

Divorce Preparation Checklist

A step-by-step guide for every stage of the process

- Stage 1: Thinking About Divorce
- Stage 2: Going Through Divorce
- Stage 3: Life After Divorce

DivorceHub.net

Your guide through every stage of divorce

How to Use This Checklist

Divorce involves dozens of decisions, deadlines, and details spread across months or years. This checklist breaks the process into three stages so you can focus on what matters right now without losing track of what's ahead.

Each item includes a short explanation of why it matters. Work through them at your own pace. Not every item will apply to your situation, so skip what doesn't fit and add your own notes in the margins.

The three stages follow the structure of DivorceHub.net:

- **Stage 1: Thinking About Divorce**
- **Stage 2: Going Through Divorce**
- **Stage 3: Life After Divorce**

Tip: Print this PDF and check items off by hand, or open it in a PDF reader that supports form fields to check boxes digitally.

Need more guidance?

Visit divorcehub.net/sections/going-through-divorce for detailed articles on every topic in this checklist. Each article is written by divorce professionals and backed by research.

Stage 1: Thinking About Divorce

Before you make any decisions, get informed and get organized.

FINANCIAL PREPARATION

Gather recent tax returns (last 3 years)

You'll need these for asset division and spousal support calculations.

List all bank accounts, investments, and retirement funds

Include accounts in both names and either spouse's name alone.

Pull your credit report

Visit annualcreditreport.com to check your score and any joint debts.

Document monthly household income and expenses

This becomes the basis for budgeting and support discussions.

Photograph or inventory valuable personal property

Jewelry, electronics, collectibles, and anything else with significant value.

Open an individual bank account if you don't have one

Having your own account ensures financial access during the process.

LEGAL GROUNDWORK

Research divorce laws in your state

Residency requirements, grounds for divorce, and filing timelines vary by state.

Schedule consultations with 2-3 family law attorneys

Most offer free or low-cost initial consultations. Compare approaches.

Locate your marriage certificate

You'll need the original or a certified copy to file.

Gather important documents (birth certificates, deeds, titles)

Secure originals in a safe place only you can access.

EMOTIONAL READINESS

Find a therapist or counselor

A professional can help you separate emotions from decisions.

Identify your support network

Friends, family, support groups. Know who you can lean on.

Journal about your goals and concerns

Writing helps you sort out priorities before emotions take over.

Consider marriage counseling if appropriate

Even if divorce feels inevitable, counseling can confirm or redirect.

Stage 2: Going Through Divorce

You've decided to file. Stay organized and protect yourself.

LEGAL & ADMINISTRATIVE

Hire an attorney or file paperwork for uncontested divorce

Contested, uncontested, or mediation. Choose the path that fits.

Understand your custody options

Legal custody, physical custody, and visitation schedules all need decisions.

Review and respond to all court documents by deadlines

Missing a deadline can result in default judgments against you.

Update beneficiaries on insurance, retirement, and bank accounts

These often override what's written in a will.

Create a shared parenting plan if you have children

Schedules, holidays, communication rules, and decision-making authority.

FINANCIAL MANAGEMENT

Create a post-separation budget

Plan for housing, utilities, and daily costs on one income.

Close or freeze joint credit accounts

Prevent new charges while protecting your credit score.

Document all marital assets and debts

Real estate, vehicles, loans, credit cards. Get everything on the table.

Set up direct deposit into your individual account

Ensure your income goes to an account only you control.

Get appraisals for real estate and valuable assets

Fair market value matters for equitable division.

CO-PARENTING SETUP

Establish a consistent communication method with your co-parent

Email or a co-parenting app keeps things documented and businesslike.

Tell your children together if possible

A united message reduces anxiety. Reassure them it's not their fault.

Maintain routines for your children

Same bedtimes, school schedules, and activities across both homes.

Notify your children's school and pediatrician

Teachers and doctors can watch for behavioral changes and provide support.

SELF-CARE

Build a daily stress management routine

Exercise, sleep, and mindfulness reduce the physical toll of divorce.

Set boundaries with your ex on non-child topics

Keep communication focused to protect your mental health.

Stay connected to friends and family

Don't withdraw. Even a weekly coffee with someone you trust helps.

Stage 3: Life After Divorce

The legal process is over. Time to figure out what comes next.

FINANCIAL RESET

Build a new monthly budget based on your actual income

Your income and expenses have shifted. Plan around the new numbers.

Establish or rebuild your credit in your own name

A secured credit card or small personal loan can help.

Review and update your will and estate plan

Remove your ex-spouse and designate new beneficiaries.

Set savings goals (emergency fund, retirement, personal)

Even small contributions add up faster than you'd expect.

Consult a financial advisor for long-term planning

Divorce settlement assets may need restructuring for growth.

LEGAL WRAP-UP

Obtain certified copies of your divorce decree

You'll need these for name changes, refinancing, and official records.

Update your name on IDs, accounts, and legal documents (if applicable)

Driver's license, Social Security, passport, bank accounts.

Transfer vehicle titles and real estate deeds as ordered

Follow through on every item in your settlement agreement.

Update insurance policies (health, auto, home)

Remove your ex and ensure adequate coverage for yourself and children.

PERSONAL GROWTH

Pick up hobbies and interests you may have set aside

This is a good time to remember what you actually like doing.

Set personal goals for the next 6-12 months

Career, health, education, travel. Pick a few things to aim for.

Continue therapy or counseling as needed

Adjusting after divorce takes time. Professional support helps.

When ready, think about what you want in future relationships

There's no rush. Move at your own pace.

One Box at a Time.

Divorce is hard. There's no way around that. But it doesn't have to be chaotic. Working through a checklist won't fix everything, but it keeps the practical side from piling up while you deal with the rest.

This covers the big items, but your situation has its own details. For more on any topic here, visit DivorceHub.net. Every article is written by people who work in family law, finance, and mental health.

Visit DivorceHub.net

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