Divorce Kit

The papers, accounts and updates that come with separating, in the order you will need them.

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If you only read one page

The decisions made in the first weeks of a separation shape the years after it. Protect yourself with these seven steps.

1. **Copy the paperwork before you separate.** Three years of tax returns, bank, retirement and loan statements, and pay stubs. Access gets harder once you move out.
2. **Do not empty accounts or hide money.** Judges notice, and it can cost you in the settlement. Talk to a lawyer before moving anything.
3. **Open an account in your own name.** Check your credit report, and start building credit that is yours alone.
4. **Retirement accounts need a special court order.** Splitting a 401(k) or pension usually requires a QDRO. Without one, the division may never happen.
5. **Keep the children out of the middle.** A predictable schedule and a calm handoff matter more to them than who got the house.
6. **Change passwords and location sharing.** Phones, email, banking, streaming and anything with your location.
7. **Update everything after it is final.** Beneficiary forms, your will, powers of attorney and titles. An old beneficiary form can still pay your ex.

Then start here: **Documents to gather**, page 5.

What is in here

6 worksheets in three sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

01
Getting organized

What to gather, who to hire, and what is on the table.

Getting organized
Separating
After it is final

Documents to gather

What your attorney or mediator will ask for first. Copy each one, note where the original is, and keep the copies somewhere only you can reach.

The full guide: hubstone.com/guides/getting-divorced-checklist

Document	Where the original is	Copied
Tax returns, last three to five years		
Recent pay stubs and W-2s, both of you		
Bank statements, last 12 months		
Retirement and pension statements		
Brokerage and investment statements		
Mortgage statement and deed		
Vehicle titles and loan statements		
Credit card statements		
Credit reports from all three bureaus		
Life, health, home and auto policies		
Prenuptial or postnuptial agreement		
Business records and ownership papers		
Wills, trusts and powers of attorney		
Children's birth certificates and school records		

Copy, do not take. Make copies of shared records rather than removing originals from the house. Ask your attorney before you move money or documents.

Copies are kept at ______________________________

Your team

The people helping you through it, and what each one is handling.
The full guide: hubstone.com/guides/getting-divorced-checklist

Role	Name	Phone or email	Handling
Attorney			
Mediator			
Financial advisor or divorce financial analyst			
Accountant or tax preparer			
Real estate agent or appraiser			
Counselor			
Children's school contact			

Spouse's attorney

Name ____________________ Phone or email ____________________

Key dates

Date	What happens	Who needs to be there

Questions for the next meeting

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Divorce and your finances

What is on the table and how to protect your credit in the first 30 days of separation, with a rough timeline for the recovery after.

The full guide: hubstone.com/guides/divorce-finances

Asset inventory

List every known marital asset and debt. Court documents and financial discovery will fill in what you do not know offhand. Mark each one marital or separate.

Category	Asset	Estimated value	Marital or separate	Notes
Bank accounts	Checking and savings			
	Money market			
Investments	Brokerage (taxable)			
	Bonds and CDs			
Retirement	Your 401(k)			Needs a QDRO
	Spouse's 401(k)			Needs a QDRO
	Traditional IRA			
	Roth IRA			
Pension	Defined benefit plan			QDRO required
Real estate	Primary residence			
	Rental property			
Vehicles	Car 1			
	Car 2 or motorcycle			
Business	Ownership share (%)			
Digital	Crypto or digital wallet			
Life insurance	Cash surrender value			
Other	Timeshares, jewelry			
Debts	Mortgage balance			
	Auto loans			

Category	Asset	Estimated value	Marital or separate	Notes
	Credit card debt			
	Student loans			
	Other debts			

Total assets ______________________ Total debts ______________________

Protect your credit in the first 30 days

Task	When	Done	Notes
Pull credit reports from all three bureaus at annualcreditreport.com	Days 1 to 2		Equifax, Experian, and TransUnion
Go through the reports for errors and accounts you do not recognize	Day 3		Document anything fraudulent
Place a credit freeze with all three bureaus (free)	Days 3 to 5		Save the freeze PINs somewhere safe
Open a new checking and savings account at a different bank	Days 5 to 7		In your name only
Move your paycheck's direct deposit to the new account	Days 7 to 10		Coordinate with payroll
Call the credit card issuers and freeze the joint accounts	Days 10 to 15		Ask for a freeze, not a closure, for now
Contact the mortgage or auto loan servicer, if you have one	Days 10 to 15		Ask about the timeline for refinancing after the divorce
Document every account balance with screenshots or statements	Days 15 to 20		Email them to your attorney as evidence
Set up credit monitoring alerts	Days 20 to 30		Most bureaus offer a free version
Apply for a secured credit card to start a credit history of your own	Day 30 and after		Once the settlement is final

Getting back on your feet

A rough recovery roadmap. Adjust it to your circumstances.

