
Divorce Shield

The Men's Divorce Preparation Checklist

A practical guide to help men organize their finances, protect their future, and avoid costly mistakes before divorce begins.

Divorce is not only an emotional process.

It is also a financial, legal, and practical process that can affect your home, savings, income, business, children, credit, retirement, and long-term future.

The men who usually handle divorce best are not the ones who act out of anger or panic. They are the ones who prepare early, stay organized, understand their numbers, and avoid expensive mistakes.

This checklist was created to help you get clear before things become chaotic.

Use it to organize your documents, understand your financial picture, prepare for professional conversations, and protect yourself the right way.

Important Disclaimer:

This guide is for general educational purposes only. It is not legal, financial, tax, or mental health advice. Divorce laws vary by location and every situation is different. Before making financial, legal, parenting, or housing decisions, speak with a qualified attorney or professional in your area.

Section 1

First Things to Do Before Divorce Becomes Serious

Before you make any major move, slow down and get organized.

Your First-Step Checklist

- Do not make emotional financial decisions.
- Do not drain joint accounts.
- Do not hide money or assets.
- Do not move out without understanding the possible impact.
- Do not send angry texts, emails, or voice notes.
- Do not post about your marriage or divorce online.
- Do not make verbal promises about money, custody, the home, or support.
- Create a secure private folder for divorce-related documents.
- Start gathering financial records you are legally allowed to access.
- Write down your biggest concerns and questions.
- Schedule a consultation with a qualified divorce attorney.
- Consider speaking with a financial professional or CPA.
- If you have children, begin documenting your normal parenting routine.

Reminder

Your goal is not revenge.

Your goal is preparation.

The better organized you are now, the more control you may have later.

Section 2

Financial Snapshot Checklist

Before divorce begins, you need a clear picture of what you own, what you owe, what you earn, and what you spend.

Assets to List

Write down every major asset, even if you are not sure whether it is separate or marital property.

- Checking accounts
- Savings accounts
- Investment accounts
- Retirement accounts
- Pension accounts
- Cryptocurrency
- Real estate
- Vehicles
- Business ownership
- Stock options or equity compensation
- Valuable personal property
- Life insurance with cash value
- Inheritance funds
- Trust interests
- Rental property
- Other major assets

Debt to List

Debt matters just as much as assets.

- Mortgage
- Home equity loan
- Credit cards
- Car loans
- Personal loans
- Student loans
- Medical debt
- Business loans
- Tax debt
- Lines of credit
- Family loans
- Buy-now-pay-later balances
- Other debts

For Each Account or Debt, Write Down:

- Account name
 - Account owner
 - Joint or individual account
 - Current balance
 - Monthly payment
 - Interest rate
 - Automatic payments connected to the account
 - Recent unusual activity
 - Whether you have online access
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Section 3

Income Documents Checklist

Income is one of the most important parts of divorce preparation.

Gather documents that show what you earn, how you are paid, and whether your income changes over time.

Personal Income Records

- Recent pay stubs
- W-2 forms
- 1099 forms
- Employment contract
- Bonus records
- Commission records
- Overtime records
- Severance agreements
- Unemployment income records
- Disability income records
- Pension income records
- Social Security income records, if applicable
- Stock compensation documents
- Equity grant documents
- Deferred compensation records

If Your Income Changes Month to Month

- Gather at least 12 months of income records.
 - Note seasonal changes in income.
 - Note bonus timing.
 - Note commission timing.
 - Note expected future income changes.
 - Note any recent job change or expected job change.
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Section 4

Tax Documents Checklist

Tax records can show income, assets, business ownership, deductions, investments, and financial history.

Gather These Tax Records

- Personal tax returns from the last 3 to 5 years
- Business tax returns from the last 3 to 5 years
- W-2 forms
- 1099 forms
- K-1 forms
- Tax schedules
- Proof of taxes paid
- IRS or tax authority notices
- Estimated tax payment records
- Tax refund records

Records of tax debt

Accountant contact information

Questions to Ask a Tax Professional

How could divorce affect my filing status?

Who may claim the children as dependents?

Are there tax issues if we sell the home?

Are there tax issues with retirement account division?

Are there tax issues with business ownership?

Are there tax issues with investments or stock options?

Are there tax issues with support payments?

Section 5

Bank Account Checklist

Bank accounts are often one of the first areas of concern during divorce preparation.

