

# financial DOCUMENT CHECKLIST



IF YOU SEE DIVORCE IN YOUR FUTURE, IT'S IMPORTANT TO START TO GATHER FINANCIAL INFORMATION. YOU WILL SAVE TIME, MONEY, AND LOWER YOUR STRESS BY GETTING THIS ORGANIZED. KEEP IN MIND: YOU MAY NEED TO GATHER MORE INFO BEYOND THIS CHECKLIST. NOT ALL OF THESE CATEGORIES WILL APPLY TO YOU. OR IF THEY APPLY TO YOU, YOU MIGHT NOT HAVE ACCESS TO THEM. GATHER WHAT YOU'RE ABLE; TAKE ONE STEP AT A TIME. BREATHE.

## INCOME

- Pay statements for last two pay periods
- Federal and state tax returns for the past two years, including schedules
- Most recent Social Security statement(s) Expenses/cash flow\*
- Other current income (part-time work, rental income, etc.) Pensions

## CASH ACCOUNTS

- Certificates of deposit (CDs)
- Checking, savings and money market balances
- Money market mutual funds

## INSURANCE

- Statement for life insurance contracts
- Disability income insurance contracts
- Long-term care insurance contract
- Employee benefits summary

## INSURANCE

- 401(k), 403(b), 401(a), 457 and/or other plans\*
- Traditional IRAs
- Roth IRAs
- SEP/SIMPLE IRAs/Solo 401(k)
- Stock awards (statement & benefits book)

## NONQUALIFIED ACCOUNTS

- Brokerage statements
- Stock options
- Mutual funds
- Annuities
- Deferred compensation plans

## EDUCATION FUNDING ACCOUNT

- 529 plans
- Coverdell ESAs
- UGMA/UTMAs



## REAL ESTATE

- Mortgage statement or loan information
- Primary residence value
- Real estate values

## BUSINESS OWNERSHIP

- Business tax returns, including schedules
- Business valuation/appraisals
- Buy/sell agreements

## LIABILITIES

- Mortgage/home equity loans
- Student loans
- Auto loans
- Credit card debt/line of credit

## OTHER

- Statement of value of assets before marriage (if applicable / if obtainable)
- Statement of other non-marital property (such as inheritance)

One of the primary challenges in resolving a divorce case is gaining a clear understanding of your finances. As a Certified Divorce Financial Analyst® (CDFA®), I work with clients to navigate this process with confidence and clarity, supporting them in making informed financial decisions every step of the way. My aim is to help you avoid costly financial missteps, reach settlements efficiently and with peace of mind, and create sustainable financial solutions for the future.

I am accredited by the Institute for Divorce Financial Analysts (IDFA™), which means I bring specialized knowledge in divorce financial analysis, tax implications, and asset distribution. Fees for my services will be tailored to your specific needs and how I can best support you through this transition.