Period	Milestones	Goal
Months 1 to 3 (immediate)	Separation complete. Joint accounts closed or split. Beneficiaries updated. Will and power of attorney updated. First budget finalized.	Emergency fund of $1,000 to $2,000, one small cushion.
Months 3 to 6 (stabilizing)	Spending patterns tracked. Budget tightened. Secured credit card in hand. Retirement QDRO completed. House refinance or sale under way.	Emergency fund of one month's expenses. Credit score checked.
Months 6 to 12 (recovery)	Emergency fund built to three months. High-interest debt paid off. Retirement savings rebuilt. Insurance coverage reviewed. Tax planning as a single filer.	Emergency fund of three months' expenses. A monthly budget you can keep to.
Years 2 to 3 (rebuilding)	Surplus after expenses invested. Retirement contributions increased. Credit score improved to 700 or above. Asset allocation reviewed. Social Security planning.	Emergency fund of 6 to 12 months' expenses. Investment accounts growing.

Go over this with a family law attorney and a financial advisor before acting on it.

02

Separating

Accounts, access, and a schedule the children can count on.

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Accounts and access

Every account you share, what happens to it, and the passwords and shared access to change.

The full guide: hubstone.com/guides/getting-divorced-checklist

Account	Joint or yours	What happens to it	Done
Checking			
Savings			
Credit cards			
Mortgage			
Car loans			
Phone plan			
Internet and utilities			
Streaming and subscriptions			
Insurance policies			

Access to change

- [ ] Change passwords on email, banking and your phone
- [ ] Turn off location sharing you no longer want
- [ ] Check which devices are signed in to your email and cloud accounts
- [ ] Change security questions your spouse could answer
- [ ] Move off any shared password manager vault
- [ ] Update the recovery phone and email on your accounts
- [ ] Remove your spouse as an authorized user where appropriate

Ask your attorney before closing joint accounts or removing a spouse from one. Some courts restrict changes once a case is filed.

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Children and schedules

What the children's week looks like, who can reach whom, and who has the records.

The full guide: hubstone.com/guides/getting-divorced-checklist

The schedule

Day	Where they are	Pickup	Drop-off
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

Holidays and school breaks ______

Where the custody order or parenting plan is kept ______

Who has access

Child	School records	Medical records	Emergency contact list

Support and shared costs

Child support amount ______ Paid on ______

Health insurance carried by ______ Uncovered medical costs split ______

Shared cost	Who pays	How it is split
Childcare		
School fees		
Activities		

03

After it is final

Every form and account that still has the old answer on it.

Getting organized

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Updates after it is final

The forms and accounts that still name your former spouse. Work down the list once the decree is signed.

The full guide: hubstone.com/guides/getting-divorced-checklist

Update	Who handles it	Done
Beneficiaries on 401(k), 403(b) and pension plans		
Beneficiaries on IRAs		
Beneficiaries on life insurance		
Payable-on-death and transfer-on-death accounts		
New will		
New powers of attorney, financial and healthcare		
New advance directive and HIPAA authorization		
QDRO filed with each retirement plan being split		
Deed and vehicle titles transferred		
Mortgage refinanced or released		
Health insurance, your own plan or COBRA		
Tax filing status and withholding (W-4)		
Emergency contacts at work, school and the doctor		

The beneficiary form wins. A 401(k) or life insurance policy pays whoever is named on the form, even if the decree says otherwise. Change the forms, and keep the confirmation.

If you change your name

- [ ] Social Security Administration first, since other agencies check against it
- [ ] Driver's license or state ID
- [ ] Passport
- [ ] Banks, credit cards and loans
- [ ] Employer and payroll
- [ ] Voter registration
- [ ] Doctors and insurance

COBRA lets a former spouse keep coverage from an employer plan for up to 36 months, at full cost. Ask the plan for the deadline to elect it.

This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The Divorce Kit is free, on paper and in the app.

Fill it in once

Scan to start at hubstone.com/start. No card needed.