Do not panic. Document first.

Accounts to Review

Joint checking accounts

Joint savings accounts

Personal checking accounts

Personal savings accounts

Business checking accounts

- Business savings accounts
- Money market accounts
- Digital banking accounts
- PayPal, Venmo, Cash App, Zelle, or similar accounts
- Cryptocurrency exchange accounts

For Each Account, Record:

- Bank name
- Account type
- Account owner
- Current balance
- Monthly deposits
- Monthly withdrawals
- Automatic bill payments
- Recent large transactions
- Whether your paycheck is deposited there
- Whether your spouse's income is deposited there
- Whether household bills are paid from there

Important Reminder

Do not secretly empty accounts or move money without advice.

If you are worried about funds being removed, speak with an attorney quickly and ask what protective steps are appropriate in your situation.

Section 6

Credit Card and Debt Checklist

Credit card debt can become a major problem if ignored.

Credit Cards to Review

- Joint credit cards
- Individual credit cards
- Business credit cards
- Store credit cards
- Cards where one spouse is an authorized user
- Lines of credit

For Each Card, Record:

- Card issuer
- Account holder
- Authorized users
- Current balance
- Credit limit
- Interest rate
- Minimum payment
- Payment due date
- Automatic payment source
- Recent large charges
- Whether the card is used for household expenses
- Whether the card is used for personal expenses

Protect Your Credit

- Check your credit report.
 - Watch for new accounts.
 - Track minimum payments.
 - Save proof of payments.
 - Avoid late payments when possible.
 - Ask an attorney before closing joint accounts.
 - Ask an attorney before removing authorized users.
 - Do not run up debt out of anger or fear.
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Section 7

Monthly Expense Checklist

Divorce often creates two households from one financial structure.

You need to know what life actually costs.

Household Expenses

- Mortgage or rent
- Property taxes
- Home insurance
- Utilities
- Internet
- Phone plans
- Groceries

- Household supplies
- Repairs and maintenance
- Cleaning services
- Landscaping
- Security system
- HOA fees

Personal Expenses

- Car payment
- Car insurance
- Fuel
- Public transportation
- Health insurance
- Medical expenses
- Dental expenses
- Prescriptions
- Clothing
- Gym membership
- Subscriptions
- Personal care
- Travel
- Entertainment

Child-Related Expenses

- School tuition

- School supplies
- Childcare
- Babysitting
- Sports
- Lessons
- Camps
- Clothing
- Medical expenses
- Therapy
- Dental care
- Transportation
- Food
- Birthday expenses
- Technology
- Activities

Divorce-Related Expenses to Prepare For

- Attorney consultation
- Attorney retainer
- Mediation
- Court filing fees
- Financial advisor
- CPA
- Business valuation
- Real estate appraisal

- Moving costs
 - New housing deposit
 - Furniture and household basics
 - Therapy or coaching
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Section 8

Home and Real Estate Checklist

The home is often one of the most emotional and valuable parts of a divorce.

Before making decisions, gather the facts.

Documents to Gather

- Deed
- Mortgage statement
- Home equity loan documents
- Property tax records
- Home insurance policy
- Purchase documents
- Refinance documents
- Appraisals
- Home improvement receipts
- Repair records
- HOA documents
- Lease agreements, if rental property

Rental income records

Utility records

Questions to Understand

Whose name is on the title?

Whose name is on the mortgage?

How much equity is in the home?

Who pays the mortgage now?

Who pays utilities now?

Can either spouse afford to keep the home?

Would selling the home make more sense?

Are there tax issues if the home is sold?

Are there children whose routines depend on the home?

What happens if one spouse moves out?

Important Reminder

Do not move out of the home without understanding the financial, parenting, and legal impact.

Sometimes leaving is necessary. Sometimes it creates complications. Get advice first.

Section 9

Retirement and Investment Checklist

Retirement and investment accounts can be major divorce assets.

Do not withdraw, transfer, or change these accounts without professional advice.

Retirement Accounts

- 401(k)
- IRA
- Roth IRA
- Pension
- 403(b)
- SEP IRA
- SIMPLE IRA
- Deferred compensation
- Employee stock plan
- Profit-sharing plan

Investment Accounts

- Brokerage accounts
- Mutual funds
- Individual stocks
- Bonds
- ETFs
- Private investments
- Crypto holdings
- Real estate investments
- Stock options
- RSUs
- Company equity

Documents to Gather

- Current statements
- Statements from date of marriage, if available
- Contribution records
- Beneficiary designations
- Plan documents
- Vesting schedules
- Stock grant documents
- Crypto wallet or exchange records
- Tax documents connected to investments

Important Reminder

Retirement account division can involve specific legal and tax steps.

