

FOR YOUR OWN SAKE

Before You Sign Anything

A checklist of questions, documents, decisions, and professional advice that deserve attention before any final agreement.

Not every item will apply to every situation.
The goal is not perfection.
The goal is **making informed decisions**.

This checklist is for informational purposes only. It is not legal, tax, financial, or therapeutic advice.
Use in consultation with appropriate professionals.

PART I

Understanding the Financial Picture

Financial Records

- have obtained at least three years of tax returns.
- have reviewed all bank account statements.
- have reviewed all brokerage account statements.
- have reviewed retirement account statements.
- have reviewed credit card statements.
- have identified all outstanding debts.
- have reviewed insurance policies.
- have obtained estate planning documents.
- have identified any trust interests.
- have reviewed recent pay statements.
- have reviewed recent bonus or compensation statements.

Asset Inventory

- have prepared a list of all significant assets.
- understand how each asset is titled.
- understand whether each asset may be marital or separate property.
- understand which assets are liquid and which are not.
- understand which assets may have tax consequences.

PART II

Identifying Complex Assets

Equity & Executive Compensation

- Stock options have been identified.
- Restricted stock units (RSUs) have been identified.
- Deferred compensation has been identified.
- Performance-based compensation has been identified.
- Partnership interests have been identified.
- Carried interest has been identified.
- Future vesting schedules have been reviewed.

Other Complex Assets

- Trust interests have been identified.
- Intellectual property interests have been identified.
- Cryptocurrency holdings have been identified.
- International assets have been identified.
- Family partnerships or private investments have been identified.

Business Ownership

- Any business interests have been identified.
- Business ownership percentages are documented.
- Business valuation may have been considered.
- Future income assumptions have been reviewed.
- Buyout implications have been evaluated.

Complex assets — equity, deferred comp, business interests — often have values that are **not apparent from account statements alone**. Specialized review may be warranted.

PART III

Evaluating Housing Decisions

- understand the current value of the residence.
- understand outstanding mortgage obligations.
- have estimated future maintenance costs.
- have estimated future insurance costs.
- have estimated future property taxes.
- have evaluated whether retaining the residence is financially sustainable.
- have considered alternative housing options.

KEY QUESTION

Can I comfortably afford this property three to five years from now?

Yes No Unsure

PART IV

Managing Finances During the Process

Cash Flow

- understand how current household expenses will be paid.
- understand who will pay housing expenses.
- understand who will pay health insurance premiums.
- understand who will pay educational expenses.
- understand how legal fees will be funded.
- understand where emergency funds are located.

Access to Funds

- have access to funds for day-to-day living expenses.
- know which accounts are joint and which are individual.
- understand any restrictions on account activity.
- have reviewed recent account activity.

PART V

Parenting Considerations

Parenting Schedule

- Parenting time arrangements have been discussed.
- Transportation responsibilities have been discussed.
- Holiday schedules have been discussed.
- Vacation schedules have been discussed.

Decision-Making

- Educational decision-making has been addressed.
- Medical decision-making has been addressed.
- Religious decision-making has been addressed.
- Extracurricular activity decisions have been addressed.

Future Issues

- College expenses have been discussed.
- Travel provisions have been discussed.
- Relocation provisions have been discussed.
- Communication expectations have been discussed.

Parenting arrangements extend well beyond the initial schedule. Decisions made now about education, healthcare, travel, and communication will shape daily life for years. Thinking proactively — not just reactively — is worth the time.

RECOMMENDED READING

The Co-Parenting Handbook
Mom's House, Dad's House

The end of a marriage is also the beginning of a family in a new form. The agreements made now will govern that family's future.

PART VI

Professional Advisors

Legal

- I have interviewed more than one attorney.
- I understand my attorney's billing practices.
- I understand who will perform work on my matter.

Financial

- I have considered whether a CDFA would be helpful.
- I have considered whether a tax advisor would be helpful.
- I have considered whether a forensic accountant would be helpful.
- I have considered whether a valuation expert would be helpful.

Personal Support

- I have access to emotional support.
- I have considered therapy, coaching, or support groups if needed.

PART VII

Potential Warning Signs

The presence of any one item does not necessarily indicate a problem. However, multiple changes may warrant closer review.

- Unusual cash withdrawals
- Significant unexplained transfers
- Missing financial records
- New accounts previously undisclosed
- New credit facilities
- Significant changes in spending patterns
- Valuable personal property disappearing
- Compensation changes that are difficult to explain
- Increased secrecy regarding finances
- Financial records that cannot easily be obtained

PART VIII

Tax Considerations

- understand the tax consequences of the proposed settlement.
- understand the tax treatment of retirement assets.
- understand the tax treatment of investment assets.
- understand the tax treatment of any business interests.
- understand future filing considerations.
- understand potential capital gains implications.

A settlement that appears equal on paper may produce **dramatically different outcomes after taxes.**

PART IX

Life After Divorce

Estate Planning

- Beneficiary designations will be reviewed.
- Powers of attorney will be reviewed.
- Healthcare directives will be reviewed.
- Estate planning documents will be reviewed.

Financial Planning

- Retirement projections have been reviewed.
- Insurance needs have been reviewed.
- Cash flow projections have been reviewed.
- Long-term financial goals have been reviewed.

THE FINAL CHECKLIST

Before Agreeing to Any Final Settlement, Ask Yourself:

- Do I understand what I am receiving?
- Do I understand what I am giving up?
- Do I understand the tax implications?
- Do I understand the long-term consequences?
- Have I reviewed the proposal with appropriate advisors?
- Am I making this decision because it is prudent — or because I am exhausted?
- If I revisit this decision five years from now, will I understand why I made it?

FINAL THOUGHT

Most people will never become experts in divorce law, taxation, business valuation, or financial planning. The objective is not expertise. The objective is understanding enough to make informed decisions about one of life's most significant transitions.

—pursueyourpink—

LIVE TODAY BETTER. DREAM TOMORROW BIGGER.