



DIVORCE PREPARATION CHECKLIST

Walking through a divorce can be such a challenging and overwhelming process.

Preparing adequately can empower you to manage the emotional, legal, and logistical complexities involved.

Here's a checklist with steps you can take to guide you through preparing for your divorce journey.



HARGRAVE
FAMILY LAW

1. Emotional and Mental Preparation

Self-Care: Engage in activities that promote your well-being, such as exercise, hobbies, and mindfulness practices. Taking time to care for yourself, replenish your spirit, is crucial to sustaining yourself.

Seek Support: Reach out to friends and family support group for emotional support, but not legal advice. Speaking with a licensed therapist can also be extremely beneficial in allowing you to seek support in a way that maintains your privacy and that gives you additional tools to cope.

Join a Support Group: Consider joining a divorce support group to connect with others going through similar experiences. Just knowing you're not alone can help tremendously, and seeing others emerging with joy and resilience can inspire hope in you as well.

2. Legal Preparation

Consult a Family Law Attorney: Schedule a consultation with a qualified divorce attorney to help you understand your rights and options and empower you to make decisions. A good divorce lawyer will want to understand your concerns and your goals so they can help you determine next steps, and should compassionately guide you throughout the process. Choose an attorney that aligns with your core values and goals.

Understand Texas Divorce Laws: Your attorney can familiarize yourself with the divorce laws in Texas, including child support, child custody schedules, residency requirements, and timelines. Understanding the law will help you navigate the legal process in a way that protects what matters to you.

Consider Mediation or Collaborative Divorce: Explore alternative dispute resolution methods to potentially avoid a contentious court battle. Using non-adversarial methods and focusing on resolution can shorten the length of the process and result in better outcomes.

3. Financial Preparation

Gather Financial Documents: Collect copies of bank statements, tax returns, pay stubs, mortgage documents, credit card statements, and other financial records. Ensure you have access to all accounts.

Create a Budget: Outline your current income and expenses, and anticipate changes post-divorce. Create a budget that contemplates owning or renting a home, the need for a new job, debt repayment, new obligations (such as child support or health insurance), etc. Include the anticipated legal fees of the divorce process and evaluate the need for a loan.

Request Your Credit Report: Obtain a copy of your credit report and review it for any discrepancies or accounts you are not aware of. Take steps to correct any errors, or to re-mediate any dings to your credit.

Open Individual Accounts: If necessary, open individual bank accounts and a credit card in your name. This may make it easier to pay your legal fees and divide your financial assets in the divorce process.



4. Property and Asset Management

Inventory Assets and Debts: List all marital and individual assets and debts, including real estate, vehicles, retirement accounts, and loans. This will be required as the divorce progresses. Contemplate what assets are important to you to keep. Listing assets and debts will help you make the budget discussed earlier as well.

Appraise Valuables: Get appraisals for valuable items such as jewelry, artwork, and antiques. This will help during the negotiations as well as guide you in determining which may be items you want to keep.

Review Estate Planning Documents: Update your will, powers of attorney, and beneficiary designations to reflect your new circumstances. Some do this prior to filing for divorce, as changing beneficiaries is prohibited while the divorce case is active and ongoing.

5. Child-Related Considerations

Develop a Parenting Plan: Create a parenting plan that outlines custody arrangements, visitation schedules, and decision-making responsibilities. It is important for children to have good relationships with both parents, so develop the plan with the children's emotional well-being in mind.

Child Support: Your attorney can help you understand how child support is calculated in Texas. Gather necessary documentation that reflects current income for both spouses, as child support calculations are based on income.

Communicate with Children: Prepare to talk to your children about this transition in an age-appropriate manner, providing reassurance and support and ensuring them they are loved. Do not disparage your spouse, that can be confusing and undermine the need children have to be free to love both parents. Keep up regular schedules and routines to give children a sense of stability and normalcy.

6. Housing and Living Arrangements

Temporary Housing: Arrange for temporary housing if you need to move out before finding a permanent residence. Short-term rentals are a good option, and range from a hotel suite with a kitchen to home rentals by owners. Evaluate the need for storage of items during this intermediate time prior to the divorce being finalized.

Decide on Permanent Housing: Determine whether you will stay in the marital home after the divorce or sell the property either to your spouse or someone else. Talk with a tax specialist if needed to understand the ramifications of home ownership, and determine if purchasing is the right next step.

Create a Refuge: Whichever choice you make, either during the divorce process or after. Focus on making your living arrangements be a source of refuge as you walk through your divorce and through your new start after the divorce is over. You'll need a place for rest, healing, and rejuvenation for yourself and your children.



7. Health and Insurance

Health Insurance: Review your health insurance coverage and explore options if you will no longer be covered under your spouse's plan. Utilize your budget to evaluate the best and most cost effective plan that serves your needs. Consult an insurance broker if needed.

HSA or FSA: Evaluate your upcoming medical care and the need for visits or procedures outside of your routine care. Consider an insurance plan that incorporates a HSA or FSA to help you save for anticipated medical costs.

Life Insurance: Contemplate the need to get or adjust life insurance for yourself. This is especially important as a single parent to cover future expenses for your children.

8. Post-Divorce Planning

Career Considerations: Evaluate your current job and potential career changes that might be necessary to support yourself financially post-divorce. Take steps now to refresh your resume and reestablish professional network connections.

Educational Opportunities: Consider furthering your education or obtaining new skills to enhance your career prospects. Explore local community colleges or online universities that might minimize the cost.

Professional Support: Seeking advice of professionals, whether it's a counselor for yourself or your children, a financial advisor, or a realtor can help you recalibrate to this fresh start. Professionals can help you gain clarity about the next right step and support the healing process.

New Traditions: Establishing the "new normal" by honoring old routines and traditions while starting new ones that build new memories will help keep you focused on the future and looking forward with hope.

9. Legal Follow-Up

Understand Your Divorce Decree: Ensure all legal documents are properly filed and that you receive a copy final decree of divorce. Walk through it with your lawyer to ensure you understand everything in it. It is very important that you understand what the court has ordered, from the division of assets and debts to the schedule for child custody.

Compliance with Court Orders: Adhere to all court orders regarding property division, child custody, and support payments. Calendar custody dates and vacation notification deadlines to ensure your plan work, events, and trips accordingly. Also include deadlines to exchange assets or pay child support.

Keep Records: Maintain detailed records of all legal and financial transactions related to the divorce. Safeguard the decree in a place that is accessible to you but away from the children. Ask your attorney about destruction dates for your file, and request copies of anything you don't have that you want to keep.



10. Moving Forward with Hope

Hopefully this checklist has been successful in empowering you to take steps to aid you in navigating the divorce and to start laying the foundation for a hopeful future post-divorce. Remember, you don't have to go through this alone — support is available to help you every step of the way. Focus on building the joyful life you want with resilience and hope.







Providing A Collaborative Approach To Divorce

Divorce is extremely personal and filled with intense emotions – that's why our entire team is dedicated to helping you find creative legal solutions in a way that minimizes conflict, allowing you to get on with the rest of your life. We help good people end broken marriages with dignity, and our objective is for you to divorce without destruction. Reach out to find out how we can help.

© Jennifer S. Hargrave PC d/b/a Hargrave Family Law



-  HargraveFamilyLaw.com
-  [@DivorceDFW](https://www.facebook.com/DivorceDFW)
-  [@HargraveFamilyLaw](https://www.youtube.com/HargraveFamilyLaw)
-  [@HargraveFamilyLaw](https://www.instagram.com/HargraveFamilyLaw)