

The Divorce Prep Checklist

What to gather, what to decide, and where to start



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If you're reading this, you may be feeling overwhelmed, and that's completely normal. You don't have to do everything at once, and you don't have to have it all figured out. Work through this list at your own pace, one box at a time. Every item you check off is a step toward feeling more prepared and more in control.

How to use this: Start with Section 1. Make copies (digital is best) and keep them somewhere private and safe. Don't worry if you can't find everything. Note what's missing and bring that list to your attorney.

1. Your Personal Documents

Copies of the basics for you and your spouse.

- ☐ Driver's licenses or state IDs, passports, and Social Security cards (or numbers)
- ☐ Marriage certificate
- ☐ Birth certificates for you and your children
- ☐ Prenuptial or postnuptial agreement, if you have one
- ☐ Military records, if either of you served

2. Income and Taxes

These show the full financial picture of the marriage.

- ☐ Federal and state tax returns for the last 3 to 5 years (with W-2s and 1099s)
- ☐ Recent pay stubs for you and your spouse
- ☐ Records of any other income: bonuses, side work, rental income, Social Security, disability, or pension
- ☐ Business ownership records and financial statements, if either of you owns a business

3. Bank and Investment Accounts

Include accounts in either name or both names.

- ☐ Checking and savings account statements (last 12 months)
- ☐ Retirement accounts: 401(k), 403(b), IRA, pension (most recent statements)
- ☐ Investment, brokerage, and stock option or stock purchase plan statements
- ☐ HSA or FSA, education savings (529), and any cash-value life insurance
- ☐ Safe deposit box information and a list of its contents, if you have one

4. Property and Valuables

- ☐ Deeds, mortgage statements, and recent property tax bills for all real estate
- ☐ Vehicle titles, loan statements, and registrations
- ☐ A list of valuable items: jewelry, art, collections, electronics, furniture
- ☐ Any recent home appraisals or home-equity loan paperwork

5. Debts and Credit

Knowing what is owed, and by whom, matters as much as knowing what you own.

- ☐ Credit card statements for every card (joint cards and individual cards)
- ☐ Loan statements: auto, student, personal, and medical
- ☐ A free copy of your credit report from AnnualCreditReport.com
- ☐ Any past-due notices, collection letters, or tax liens

6. Insurance and Legal Documents

- ☐ Health, auto, home, and life insurance policies (who is covered and who is the beneficiary)
- ☐ Wills, trusts, powers of attorney, and healthcare directives
- ☐ Any existing court orders or legal agreements

7. Your Monthly Picture

Understanding what life costs right now helps you plan what comes next.

- ☐ Write down your current monthly expenses: housing, utilities, food, transportation, insurance, children's costs, and subscriptions
- ☐ List any expenses that will change after divorce
- ☐ Estimate your own income and what you'll need to cover your own expenses
- ☐ Note anything you've been paying for alone, including time and effort

8. Protect Your Privacy and Peace

Check with your attorney before moving money or changing legal accounts.

- ☐ Create a new email address that only you can access, for divorce-related communication
- ☐ Change passwords on your personal email, phone, and online accounts, and turn on two-step verification
- ☐ Check what's shared: phone plans, location sharing, cloud photo accounts, and streaming accounts
- ☐ Open a bank account in your own name, if you don't already have one (ask your attorney first about timing)
- ☐ Keep your documents in a secure place: a private folder, a trusted friend's home, or a secure cloud account

9. Get Ready to Meet With an Attorney

You'll get more from the meeting when you walk in prepared.

- ☐ Write a one-page timeline of your marriage and key events
- ☐ List your top 3 priorities (for example: stability, the kids, the house, retirement, peace)
- ☐ List your biggest worries and questions, and bring them with you
- ☐ Ask about fees, how the process works, and how long it usually takes
- ☐ Interview more than one attorney if you can. The right fit matters.

10. Set Boundaries With Your Ex

Calm, clear communication protects your energy and keeps you focused on what matters.

- ☐ Decide which topics you'll discuss with your ex (kids' schedules, logistics) and which you won't
- ☐ Choose a method (text or email, or a co-parenting app) and keep conversations in writing when possible
- ☐ Decide how quickly you'll respond. You don't have to answer right away.
- ☐ Practice a few short, calm phrases, such as "I'll get back to you on that" or "I'm not discussing that right now"
- ☐ Step away from arguments. You're allowed to end a conversation that isn't productive.

11. Take Care of You

Most women going through divorce have spent years putting everyone else first. This part matters too.

- ☐ Tell at least one trusted person what's going on, and let them help
- ☐ Consider a therapist or counselor for the emotional side of this transition
- ☐ Schedule one small thing each week that is just for you
- ☐ Protect your basics: sleep, regular meals, movement, and time outside
- ☐ Write down what you want your life to look like a year from now. It doesn't have to be perfect.

What's next?

You don't have to do all of this alone. If you'd like help getting organized, setting boundaries, or figuring out what you want your life to look like, I'd love to talk with you.

Schedule a free 30-minute call: CindyHoltCoaching.com

Email: Cindy@CindyHoltCoaching.com

Please note: This checklist is for general information and organization only. Cindy Holt is a certified life and divorce coach, not an attorney, financial advisor, or therapist, and nothing here is legal, financial, tax, or mental health advice. Laws and requirements vary by state and situation. Please consult a licensed attorney and a qualified financial professional about your specific circumstances.