

**Late in Life and.....**

**CONTEMPLATING DIVORCE?**

You're probably thinking can I do this?  
To help you decide, I recommend you write the story of these two scenarios:

**#1 - My Life if I stay in this marriage?**

**#2 - My Life if I leave this marriage?**

- What will the family think?
- How will we divide assets?
- Can I survive without his \$\$ ?
- What will the children think?

You may still have doubts. This is to be expected – Go back & Re-read the above scenarios you wrote and **STAY STRONG!**

=====  
The next thing to do.....

Create a TEAM of Professionals

**Attorney**

**Counselor/Therapist**

**Financial Planner / CPA**

**Friends & Family**

Interview your team:

- ✓ How long will my divorce take?
- ✓ What do you think it will cost?
- ✓ Can you help me with my Financial Planning?
- ✓ Will you be there to support me?

When your divorce is finalized, & these steps are completed, you will be in a more secure financial position.

**DURING THE PROCESS**

Here are a few **DON'Ts** to consider

- ✓ Don't up and leave, unless you're fearful for your safety and that of your children
- ✓ Don't incur new debt
- ✓ Don't start dating
- ✓ Don't quit your job

To prepare for your Divorce and to be able to provide information for your attorney, you will need to **organize** your financial documents to create necessary documentation, such as a FINANCIAL AFFIDAVIT, and so you can better understand your financial situation.

- List of Assets & Debts
- Details of Monthly Expenses
- Recent Paychecks stubs
- Bank account statements
- Credit card statements (joint & separate)
- 3 years of Income Tax Returns
- Marital & Non-Marital Property lists
- Household (Personal) Inventory
- Insurance(s)
- Details of Investments

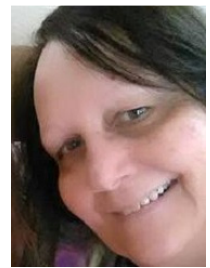


**AFTER YOUR DIVORCE**

**DO YOUR FINANCIAL HOUSEKEEPING.....**

1. Obtain certified copy of your divorce decree
2. Remove your husband's name from all accounts
3. Close joint credit accounts
4. Research your health insurance options
5. Open a new bank account
6. Open new credit card account
7. Request your credit report
8. Disinherit your husband
9. Establish a system for keeping track of your money

=====



Be on the lookout for our weekly E-newsletter with helpful articles and many valuable resources.