Do not cash out retirement funds just because divorce is coming.

Section 10

Business Owner Checklist

If you own a business, divorce preparation becomes more complex.

Your business may be income, an asset, or both.

Business Documents to Gather

- Business tax returns
- Profit and loss statements

- Balance sheets
- Business bank statements
- Payroll records
- General ledger
- Accounts receivable
- Accounts payable
- Business loan documents
- Business credit card statements
- Operating agreement
- Partnership agreement
- Shareholder agreement
- Buy-sell agreement
- Customer contracts
- Vendor contracts
- Lease agreements
- Insurance policies
- Business valuation reports
- Cap table, if applicable

Questions to Understand

- When was the business started?
- Was it started before or during the marriage?
- Was marital money used in the business?
- Did your spouse work in the business?
- Was your spouse paid by the business?

Are personal expenses paid through the business?

Is your income stable or variable?

Are there partners or investors?

Are there transfer restrictions in the business documents?

Could the business need a formal valuation?

Important Reminder

Do not manipulate business income or expenses.

Do not delay invoices, hide revenue, create fake debt, or suddenly change your pay without advice.

Clean records are your best protection.

Section 11

Children and Parenting Checklist

If you have children, preparation is not only financial.

You also need to understand and document your role as a father.

Parenting Routine Checklist

School drop-offs

School pickups

Homework help

Meals

Bath time

Bedtime

- Doctor appointments
- Dentist appointments
- Therapy appointments
- Sports
- Lessons
- Activities
- Weekend routines
- Holiday routines
- Travel routines
- Communication with teachers
- Communication with doctors

Parenting Records to Keep

- Calendar of parenting time
- School schedules
- Medical records
- Activity schedules
- Expense receipts
- Messages about parenting
- Records of missed or changed parenting time
- Notes about special needs or routines

Child-Focused Questions

- What schedule supports the children's stability?
- How close will each parent live to school?

- Who handles transportation?
- How will holidays work?
- How will school breaks work?
- How will medical decisions be handled?
- How will activities be paid for?
- How will communication between parents work?

Important Reminder

Do not put the children in the middle.

Do not ask them to carry messages.

Do not speak badly about the other parent to them.

Do not make them choose sides.

Your children need stability, not adult conflict.

Section 12

Communication Checklist

During divorce preparation, written communication matters.

Texts, emails, social media posts, and voice notes can all create problems.

Before Sending a Message, Ask:

- Is this calm?
- Is this respectful?
- Is this necessary?

Is this child-focused or issue-focused?

Would I be comfortable if an attorney read it?

Would I be comfortable if a judge read it?

Am I writing this out of anger?

Should I wait before responding?

Avoid Sending:

Threats

Insults

Name-calling

Financial pressure

Parenting threats

Long emotional arguments

Sarcasm

Blame

Late-night emotional messages

Messages after drinking

Better Communication Style

Use short, clear language.

Example:

“Thanks. I understand. I will review this and get back to you tomorrow.”

“Please send me the school schedule so I can make sure I have the correct pickup time.”

“I want to keep this focused on what works best for the kids.”

“I do not think texting is the best way to resolve this. Let’s discuss it through the proper process.”

Section 13

What Not to Do Before Divorce

Sometimes protecting yourself starts with avoiding the wrong moves.

Avoid These Mistakes

- Do not hide money.
- Do not transfer assets to friends or family.
- Do not drain joint accounts.
- Do not destroy documents.
- Do not delete financial records.
- Do not create fake debt.
- Do not manipulate business income.
- Do not make threats.
- Do not send angry messages.
- Do not post online about the divorce.
- Do not involve the children in adult conflict.
- Do not move out without a plan.
- Do not make large purchases out of emotion.
- Do not start expensive legal fights over small issues.
- Do not rely only on advice from friends.
- Do not assume your situation will be like someone else's divorce.
- Do not make major verbal agreements without professional guidance.

Do not ignore your mental health.

Do not wait until everything becomes urgent.

Section 14

How to Lower the Cost of Divorce

Divorce can be expensive, but disorganization and conflict can make it much worse.

