

You've decided that getting divorced is unavoidable, but when you think about the process, you're bewildered, exhausted, and overwhelmed. Does this sound like you?

1. Begin The Paper Chase

Whether you've been married 1 year or 10 years, there are a lot of documents attendant to a legal union. If you think about it, a divorce amounts to a legal proceeding for breach of contract. You need to get all of the documents together that are related to your marital contract.

- Begin by making a list of financial accounts and account numbers that you and your spouse have – whether they are joint or separate accounts. Don't forget stock or brokerage accounts, household checking accounts, savings accounts and retirement accounts.
- Make a list of all of your assets, and all of your debts – joint and separate. Include mortgages, car loans, credit cards. Be overinclusive, rather than underinclusive – no asset or debt is too big or too small to include on this list. If you have telephone numbers for creditors, list them here. Do you or your spouse have your own business? Include information about that business here – tax identification number, assets and debts for the business, etc.
- Get paycheck stubs together for you and your spouse. Make copies of your tax returns for the past few years and put those with the pay stubs and the list I described above.

2. Understand Your Financial Situation

With all of your paperwork in front of you, it's easier to determine what you will be entitled to when you get divorced. Generally, the value of the marital estate comes down to the standard equation used to determine net worth: $\text{Assets} - \text{Debts} = \text{Total Value of the Marital Estate}$.

It's a good idea to budget your monthly expenses as well. How much does your current lifestyle cost? Will you be able to afford that lifestyle once you get divorced? Now is NOT the time to begin amassing more debt – for yourself or you and your spouse. There are [excellent companies](#) out there that can help you come up with a financial plan for your divorce.

3. Get Your (Financial) House In Order

Protecting your credit is essential. Get a current copy of your credit report: if you don't like what you see, try to pay down some debt before you separate from your spouse. If you don't have credit in your own name, try to get some before you file for divorce as it will be easier to do while you're still married.

And, make sure you don't let your emotions get in the way here. If you are angry with your spouse, it can be REALLY TEMPTING to try and “stick it” to him or her by

amassing lots of debt right now. Don't do this. This will inevitably backfire and the person you will "stick it" to will be you.

4. Make Sure You Can Take Care of Yourself.

You need to think about how you will support yourself once you're divorced. If you are fortunate enough to have a job in this economy, don't leave it now that you're getting divorced. If you don't have a job, you should work on your resume. Don't count on being awarded spousal support – especially if you have the ability to work.

5. Seek Legal Advice

Getting divorced is akin to a lawsuit for breach of contract. If you wanted to sue someone (or if you were being sued), it would make sense to talk to a [lawyer](#). You may think that you and your spouse will be able to work things out without a lawyer – and if you can do that, it's generally better (and less expensive) than slugging it in court over who gets the lamp in the living room. But, it doesn't hurt to talk to an attorney and see what she has to say about your situation. Many offer [free initial consultations and case evaluations](#).

6. Don't Forget Uncle Sam

It's often said that there are only two things that are certain: death and taxes. Make sure your taxes are up to date. You don't want back taxes and penalties hanging over your head once you get divorced.

7. A Picture Is Worth A Thousand Words

Take pictures or video of you and your spouse's belongings. Sometimes possessions can disappear during marital dissolution proceedings. It's hard to dispute that something existed if you have a picture of it.

8. Talk It Out.

Divorce is stressful. And, even when divorce is the best option, it can be painful. It's a major life change. It makes sense to talk out your feelings with a professional counselor.