**Save time and money by doing your homework before meeting with a divorce professional**

To save time and money, compile as much of the following information as you can before meeting with an attorney or other

divorce professional:

• Each spouse's date of birth

• Names and birthdates of children, if you have any

• Date and place of marriage and length of time in present state

• Existence of prenuptial agreement

• Information about parties' prior marriages, children, etc.

Date of separation and grounds for divorce

• Current occupation and name and address of employer for each spouse

• Social Security number for each spouse

• Income of each spouse

• Education, degrees, and training of each spouse

• Extent of employee benefits for each spouse

• Details of retirement plans for each spouse

• Joint assets of the parties

• Liabilities and debts of each spouse

• Life (and other) insurance of each spouse

• Separate or personal assets of each spouse, including trust funds and inheritances

• Financial records

• Family business records

• Collections, artwork, and antiques

If you're uncertain about some of these areas, you can obtain the necessary information through your spouse's financial affidavit

and/or the discovery process, both of which are mandated by the court.

**Consider some big questions**

Although your divorce professional will help you work through the big issues, you might want to think about the following questions before meeting with him or her:

• If you have children, what are your wishes regarding custody, visitation, and child support?

• Whose health insurance plan should cover the children?

• Do you earn enough money to adequately support yourself, or should alimony be considered?

• Which assets do you really want, and which are you willing to let your spouse keep?

• How do you feel about the family home? Do you feel strongly about living there, or should it be sold or allotted to your spouse?

• Will you have enough money to pay the outstanding debt on whatever assets you keep?

In addition to an attorney, you may want to see a therapist to help you clarify your wishes, express yourself more clearly, and deal

with any child-related issues. Such counseling is typically covered by health insurance.

**Some dos and don'ts when divorcing**

Keep the following tips in mind:

• Do prepare a budget and a financial plan to sustain you until your divorce is final. Get help if you don't currently have the

skills and energy to do this on your own.

• Do review monthly bank and financial statements and make copies for your attorney.

• Do review all tax returns that have been filed jointly or separately by your spouse.

• Do make sure all taxes have been paid to date.

• Do review the contents of any safe-deposit boxes.

• Do get emotional support for yourself. Talk to friends, join a support group, or see a therapist.

• Don't make large purchases or create additional debt that might later cause financial hardship.

• Don't quit your job.

• Don't move out of the house before consulting your attorney.

• Don't transfer or give away assets that are owned jointly.

• Don't sign a blank financial statement or any other document without reviewing it with your attorney.