

Divorce Prep Checklist: What to Do Before Filing for Divorce in New Jersey

Use this step-by-step checklist to prepare emotionally, legally, and financially before filing for divorce.

1. Decide if Divorce Is the Right Step

 □ Consider marriage counseling or therapy □ Explore reconciliation options or agreements □ Consult a financial advisor if manay is a major etrasser.
☐ Consult a financial advisor if money is a major stressor☐ Reflect: Am I emotionally ready to move forward?
2. Clarify Your Goals
☐ Define your ideal post-divorce life
☐ Estimate what financial support you might need or pay
☐ Think through a parenting schedule that works best
☐ Identify key assets or debts that matter to you most
☐ Decide what you're willing to compromise on
3. Organize Financial Information
☐ Gather 3+ years of tax returns and pay stubs
☐ Collect bank, credit card, and loan statements
☐ Get current balances for retirement and investment accounts
☐ List all marital assets (home, cars, valuables, etc.)
☐ Identify your separate property (gifts, inheritance, pre-marriage assets)
☐ Check your credit report and track all shared debts
4. Protect Your Privacy
☐ Change passwords to all personal email and financial accounts
☐ Open a new personal email or P.O. box if needed
☐ Secure important documents in a safe place
☐ Separate phone plans or digital accounts if appropriate

5. Create a Filing Strategy
☐ Talk to a divorce attorney about your legal options
☐ Explore mediation or collaborative divorce
☐ Consider pre-filing agreements for parenting or finances
□ Document any verbal agreements in writing
☐ Plan the right time to file, emotionally and financially
Get Help
☐ Schedule a consultation with a qualified NJ family law attorney

Your Next Steps

If you're considering divorce in New Jersey, talking to an experienced family law attorney early in the process can give you answers to all your questions, helping you avoid costly mistakes. Get a strategic plan with concrete action steps.

Call us today at 888-888-0919 to schedule your attorney consultation or <u>use our online form</u>.