

# CHECKLIST FOR WOMEN CONSIDERING DIVORCE

## 1

### Build Emotional Support

- Talk to someone:** Confide in trusted friends or family members.
- Consider therapy:** A counselor or therapist can help you process emotions and develop coping strategies.
- Support groups:** Look for local or online divorce support groups to connect with people who understand what you're going through.

## 2

### Seek Legal Advice

- Consult a lawyer:** Reach out to a family law attorney to understand your rights, responsibilities, and options. Ask your contacts if they can recommend a lawyer. You don't have to share that you're seeking legal advice; everyone is entitled to learn and you are not required to commit to anything. It's not unusual to meet with a lawyer once and then decide not to move forward for another year or more.
- Mediation:** Learn the differences between mediation, arbitration, and trial. Each divorce is different in the way every marriage is unique. Very few divorces look as dramatic as the court cases we see in movies.
- Know your rights:** Research divorce laws in your state or country, as they vary significantly.

## 3

### Start Preparing Financially

- Organize Your finances:** Gather documents like bank statements, pay stubs, life insurance policies, brokerage and retirement plan statements, tax returns, property deeds, and other financial records. Take a snapshot of the values of each of your accounts.
- Assess Assets and Debts:** Create a clear picture of your financial situation. A financial advisor can help with this. Even without divorce, it's a good idea to create a net worth statement every few years.
- Open separate individual accounts:** If you and your spouse share accounts, consider opening your own bank account and securing funds for immediate needs. Make sure you have an account with enough money to cover at least a few months of expenses like rent or mortgage, car payments, and children's expenses.
- Estimate your living expenses:** This will help you feel more secure if you choose to create your own household. It's also a first step when you begin to negotiate the separation of marital assets.
- Determine whether you will need interim spousal support:** If appropriate, your attorney can help you and your partner reach an agreement for you to receive regular payments at the beginning of your divorce process, so that you are not dependent on asking your partner for permission for each expense.
- Open a credit card under your single name if possible:** This can help you to begin to establish a credit history under your own name. Be cautious of accumulating debt.
- Not all assets are equal:** In splitting assets, you will need to balance fairness with convenience with. A home comes with costs and taxes and appreciates differently than investments in a retirement fund, pension, or brokerage account. An attorney can help you negotiate fair and equitable splitting of assets.

## Checklist for Women Considering Divorce (continued)

### 4 Children (if applicable)

- Prioritize their well-being:** Be mindful of how divorce will affect them and ensure they feel supported and not responsible. You can find many books and online resources to find what works best for you.
- Co-parenting plan:** Work with your spouse to develop a parenting plan that puts the children's needs first. Some women work with co-parenting coaches.
- Custody and visitation:** Understand the legal process for determining custody and visitation rights.
- Update Your Estate Plan:** With the assistance of an attorney, comb through all titling, account registrations, and designated beneficiaries to determine whether changes are needed to protect assets for children. A trust may be useful to protect and structure assets for minor children.

### 5 Practical Considerations

- Secure your privacy:** Update passwords for email, banking, and other personal accounts to ensure privacy. Most family law attorneys will want to correspond and exchange documents via email, so it is a good idea to have a secure, dedicated address for that purpose. Check which devices are linked to accounts or logins and consider re-setting access to those linked devices. Consider whether you will need a new cell phone account.
- Living arrangements:** Decide whether you'll stay in the marital home or move out, depending on your circumstances. Know that at the start of the process, your living arrangement can be temporary and does not need to be permanent.

### 6 Take Care of Yourself

- Focus on self-care:** Try to eat well, exercise, and prioritize sleep. Ensure that you and your family are safe.
- Set goals:** Start thinking about your future and what you want your post-divorce life to look like.
- Prepare for a long project:** It takes time to unwind a shared life, but with patience, you can come out of it strong and ready for the future.



“For a lot of women, going through a divorce is their first and only involvement in the legal system. It can feel foreign and overwhelming. Every family is different, with different needs, and no one is more informed about your family than you. Take the time to select an attorney with whom you are comfortable, whom you trust, and who appreciates your goals.”

~ Jen Hallack, Owner of Hallack Law, PLLC