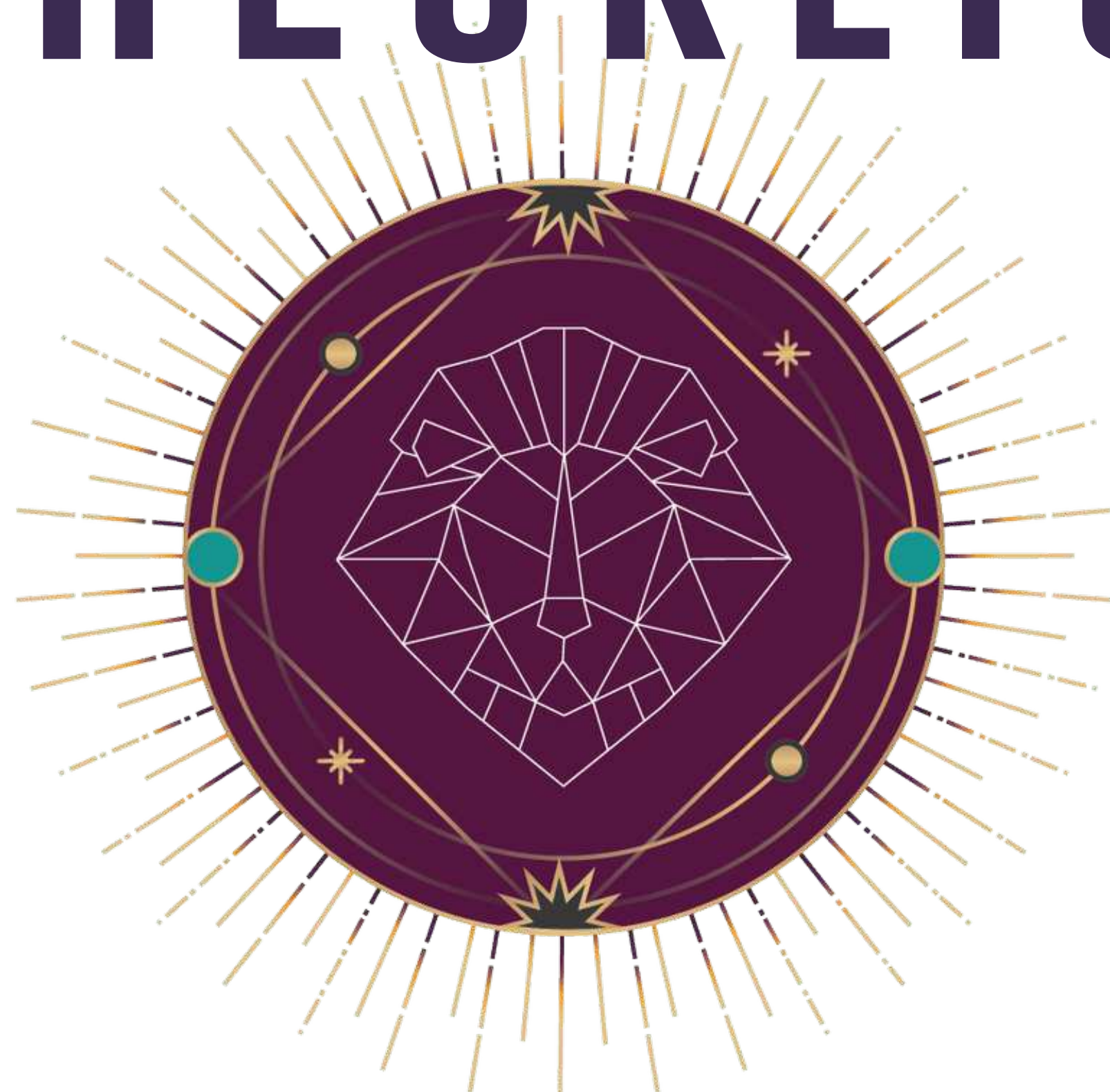



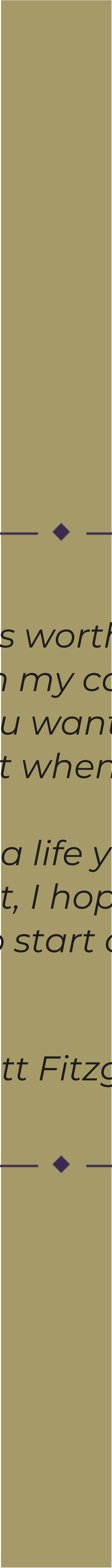


HOW TO PREPARE FOR DIVORCE CHECKLIST



Audra McMahon





*For what it's worth... it's never
too late, or in my case too early,
to be whoever you want to be. There's no
time limit. Start whenever you want.*

*I hope you live a life you're proud of,
and if you're not, I hope you have the
courage to start over again.*

E. Scott Fitzgerald



Why Prepare For Divorce?

I have been where you are. And while you may not know exactly what lies ahead on your divorce journey, what I know for sure is that preparing yourself across all areas of life will lead you to making better decisions for you now and into the future.



I'm Audra McMahon, a speaker and financial literacy expert. I bring almost 2 decades of expertise in the mortgage industry, and am uncompromisingly focused on helping you get a handle on your finances.

Because of my personal struggles and passion for assisting others, I became a Certified Mortgage Planning Specialist (CMPS) and a Certified Divorce Lending Professional (CDLP).

