WHAT FINANCIAL DOCUMENTS DO I NEED FOR MY DIVORCE FILE?

INCOME:

- ❑ Pay-Stubs for you and your spouse going back 3 months.
- ❑ If self-employed get any and all business documents showing payments received or business expenses.

This includes:

- ❑ Bank Statements
- ❑ Bank Deposit Slips
- ❑ Invoices
- ❑ Contract Agreements
- ❑ Profit & Loss Statements

Business expenses may include:

- ❑ Check Registers
- ❑ Canceled Checks
- ❑ Payment Receipts
- ❑ Check Carbons
- ❑ Financial Statements
- ❑ Profit & Loss Statements
- ❑ General Ledgers

(You might be able to ask your spouse's financial accountant or bookkeeper for general ledgers and/or profit & loss statements.)

Copies of Tax Returns (Going back 3 years):

- ❑ Personal State Tax Return
- ❑ Personal Federal Tax return

- [ ] Business State Tax return
- [ ] Business Federal Tax return

(You can call whoever does your taxes to send you this information.)

Include any other information that will help establish:

- [ ] Your personal net worth & income
- [ ] Your spouse's net worth & income
- [ ] Your joint net worth & income

REAL ESTATE INFORMATION:

- [ ] Deeds to home(s) and/or ALL other real estate.

(You can call your mortgage company if you do not have them.)

- [ ] First mortgage(s)
- [ ] Second mortgage(s)
- [ ] Home equity loans(s)
- [ ] All documents showing initial purchase of home(s) and all real estate.
- [ ] All documents refinancing the loans on any parcel of real estate owned during the marriage

Side Note: Refinancing documents are likely to include the appraisal of property and a statement regarding income of the parties.

- [ ] Tax assessor's statements on the homestead and other real properties.

SAVINGS AND CHECKING ACCOUNTS:

- [ ] Checking Account Statements
- [ ] Savings Account Statements
- [ ] Money Market Account Statements

(You can login online and print these out from your personal computer.)

LIFE INSURANCE:

- [ ] Any current life insurance policies on your life
- [ ] Any current life insurance policies on your spouse's life
- [ ] Any current life insurance policies on your children

(Does not matter whether it is an individual policy or a policy through an employer.)

To be complete, provide any and all statements you have regarding that life insurance policy including any documents indicating a cash balance or loans against them.

DEBTS:

Make an itemized list of all debts either in your name or your spouse's. Attach invoices or statements for each debt.
These debts can include:

- ❑ Credit Cards
- ❑ Student Loans
- ❑ Medical Bills
- ❑ Personal Loans

RETIREMENT/INVESTMENTS:

Copies of most recent statements.

- ❑ Pension(s)
- ❑ 401k
- ❑ Mutual Funds
- ❑ IRA
- ❑ Roth
- ❑ List of stocks owned by you and/or your spouse.

AUTOMOBILES:

Information on all motor vehicles individually or jointly owned (Title, Registration and Loan Documents).

- ❑ Automobiles
- ❑ Boats
- ❑ ATV's
- ❑ Snowmobiles
- ❑ All other motor vehicles.

EMPLOYMENT:

- ❑ Current resume for you
- ❑ Current resume for your spouse.

Any benefits information related to you or your spouse's employment including health insurance information

CUSTODY:

- ❑ Report Cards for the children.
- ❑ Medical Records for the children.
- ❑ Daycare records for the children.
- ❑ Any homework assignments that you have signed or approved.

ESTIMATED MONTHLY LIVING EXPENSES/BUDGET

CATEGORY	AMOUNT
FOOD/BEVERAGE	
Groceries	
Restaurant	
HOUSING	
Mortgage or Rent	
Property Tax	
Insurance (homeowners or renters)	
Maintenance/Repairs	
Second Mortgage	
Home Equity Loan	
UTILITIES	

Electricity	
Gas	
Sewer & Water	
Telephone	
Telephone – Cellular	
Waste Disposal	
Internet	
Cable TV	
FURNISHINGS/OPERATION	
Services/Cleaning	
Supplies	
Furnishings/Equipment	
Lawn Service	
Snow Removal	
APPAREL	
Clothes/Shoes	

Laundry/Dry Cleaning	
Other	
GROOMING	
Hair (Kids and Parents)	
Other	
EDUCATION	
Tuition	
Transportation	
Special Activities	
Lunch Money	
Tutoring	
Books/Supplies	
TRANSPORTATION	
Auto Installment Payment	
Auto Insurance	
Maintenance/Repairs	

Gasoline	
License	
Parking	
Public Transportation	
Replacement Reserve	
CHILDREN	
Transportation	
Baby Sitter	
Day Care Center	
Allowance	
Camp	
Lessons	
Diapers	
MEDICAL	
Doctor	
Dentist	

Orthodontist	
Eyeglasses/Contact Lenses	
Medicine/Drugs	
Therapy	
INSURANCE NOT DEDUCTED BY EMPLOYER	
Life	
Health	
Personal Property	

Common mistakes on financial statements:

1. Estimates: If you are estimating any item, you should note that it is an estimate somewhere on the form or in an attached page. Otherwise base your expenses and income on actual figures obtained from careful review of past history.
2. Valuation: You are asked to value your personal and real property. Do not guess. If you are not certain of the value, make sure you obtain an appraisal or other wise indicate on the financial statement how you arrived at the value. If you are not sure, then you should indicate that on the form or in a footnote. If you are valuing a stock account, or mutual fund, make sure you indicate the date that you are using for the valuation.
3. Leaving things out: Every account, no matter how small needs to be disclosed. If you leave something out, it could be quite embarrassing.
4. Pension plans: Often people will leave out pensions they have earned, or not properly calculate the value of the pension.
5. Collectibles and tangible property: Used furniture has little value, but collectibles like coins, stamps, and memorabilia should be appraised.