Cost-Control Checklist

Organize documents before meeting an attorney.

Prepare a list of questions before consultations.

Use your attorney for legal strategy, not emotional venting.

Use a therapist or coach for emotional support.

Respond quickly to professional requests.

Keep communication with your spouse calm and short.

Avoid fighting over low-value items.

Understand your top priorities.

Consider mediation if appropriate.

Keep all divorce documents in one organized folder.

Track legal bills and professional fees.

Ask professionals how to reduce unnecessary costs.

Do not create conflict just to prove a point.

Key Question to Ask Before Fighting

“Is this issue worth the financial and emotional cost of fighting over it?”

Sometimes the answer is yes.

Many times, the answer is no.

Section 15

Questions to Ask a Divorce Attorney

Use this list before your first attorney consultation.

Financial Questions

- How are assets usually divided in my location?
- How are debts usually handled?
- What should I do about joint bank accounts?
- What should I do about credit cards?
- Can I open a separate account?
- How should I handle household bills right now?
- What documents should I gather first?
- What financial mistakes should I avoid?

Home and Housing Questions

- Should I move out?
- What happens if my spouse moves out?
- What happens to the family home?
- Can one spouse keep the house?

- Should we consider selling the home?
- Who pays the mortgage during the process?

Parenting Questions

- How does custody work in my location?
- What should I document as a father?
- How should temporary parenting time be handled?
- What should I avoid doing with the children?
- How can I protect my role as an involved father?

Business Questions

- How could my business be treated in divorce?
- Will the business need a valuation?
- How is business income reviewed?
- What business records should I gather?
- What should I avoid doing with business finances?

Process Questions

- What are the first legal steps?
- What should I expect in the next 30, 60, and 90 days?
- What can I do to reduce legal fees?
- Is mediation a good option?
- What should I not do right now?

Section 16

Your First 30-Day Divorce Preparation Plan

You do not need to solve everything immediately.

Start with 30 days of calm organization.

Days 1 to 3: Stop and Stabilize

- Do not make major emotional decisions.
- Avoid angry communication.
- Do not move money without advice.
- Do not post online.
- Write down your top concerns.

Days 4 to 7: Create Your Divorce Folder

- Create a secure digital folder.
- Create subfolders for finances, taxes, debts, children, business, and legal questions.
- Save copies of important documents.
- Keep everything organized and clearly labeled.

Days 8 to 14: Understand Your Money

- List all assets.
- List all debts.
- Review bank accounts.
- Review credit cards.
- Track monthly expenses.
- Identify automatic payments.

Days 15 to 21: Gather Records

- Collect tax returns.
- Collect income records.
- Collect bank statements.
- Collect mortgage or rent documents.
- Collect retirement account statements.
- Collect insurance policies.
- Collect business records, if applicable.

Days 22 to 26: Prepare for Parenting and Housing Decisions

- Document your parenting routine.
- Track child-related expenses.
- Think before moving out.
- Review household costs.
- Consider what a temporary schedule may look like.

Days 27 to 30: Speak With Professionals

- Prepare questions for an attorney.
 - Schedule a consultation.
 - Consider speaking with a CPA or financial planner.
 - Consider emotional support from a therapist or coach.
 - Review what not to do before taking action.
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Section 17

Personal Notes

Use this space to write down your top concerns, questions, and next steps.

My Biggest Financial Concerns

1. _____
2. _____
3. _____

My Biggest Parenting Concerns

1. _____
2. _____
3. _____

My Biggest Legal Questions

1. _____
2. _____
3. _____

Documents I Still Need to Gather

1. _____
2. _____
3. _____
4. _____
5. _____

Professionals I May Need to Contact

Divorce attorney

CPA

Financial planner

Therapist

Mediator

Business valuation expert

Real estate professional

Other: _____

Final Page

Preparation Is Protection

Divorce can feel overwhelming.

But preparation gives you clarity.

You do not need to act out of panic.

You do not need to make reckless financial moves.

You do not need to fight every battle.

You do not need to walk into the process unprepared.

Start with the basics.

Know your money.

Gather your documents.

Protect your communication.

Stay involved as a father.

Avoid costly mistakes.

Speak with the right professionals.

The goal is not to create conflict.

The goal is to protect your future.

Divorce Shield

Practical divorce preparation for men who want to protect their finances, their family role, and their peace of mind.

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