

Before You File: Financial Readiness Checklist

Gather these documents and put these pieces in place before you consider filing for divorce. Having them ready gives you a clear picture of where you stand and saves time and legal fees later.

- ☐ **Assets and debts:** master list of everything owned and owed
- ☐ **Bank statements:** all accounts, at least 6 months
- ☐ **Budget:** all known household and personal expenses
- ☐ **Business ownership records:** entity tax returns, K-1s, financial statements, operating agreements
- ☐ **Children's accounts and costs:** 529 plans, custodial accounts, tuition, childcare
- ☐ **Credit card statements:** year-end summaries and last 6 months
- ☐ **Credit reports:** your own, plus your spouse's if they consent
- ☐ **Digital assets and logins:** cryptocurrency, online account list, rewards points
- ☐ **Employment benefits and compensation:** stock options, restricted stock, bonuses, deferred compensation, contracts
- ☐ **Estate planning documents:** wills, trusts, powers of attorney, beneficiary designations
- ☐ **Health insurance information:** who is covered, through whose employer, and the cost
- ☐ **Individual accounts in your own name:** a bank account and credit card that are solely yours
- ☐ **Insurance declaration pages:** home, auto, umbrella
- ☐ **Investment accounts:** list with account and contact information
- ☐ **Life and disability insurance policies:** owner, beneficiary, cash value
- ☐ **Loans and debts:** balances, payments, lender information
- ☐ **Other income records:** rental income, trust distributions, royalties, residuals
- ☐ **Pay stubs:** recent, for both spouses
- ☐ **Prenuptial or postnuptial agreement:** signed copy, with any amendments
- ☐ **Private investments:** amounts and contact information
- ☐ **Real estate records:** deeds, mortgage statements, property tax bills, appraisals
- ☐ **Retirement and pension statements:** 401(k), IRA, pension, guild or union plans
- ☐ **Separate property records:** inheritances, gifts, assets owned before the marriage
- ☐ **Social Security statements:** earnings record for both spouses
- ☐ **Tax returns:** last 3 years
- ☐ **Valuables inventory:** jewelry, art, collectibles, with appraisals
- ☐ **Vehicle records:** titles, registrations, loans or leases