



# 10 Things to Do If Divorce is Imminent

*"Embrace what helps you through dark moments and  
prepare for a divorce." ~ Marvis*

*Courtesy of Marvis Matarozzo*

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One of the first things I did when I knew I was ready to end my marriage was to return to church. To get married, I had converted to Catholicism but now found comfort by going to the Congregational Church in our city. I relied heavily on God, spirituality, and fellowship.

Embrace what helps you through dark moments and prepare for a divorce.

[Richard Stim, Attorney at Law](#), has provided a guide to help you prepare for your divorce.

## Here are Ten Important Steps to Take to Prepare for a Divorce

By Richard Stim, Attorney

If you're convinced that your marriage is irretrievably broken and you're headed for divorce, here are ten steps to take.

### **Consult an attorney.**

Become informed about your legal rights and responsibilities. For example, suppose you decide to take the children and live at your parent's house until the divorce is final. From a legal point of view, moving to your parent's home, even temporarily, could be a huge mistake.

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### **Copy documents.**

Go through household files and make copies of everything you can find: tax returns, bank statements, check registers, investment statements, retirement account statements, employee benefits handbooks, life insurance policies, mortgage documents, financial statements, credit card statements, wills, Social Security statements, automobile titles, etc. If your spouse is self-employed, it is important to gather as much information as possible about the finances of the business. Make copies of any financial data stored on your home computer.

### **Inventory household and family possessions.**

List the major items: furniture, artwork, jewelry, appliances, automobiles, etc. Don't forget to check the storage areas of your home and your safe deposit box for valuables.

(Awareness of all the marital assets is important when it comes time to **split up the property.**)

### **Know the household budget and expenses.**

If possible, go through your check register for the past year and write down each utility, mortgage, and other household expense for each month. Keep track of the cash you spend on a daily basis so that you'll be able to ascertain your monthly cash expenditures also.

### **Determine how to manage the family debt.**

If possible, determine the family debt and consider paying it down before divorce. Allocation of marital debt among divorcing spouses is one of the most difficult items to negotiate. While taking stock of debt, determine whether any of the debt was incurred by one spouse or the other prior to the date of marriage. This would be considered "non-marital debt" and it belongs to the spouse who incurred it.

### **Find out exactly what your spouse earns.**

If your spouse earns a regular salary, it is easy to look at a pay stub; if your spouse is self-employed, owns a business, or receives any portion of income in cash, do your best to keep track of the money flowing in for several months.

(If you think your spouse is trying to conceal money from employment, see [How Your Spouse Can Hide Money Through Employment.](#))



### **Make a realistic appraisal of your earning potential.**

Perhaps you have been out of the workforce for a while and have been devoting yourself to childrearing. Assess what your current employability is and whether furthering your education prior to divorce would benefit you in the long run.

### **Examine your own credit history.**

If you do not have credit cards in your own name, apply for them now, use them, and establish your own credit history. If you have a poor credit history, try to pay creditors now and improve your own credit rating prior to divorce.

### **Build a "nest egg" of your own.**

You should always have access to money of your own. If your spouse moves out and stops paying bills, you will need to pay them until temporary support orders can be entered. If you are the one who is going to file for divorce, you'll need money for a retainer. Start saving now and plan to initiate divorce proceedings when you have built up a nest egg of your own.

### **Put your kids at the top of your agenda.**

During the divorce process, keep your children's routines as normal as possible. If you and your spouse cannot be together with the children without arguing, create a schedule of separate times for each of you to be with the children. Stay involved (or become involved) in your children's school, sports, and social activities. Do not badmouth your spouse to your children. Put your children first in your life.

### **Get Informed**

Knowing all the potential issues you'll face and understanding how the divorce process works are important. Find out:



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1. What type of divorce you're facing;
  2. How **marital property will likely be split** between you and your spouse;
  3. How **custody of the child(ren)** will be determined; and a lot more. Find all the information you need **here**, or learn about the **specific laws in your state**.

# Your Life. Your Dream. Your Destiny.

Change is inevitable. Stress during a separation or divorce is to be expected. What every woman deserves at this time is support and wise counsel. The pain will pass, and life will go on; the challenge then is to pass through the fire, move beyond survival, and THRIVE.

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You're invited to schedule a Complimentary 30-minute Zoom session with me.

[CLICK HERE TO SCHEDULE](#)