

Divorce Preparation Checklist

12 Practical Steps to Prepare for Divorce in California

Legal Disclaimer

This checklist is provided for general informational purposes only and does not constitute legal advice. Divorce laws and procedures vary based on individual circumstances, and reading this checklist does not create an attorney–client relationship. For advice specific to your situation, you should consult a qualified family law attorney licensed in your jurisdiction.

Use this checklist to stay organized, protect yourself financially, and avoid common mistakes during the divorce process. You do not need to complete everything at once—check items off as you go.

1. Gather Essential Divorce Documents

- ☐ Marriage certificate
 - ☐ Prenuptial or postnuptial agreement (if any)
 - ☐ Life insurance policies
 - ☐ Prior separation agreements

 - ☐ Bank statements (all accounts)
 - ☐ Credit card statements
 - ☐ Tax returns (last 2–3 years)
 - ☐ Loan and debt documents
 - ☐ Retirement and investment account statements

 - ☐ Property deeds and titles
 - ☐ Vehicle titles
 - ☐ Business records (if applicable)
 - ☐ Immigration documents (if applicable)
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2. Assess Your Financial Situation

- ☐ List all assets (bank accounts, property, investments, businesses)
 - ☐ List all debts (credit cards, loans, mortgages)
 - ☐ Calculate monthly expenses
 - ☐ Identify all sources of income
 - ☐ Determine whether professional asset valuation is needed
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3. Protect Financial Accounts

- ☐ Open a personal checking account
 - ☐ Track all financial transfers carefully
 - ☐ Avoid closing joint accounts without guidance
 - ☐ Review recurring payments tied to joint accounts
 - ☐ Monitor your credit report for errors or unusual activity
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4. Create a Post-Divorce Budget

- ☐ Estimate post-divorce housing costs
 - ☐ Account for insurance and healthcare expenses
 - ☐ Include child-related expenses (if applicable)
 - ☐ Plan for changes in income or support
 - ☐ Review retirement and long-term savings goals
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5. Understand Your Divorce Options

- ☐ Learn the difference between uncontested and contested divorce
 - ☐ Understand mediation and collaborative divorce
 - ☐ Consider litigation if disputes cannot be resolved
 - ☐ Identify which process best fits your situation
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6. Plan for Child Custody and Support (If Applicable)

- ☐ Gather school and childcare schedules
- ☐ Document parenting responsibilities
- ☐ Consider custody schedules and visitation plans

- ☐ Prepare records related to children's health and education
 - ☐ Understand how child support is calculated in California
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7. Secure Health Insurance

- ☐ Review current health insurance coverage
 - ☐ Explore COBRA continuation options
 - ☐ Compare ACA marketplace plans
 - ☐ Check Medicaid or CHIP eligibility for children
 - ☐ Confirm coverage start dates to avoid gaps
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8. Prepare for New Living Arrangements

- ☐ Decide whether one spouse will move out
 - ☐ Review lease or mortgage obligations
 - ☐ Budget for maintaining two households
 - ☐ Consider how housing choices affect custody
 - ☐ Plan temporary housing carefully
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9. Protect Personal and Digital Information

- ☐ Change passwords on email and financial accounts
 - ☐ Update social media privacy settings
 - ☐ Disable location sharing
 - ☐ Secure personal devices and cloud accounts
 - ☐ Update home Wi-Fi and smart device passwords
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10. Address Domestic Violence or Safety Concerns (If Applicable)

- ☐ Create a personal safety plan
- ☐ Document incidents and preserve evidence
- ☐ Identify local support resources
- ☐ Seek immediate help if safety is at risk

11. Update Legal and Financial Plans After Divorce

- ☐ Update wills and estate planning documents
 - ☐ Change beneficiaries on insurance and accounts
 - ☐ Notify creditors of financial changes
 - ☐ Review long-term financial goals
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12. Know When to Seek Legal Guidance

- ☐ Identify issues involving children, property, or support
- ☐ Understand your rights and obligations
- ☐ Seek professional guidance when decisions have long-term impact

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