

BEFORE YOU MAKE THE FIRST MOVE

This may be the most emotional and uncertain moment of your life, so it's important to get clear and intentional. Divorce is legal. Divorce is financial. And divorce is deeply emotional. You don't have to know everything, but you do need a plan.

Whether you're preparing to make the first move or you've already hired a lawyer, this checklist will help you protect yourself.

"Even strong women need time to get steady" — For the Love of Her™

FINANCIAL PREPARATION

Gather at least 12 months of bank statements for all joint and individual accounts.

- You'll likely need everything from the date of marriage to the date of separation
Determine account balances at time of marriage and time of separation.

- List all sources of income, yours and his.

- Start tracking your contributions (mortgage, childcare, household, extras).

- Pull your latest credit report to ensure you're not missing any debts.

- Identify all shared debt or loans, what's in your name and his.

- Get clear on dates: date of marriage, date of separation, and your financial obligations within those timeframes.

- Separate premarital vs. marital assets. Identify what was yours before marriage.

- Consider how you'll pay for attorney fees if this drags on. Scale back on 401(k) contributions, pause large purchases, reduce credit card usage, get a part-time job?

DOCUMENT ORGANIZATION

- Locate your marriage certificate.
- Compile your tax returns, at least two years, but ideally from date of marriage to separation.
- Make copies of retirement accounts, property titles, investment statements, and insurance policies.
- Organize any emails or texts that show agreements, promises, or threats.
- Create a secure digital folder for all documentation (password protected and backed up).

HIRING YOUR ATTORNEY

- Research and interview at least 3 attorneys. You need someone who will fight for you.
- Ask friends, colleagues or online groups for referrals. Don't be embarrassed.
- Get clear on their hourly rate and expected retainer. Only hire attorneys who offer free consultations. Do not pay for a consult.
- Know what kind of advocate you want: a shark, a strategist, or a settlement-focused lawyer.
- Prepare a short summary of your situation (timeline, major concerns, specific questions).
- Don't hire out of panic. Hire out of power.
- If you feel like you've chosen the wrong attorney, start interviewing new attorneys immediately. The longer you stay with the wrong one the more it will cost you, emotionally, financially, and legally, to correct it.

"Leaving isn't failure. Staying unprotected is."

— For the Love of Her™

MENTAL + EMOTIONAL CLARITY

- Define your biggest fears and challenge what's actually true.
- Write down what you want: custody, peace, financial protection, ownership, etc.
- Plan in secret until the papers are served.
- Talk to a therapist or coach, weekly or biweekly if possible.
- Don't seek emotional validation from your spouse. He is not your ally once your divorce is filed, no matter what he says.

YOU DON'T HAVE TO DO THIS ALONE

You've carried enough. Now it's time to protect what you've built, what you've given, and what you still deserve.

No matter how overwhelmed, scared, or uncertain you may feel, you're not starting from scratch. You're starting from strength. And the more grounded and prepared you are, the more protected you'll be, legally and emotionally.

This is your permission to pause. To ask hard questions. To take your time. You don't have to rush into a courtroom or hand over your future just because someone else is pushing.

We created tools for women like you. Women who held everything together while being asked to let go of everything they've earned. Explore our tools at herdocumentsolutions.com

- ✓ Track your financial contributions
- ✓ Prepare for custody conversations
- ✓ Protect what you've built

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