

## *“Splittee” Readiness Checklist and Breakaway Blueprint*

<b>Reflect and Consider Alternatives</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Assess the Decision:</b> Before proceeding with a divorce, consider whether all other options, such as couples counseling or other therapy, have been exhausted. Divorce is a life-altering step, so it’s important to be sure.			
<b>Research Alternatives:</b> Explore options such as mediation or legal separation if you’re unsure about a full divorce but need some legal distance.			
<b>Seek Emotional Support</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Build a Support System:</b> Confide in trusted friends or family members who can provide emotional support during the process. You don’t have to go through this alone. Be sure to check out the many Split Happens Blogs, Advice Columns, and other Resources.			
<b>Consider Counseling or Therapy:</b> Divorce can be emotionally draining, and professional help from a therapist can be beneficial. It’s important to process feelings of guilt, anger, or sadness in a healthy way.			
<b>Organize Financial Information</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Gather Financial Documents:</b> Begin collecting key financial information including:			
○ Bank statements			
○ Credit card statements			
○ Tax returns (at least 3-5 years)			
○ Mortgage and loan documents			
○ Retirement accounts, pension plans, investment portfolios			
○ Pay stubs for both you and your partner			

o A list of assets (real estate, cars, jewelry, etc.)			
o Debts (loans, credit cards, medical bills, etc.)			
<b>Create a Personal Budget:</b> Estimate your post-divorce income and expenses, including housing, transportation, childcare, health care, and other necessities. Understanding your financial situation helps you negotiate better settlements.			
<b>Open Personal Accounts:</b> If you don't already have separate bank accounts, it may be a good time to open one for your personal use to begin building financial independence.			
<b>Secure Legal Representation</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Research Divorce Attorneys:</b> Choose a lawyer experienced in family law and divorce. Look for someone who understands your priorities, whether that's financial security, custody of children, or fair division of assets.			
<b>Consult with an Attorney:</b> Most lawyers offer consultations. Discuss your situation, potential challenges, and your goals for the outcome of the divorce. Understanding your legal rights early on will help you protect them throughout the process.			
<b>Understand State Laws:</b> Divorce laws, including grounds for divorce and division of property, vary by state. Familiarize yourself with the laws in your jurisdiction.			
<b>Protect Your Assets and Credit</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Document Property and Assets:</b> Create a detailed inventory of all marital property and separate property. Document significant items with photos and keep receipts or appraisals.			
<b>Check your Credit Report:</b> Obtain a credit report to check your financial standing. Monitor for any joint accounts or shared debt. Take steps to protect your credit score by paying off joint debts and possibly freezing joint credit accounts.			



<b>Consider Freezing Joint Accounts:</b> If you believe your spouse may deplete shared financial accounts, consider consulting your lawyer about freezing them or limiting access.			
<b>Plan for Child Custody and Support (if applicable)</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Document Parenting Roles:</b> Keep a record of who has been the primary caregiver, how responsibilities are shared, and any pertinent details about your children’s education, health, and activities.			
<b>Consider What’s Best for the Children:</b> Begin thinking about a suitable custody arrangement that prioritizes the well-being of your children. Also, consider the financial needs of your children post-divorce, including child support.			
<b>Prepare for Co-parenting:</b> Divorce can strain relationships, but a clear co-parenting plan helps ensure children have stability. Explore mediation or counseling to work out custody agreements, if necessary.			
<b>Plan Your Post-Divorce Life</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Create a Plan for Housing:</b> Determine where you will live after the divorce. If you plan to stay in the marital home, make sure you can afford it. If moving out, start planning for that transition early.			
<b>Update Beneficiaries:</b> Review and update your beneficiaries on life insurance policies, retirement accounts, and other financial accounts. You may want to remove your spouse as a beneficiary and update emergency contacts.			
<b>Health Insurance:</b> If you are on your spouse’s health insurance, research your options for post-divorce coverage. COBRA, your own employer’s plan, or independent insurance may be necessary.			
<b>Prepare for the Legal Process</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>



<b>Keep Communication Professional:</b> If the divorce is contentious, be mindful of how you communicate with your spouse. Avoid emotional or inflammatory language, especially in texts or emails.			
<b>Document Important Details:</b> Keep track of important events, discussions, and actions that occur during the separation or divorce process. These records can be valuable in court or settlement discussions.			
<b>Stay off Social Media:</b> Be cautious about what you post on social media. Anything you post could potentially be used against you in court.			
<b>Review and Protect Legal Documents</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Update Your Will:</b> After the divorce, you'll want to change your will and possibly establish new power of attorney and medical directives.			
<b>Secure Important Legal Documents:</b> Keep copies of birth certificates, social security cards, passports, and other important documents in a secure, accessible place.			
<b>Focus on Self-Care</b>			
<b>Steps</b>	√	<b>Target Date</b>	<b>Notes</b>
<b>Take Care of Yourself:</b> Divorce can be overwhelming, and it's easy to neglect your physical and emotional health. Make time for activities that bring you joy, and maintain a support system.			
<b>Create a New Vision for Your Future:</b> Divorce marks the beginning of a new chapter. Consider what you want your post-divorce life to look like in terms of career, personal goals, and family dynamics. This positive outlook will help you navigate the difficult times.			

\*Please note that Split Happens is not a clinical service or law firm, and does not serve as a replacement for one. While communications with Split Happens are protected by our Privacy Policy, they do not fall under attorney-client privilege.

\*\*Please share with us any critical steps that could be beneficial for others. We're dedicated to continually enhancing and updating our products and resources for maximum benefit to meet your needs. [support@splithappens.com](mailto:support@splithappens.com)