



# **10 TIPS FOR SURVIVING DIVORCE**

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## **COMPILE INFORMATION**

It is important to gather as much information as possible about what your spouse is doing. It is often common for one spouse to know very little about what the other has in regard to income, expenses, investments and retirement assets.

## **MAKE COPIES OF EVERYTHING**

Once a divorce is under way; it is very common for documents to disappear. Formal discovery and subpoenaing bank records can be very costly, and you can save yourself a lot of time and money by making copies of everything you can get your hands on early.

## **GATHER RETIREMENT PLAN INFORMATION**

It is important to remember that retirement plans can be partly or entirely marital assets, which will be divided by divorce decree. It's important to get information about the values of the plans and the rules governing their liquidation or division.

## **ACCUMULATE CASH**

When facing divorce, one of the most important things a person can do is accumulate cash in a secure location, such as an account solely in your name. Often when the divorce starts spouses will "cut each other off" and there will be a race to grab marital funds from joint accounts. Accumulating cash prior to divorce can guarantee your financial security for the duration of the divorce.

## **COMPLETE A FINANCIAL AFFIDAVIT**

A financial affidavit form is required by most counties to be filled out and submitted to the other side at the beginning of a divorce case. Filling out one of these forms will give you a good feel of what you know about your finances, along with what your needs are.

## **ELECTRONIC AND SOCIAL MEDIA COMMUNICATIONS**

Be careful with all electronic communications and social media activity. This includes text messages, emails, voicemails, texts, and posts to sites such as Facebook, Twitter, and Google. Do not send/leave messages, photographs, or comments which you would not want your spouse, their attorney, or a Judge to see or read, and ultimately be used against you.

## **DON'T CANCEL INSURANCE TOO SOON**

Canceling insurance too early is a common mistake in divorce cases. Insurance policies are dealt with in the divorce decree, and canceling them too early can prove to be very costly in the event a claim is filed after canceling but before a divorce decree is entered. Always consult with your lawyer before canceling a policy.

## **GET REAL ESTATE APPRAISED**

Most married couples count their home among one of their most valuable assets. However, it is very important to realize your home probably is no longer worth exactly what you paid for it. Letting a professional establish a value on such a large asset is the only way to safely place a value on an asset that may be otherwise be overvalued and skew a settlement drastically in one party's favor.

## **DON'T FORGET ABOUT TAX REFUNDS**

Parties commonly forget about tax refunds when looking at their finances. This can represent a large asset to some parties, and it is important to establish where these funds are going to go before they are direct deposited in an account only one spouse has access to.

## **HIRE YOUR OWN ATTORNEY**

Even if you feel like you know your own rights and feel you were getting a good settlement, nothing can replace having an attorney on your side. If you choose to go Pro-se and trust your spouse's attorney, you need to be aware that they are legally bound to act in whatever the best interest of their client is, which will often be at your own expense.

## **LIST HOUSEHOLD GOODS**

All the small household goods add up quickly. Typical household goods are valued at "garage sale pricing". More valuable goods such as art or jewelry may need to be appraised. Automobiles can be easily valued according to the Kelley Blue Book.