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ATTORNEYS AND COUNSELORS AT LAW

WHAT TO DO BEFORE AND DURING YOUR DIVORCE

1. Put the new “status quo” in place. Judges usually are reluctant to change things. Put into place now those things that you want to continue after the divorce. For example, continue your education, put the kids in the school or daycare setting you want them to continue in, begin braces for the kids, begin medical treatments, etc.
2. Open a post office box in your sole name that you can use for your mail before you separate and during the divorce.
3. Cancel all joint credit cards, including “minor” accounts such as department store and gas station credit accounts. The credit card company can hold you both responsible for any expenditures on joint credit cards, even if the court ultimately orders your spouse to pay. Apply for a credit card in your own name.
4. Give yourself a little cushion. Use joint funds to make needed repairs to your home and car. Buy needed clothes and supplies for yourself and the children. Pay upcoming expenses. Begin the divorce process with these expenses already paid rather than trying to decide who should pay them later.
5. Document any separate assets. If you brought money or assets into the marriage, or received gifts or inheritances during the marriage, collect and save all the documents necessary to prove this is your separate property.
6. Make copies. Make a copy (or scan to your e-mail) of all tax returns (personal and business), check stubs, retirement benefit statements, credit card statements, loan applications, financial statements, bank statements, real estate deeds, car titles, insurance policies and any other financial documents regarding your assets and debts.
7. Figure out your budget. Make a list of your monthly expenses and keep receipts and other documentation so you can back up these numbers.
8. Learn about the laws and process in your state. Read a book about divorce even if you plan to use a lawyer. The more educated you are about the process, the less you will have to pay your lawyer to explain it to you.
9. Save some money in a bank account in your name. You will have to tell your spouse about this account, but you will be able to use the money to get through the divorce.
10. Contact the utility companies and make changes if necessary to make sure service will continue if your spouse moves out of the house.