

Divorce Planning 101: A Checklist to Help You Slay Your Way Through the Split

Hey, my soon-to-be-single friend! Ready to embark on the wild journey of divorce? Well then buckle up and get ready, because I've got a killer checklist to help you prepare for the big split.

Financial Prep

- Gather all your financial documents (think bank statements, tax returns, investment statements, etc.) and make copies for safekeeping.
- Time to evaluate those assets and debts of yours. We're talking about everything from that fancy house and snazzy car to your retirement accounts and, let's not forget, the dreaded credit card debt.
- Create a budget. Know how much cash you need to survive post-divorce like the independent badass that you are.
- Review your insurance policies (health, auto, home, life) to make sure you've got your back covered.
- Consider the tax implications of divorce. You may need to consult with a tax professional to determine how your taxes will be affected.

Pro Tip: Don't forget to update beneficiaries on your insurance policies and retirement accounts, unless you want your ex to get a big payday when you kick the bucket.

Legal Prep

- Meet with several divorce lawyers in your area. It is so important to find someone you click with who gets your goals and will have your back.
- Select a divorce lawyer. You'll want someone who is experienced, compassionate, and understands your goals for the divorce.
- Consider custody and parenting plan goals. This can be a tricky and emotional process, so it's important to have a plan in place.

Pro Tip: If you and your ex can agree on the terms of your divorce, consider an amicable divorce. It's faster, cheaper, and you can use that extra cash to treat yo' self.

Emotional Prep

- Seek support from friends and family. Lean on your loved ones during this difficult time.
- Consider counseling or therapy. A mental health professional can help you work through your emotions and develop helpful coping strategies.
- Consider counseling for your children. You'd be surprised how much your divorce will affect your children, even if your separation is amicable. Give them a qualified professional to talk to - someone who isn't you.
- Prioritize self-care. Take care of yourself by hitting the gym, meditating, taking a relaxing bath, or indulging in your favorite hobbies.

Pro Tip: Remember that it's okay to feel a range of emotions during the divorce process. Cry, scream, curse, just don't hold it in like a ticking time bomb.

Practical Prep

- Open your own bank account and credit cards. You want an independent source of funds and credit. You'll need these after your divorce anyway, so get started now.
- Open a retirement account. Many settlements involve transferring retirement money from one spouse to the other. You want to make sure you're ready to receive your cut.
- Contact a realtor or a housing agent. You might need to sell the marital residence, or find a new house or apartment for yourself. Get looking now so you know what's ahead of you.
- Create a post-divorce plan. This can include anything from where you'll live to how you'll manage your finances.
- Update important documents (e.g., Will, Power of Attorney). You don't want your ex to have control over your medical or financial decisions after the divorce.
- Plan for child care and transportation. Make sure your little ones are safe and attended to during your parenting time. You won't have your ex-spouse to rely on after you are separated.
- Communicate with your Attorney. Be open and be honest with your Attorney. Tell your Attorney everything.

Pro Tip: Stay open-minded and adaptable as your needs may change as you move through the divorce process!