As a result, I also founded [Option29.org](https://www.option29.org), a business organization committed to helping you navigate the pain and ambiguity of separation and divorce.

With my team, you get a formidable force behind you to guide and support you through your transition in and after divorce. So many rippling effects linger for years following a divorce. If known during the divorce, you can wrap it up quickly and cost-effectively.

Unfortunately, you are often unaware of the unknowns. That pain of the unknown is the motivation and inspiration behind [Option29.org](https://www.option29.org). This checklist is one step in helping you become better prepared.

Let's start...

FINANCIAL

The financial side of divorce can often create the most amount of stress. So having all the financial documents you need in place before you start, will allow you to see where you're at and where you need to be.

INCOME

- ☐ Tax returns (3 years)
- ☐ W2, K1, and 1099

ASSETS

The other aspect of your financial search is your assets. Many of these may be joint assets, so ensure you have them listed out and the paperwork accessible. One way to find your assets is to look at all the accounts listed on your federal tax return that are producing income. Often we can set these sorts of accounts up and forget about them. While this task might feel tedious, it will be worth the effort on the other side of divorce.

- ☐ Marital property or any personal property
- ☐ Accounts with money in them and your name on it. Find 6 months' worth of statements
 - ☐ Checking accounts
 - ☐ Savings accounts
 - ☐ Money markets
 - ☐ Investment accounts
- ☐ Retirement accounts (401k, IRA (traditional and ROTH), pension, life insurance policies, CD, mutual fund, annuity, etc.)

DEBTS

To look for debts that are in your name, regardless of whether they're in joint accounts, review:

- ☐ Bank statements (checking, savings and credit card statements - 3 years)
- ☐ itemize all of your spending, so you have an accurate depiction of where all of your money is going.

PHYSICAL

What do you need on a day-to-day basis to actually physically get around?
Some questions to think about include:

- ☐ Will you need physical therapy?
- ☐ Do you have prescriptions that need to be filled?
- ☐ Are there doctors you need transportation to and from?
- ☐ What are your genetic tendencies when in duress?
- ☐ Do you have the support you need here?
- ☐ How is your physical health?
- ☐ Are you sleeping?
- ☐ Are you exercising?

EMOTIONAL

Knowing how to get ready for divorce emotionally is often lowest on our list of priorities.

Having measures in place and support networks set up before you proceed with your divorce will mean a greater level of confidence, clarity and calm as you move through.

What will you do to support yourself? What systems and structures do you have set up to support you through your lowest days?

When your emotions are running high, the brain power to do this research midway through divorce will make it harder for you to determine what you best need in the moment.

Tick off which items on the list you'd like to adopt as part of your plan:

- ☐ Local therapist
- ☐ Divorce coach
- ☐ Personal growth and development retreats (local, international or online)
- ☐ Books
- ☐ Courses or programs

SPIRITUAL

Often we lose connection with our higher power during divorce, regardless of the name we call that power.

It's important to reconnect in solitude with this power, and yourself exclusively.

Doing this reignites the intuition you may have been suppressing for some time leading up to this decision of divorce.

When it comes to making important decisions about the legal advice your divorce attorney gives you, knowing how to step back and reconnect with yourself will ensure you're always making decisions from the right place.

What power will you tap into?

☐ God

☐ Universe

☐ Self

☐ Science

LIFE GOALS

On the low days it will be hard to keep moving forward if you don't know what you're moving towards.

When you have a clear vision of what you want your life to look like beyond divorce, it will motivate you to keep going when it all feels too hard.

Some questions to ask yourself, include:

What do you want from your life in the next 3 months? 6 months? 1 year? 5 years?

What else might you need to get there?

What is your parenting plan so you can continue to enjoy life with your children?

What financial goals do you want to reach?

SUPPORT NETWORK

Who will be in your support network? There are different networks you need to look at before divorce begins. Having these in place prior to proceeding will allow for a more seamless process.

Outside your trusted friends, who else do you have to help you on this journey? Here are some people you may want to start connecting with:

- ☐ home leasing agent
- ☐ mortgage professional
- ☐ personal banker
- ☐ financial planner
- ☐ insurance agent (property, casualty, life, disability, and health insurance)
- ☐ title agent
- ☐ realtor
- ☐ therapist (for yourself and children)
- ☐ meditation specialist
- ☐ clergy
- ☐ small group support
- ☐ self-care specialist
- ☐ nutritionist
- ☐ massage therapist
- ☐ handy-persons
- ☐ car sales-persons
- ☐ divorce coach

Like raising a family takes a village, so does dissolving a marriage. If you need resources in your location, contact us via option29.org/contact. We will email it to you for free.

NEED HELP TO START YOUR DIVORCE JOURNEY?

Make sure your divorce survival story isn't completely focused on pain, but rather a confident person who's creating a strong future for themselves. By doing this, you set yourself up for thriving after divorce too.

If you feel you need a deeper level of support on any or all of these topics, or want to learn exercises and strategies to thrive in each of these areas, access

PRIVATELY PREPARING FOR DIVORCE

It is a do-it-yourself training class you can undertake from the comfort of your own space. It's a program where 14 licensed divorce experts and professions educate you on how you can prepare for divorce.

CLICK TO ACCESS PRIVATELY
PREPARING FOR DIVORCE

ACCESS

