3 years)
- Bonuses, commissions, or additional income records

Bank Accounts

- Checking account statements
- Savings account statements
- Joint and individual accounts

Investments & Retirement

- 401(k), IRA, pension statements
- Brokerage/investment accounts
- Stock options or RSUs

Real Estate

- Mortgage statements
- Property tax records
- Home valuation (if available)

Debts & Liabilities

- Credit card statements
- Personal loans
- Student loans
- Car loans

Insurance

- Health insurance
- Life insurance policies
- Home and auto insurance

STEP 2: UNDERSTAND YOUR FINANCIAL PICTURE

- List all assets (what you own)
- List all debts (what you owe)
- Identify joint vs. individual accounts
- Know your monthly income
- Track your monthly expenses

Goal: Get a clear snapshot of your financial reality

STEP 3: CREATE A REALISTIC BUDGET

Think about your life **during and after divorce**

- Housing (rent/mortgage)
- Utilities
- Food & groceries
- Transportation
- Child-related expenses
- Insurance
- Personal spending

Ask yourself: *What will my life actually cost on my own?*

STEP 4: IDENTIFY KEY FINANCIAL QUESTIONS

Write down your biggest concerns:

- Can I afford to keep the house?
- What will happen to retirement accounts?
- Will I receive or pay support?
- What does a “fair” settlement look like?
- What are the tax implications?

These questions will guide your decisions

STEP 5: PROTECT YOURSELF FINANCIALLY

- Open an individual bank account (if needed)
- Monitor your credit report
- Avoid large financial decisions without guidance
- Document all shared assets and debts
- Keep copies of everything



STEP 6: THINK LONG-TERM (NOT JUST TODAY)

- Consider future living expenses
- Plan for retirement
- Understand long-term impact of settlement options
- Don't trade long-term security for short-term comfort

STEP 7: BUILD YOUR SUPPORT TEAM

You don't have to do this alone. Consider working with:

- Divorce financial consultant (CDFA)
- Attorney
- Therapist or divorce coach

The right support can save you stress and costly mistakes

NEXT STEP: GET PERSONALIZED GUIDANCE

Divorce is not just about ending a marriage, it's about building your next chapter. The more informed and prepared you are, the more confident and secure your future will be. You don't have to figure this out on your own.

Schedule your **Free Divorce Financial Clarity Call**

Let's review your situation, answer your questions, and create a plan that supports your future.



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