Financial Divorce Expert
Neutral.Factual.Essential.

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Divorce Documentation Checklist

*Please provide any of the following documents and/or statements that are applicable to your situation. We ask for **2 years history** for all documents except real estate and living expenses.*

Once you have gathered all the information requested, please follow the directions below on how to get your documents to us. You may use email to attach the documents or DropBox. Please notify us if you wish us to send you a DropBox invitation.

______ **Real Estate:**

- Fill out and return our Detailed Real Estate Worksheet.
- Provide RECENT (less than 6 months old) CMAs (Comparative Market Analysis) or APPRAISALS if have them, for every property.
- Your most recent mortgage and/or HELOC statement(s).

______ **Living Expenses:**

- Please enter your estimated current expenses. We can revise this for after divorce so we can provide you with a realistic picture of your future needs. If we are working with you as a couple you will need to provide expenses for both parties. In some cases, you and your spouse may have duplicate entries on both sides of the budget.

______ **Income:**

- If employed by a company and receive a W-2, please provide payments for the year to date and also the last pay statement of the year for the previous two years
- If you or your spouse is **the owner of a business**, please provide the tax return documents (Schedule C or 1120S or W-2) for the previous 2 years and, also provide the statements of assets for the business including bank/savings/investment accounts, IOLTA account if an attorney), Profit

and Loss. For those filing Schedule C, please provide complete tax returns for the previous two years.

______ **Cash Investments:**

- Checking and Savings accounts
- Money Market accounts
- Certificates of Deposit
- Mutual Funds – Brokerage Statement
- Bonds – Brokerage Statement
- Stocks – Brokerage Statement
- Stock Options (vested and unvested) – Employer granted – please provide the Grant Letters for all grants, brokerage account statements, and bank account statements, if shares sold.
- Restricted Stocks (vested and unvested) – Employer granted – please provide the Grant Letters for all grants, brokerage account statements, and bank account statements, if shares sold.
- Other investments

______ **Personal Items:**

- Please do NOT include furnishings and household items unless they have an extraordinarily high value. You will be guided with ideas on how to divide these types of items during the process.
- Current car values to be obtained at www.kbb.com. Use "Private Party" values.
- Jewelry, sterling silver service, gold coins, guns, antiques, stamps, or other collections should either be appraised or use eBay or other company that has a fair market exchange for buyers and sellers.

______ **Debts:**

- Provide copies of most recent statements for all accounts listed:
  - Credit Cards
  - Vehicles Loans
  - Student Loans
  - Back Taxes
  - Personal or Other Loans

______ **Retirement Accounts Defined Contributions Plans:**

Individual:

- IRA's (Traditional, Roth, Simple, etc.)

Employer:

- 401-k, Profit-Sharing, Deferred Compensation (Public company)
- 403-b (Schools, non-profit, churches)
- 457 (State or local government)
- Thrift Savings Plan (TSP) (Federal government)

______ **Retirement Defined Benefit Plans: (Very valuable)** Must have employee benefit statement)

- Civil Service Retirement System (CSRS) (Federal Government)
- Federal Employee Retirement System (FERS) (Federal Government)
- Virginia Retirement System (VRS) (Virginia state employees)
- Employee Retirement Fairfax County, Uniform Plans
- Verizon, ExxonMobil, Proctor and Gamble, Eli Lilly (Public Companies)
- Railroad Retirement
  Please provide the Summary Plan Description. This can be obtained from the Plan Administrator or HR Department. Must know Survivor Benefit information and options.
- Annuity (privately purchased by you or your spouse)

______ **Social Security (only if requested):**

- Benefits statement for each spouse. Can be obtained thru the Social Security Administration.
- Are you currently collecting? If so, how much? Provide statement.

______ **Taxes:**

- Personal federal and state tax returns.
- If there are any back taxes owed, provide documentation.

If you have any questions, please contact us and we will be happy to clarify what we need.

Congratulations, you are done compiling this information and ready for next steps!