



Your Financial Overview

Having a clear picture of your financial situation and your marital assets is a key component to navigating the division and distribution of those assets. Proactively gathering documents, account balances, estimations of property values and the like will be a big element of your divorce process.

If you're the one planning to initiate the divorce, *it's highly recommended that you do not threaten a divorce until you are prepared and organized.* It's understandable that you may be anxious to get started with your new life, but rather than rushing it, it's important that you take the time to thoroughly consider some of the important financial elements outlined in this package before filing. And, if you were blind-sided by the request, know that you deserve the opportunity to catch up so you can best decide what is fair for you when it comes to equitable distribution. Regardless who initiates a divorce, you should not agree to anything until you are legally informed of your rights and entitlements. *Do not be pressured into agreeing to anything.*

Before your divorce, you likely had one shared house payment, one set of utility bills, one health insurance policy and so forth. Going forward, you and your spouse will now have two of each of these (and many others) to deal with. For some of your policies, you may have been receiving a bundled discount and now could lose discounts on things like auto insurance, health insurance, cell phones and other related expenses. You've likely had one shared Netflix or Amazon account, and now will have to factor in the cost of two. It's important to take your time to pause and thoroughly go through some credit card and checking statements to get a real understanding of your spending habits so that you can plan appropriately.

While the following pages may seem daunting, bear in mind that you do not have to complete it all in one setting. And your divorce team may have similar worksheets they need completed. But the more organized you can be in advance, the more efficient you can be with your time with the team you hire.

The more you become familiar with *your* financial situation, the better sense of control you'll feel when it comes to understanding your options ahead of you. Rushing things or cutting corners only hurts you (and your children) because you could make costly, irreversible mistakes and add to the considerable stress you may already be experiencing. The finances may not have been your wheelhouse in your marriage, but *now is the time to take back control of your financial story.*



A few starting tips:

- ❑ **First & foremost, if you are in an abusive relationship**, reach out to an attorney to make sure you know your legal rights and best ways to create protection for yourself. If you face physical abuse, call the police. Having a report on record can be of great help in your case. And gather evidence and proof of abuse. If a situation is escalating, call 911.
- ❑ **Open your own individual checking account**, possibly even with a different bank than your joint accounts in case your spouse has a long-standing relationship with your existing bank. This will help you create a fresh account so there's no confusion as to whose account is whose.
- ❑ **Open your own credit card** - especially if your credit is still in good standing. You want to start building your personal credit. Research the best credit card for your lifestyle. Consider one that pays you back with cash toward your statement or cash to your savings. Try to select one that doesn't charge any annual fees.
- ❑ **Take screenshots of current balances** in your accounts just before you tell your spouse you want a divorce. This would include any deposit accounts as well as credit accounts. You want a clear picture of what the finances looked like at the time of separation.
- ❑ **Gather all passwords to financial accounts.** You may need to access information in your financial accounts so you want to be sure you have the passwords available.
- ❑ **Create a new email address specific for your divorce communication** and use a unique password not used with any other accounts. Not only will this help you keep all of the information organized and easily accessible, it will help protect your privacy during the process.
- ❑ **Be sure your phones, tablets and computers aren't backed up into a "family cloud" account.** Take the necessary measures to ensure your texts, calls and emails aren't automatically going into an account that your spouse has access to.
- ❑ **Change all passwords to your private accounts.** This would include your social media accounts, email accounts, subscriptions, financial accounts. It's a good idea to create a private list somewhere of all the accounts you'd need to change so you have them readily available in case you feel the need to wait to change a few as so not to raise any flags. This way you'll have a list to easily reference amongst the possible overwhelm of your separation day.
- ❑ **Take videos and photos of personal property** if you want a log of your belongings, valuables, furniture, etc. This way if things start to go missing you'll have an account of it. This isn't a must, but if you have reason to believe your spouse will try to remove property, it may be a good idea.

Next you will begin to make a list of all of your individual and marital assets and debts. Getting a start on this will not only help you be better prepared, create much-needed financial organization, but will create efficiency with your attorney, saving you money in the long run.

PREPARING YOUR FINANCIAL OVERVIEW



Here's where to start...

- ❑ **Begin by getting a free credit report.** The purpose of this is to ensure you are aware of what debt accounts your name is attached to, the status of those credit accounts and your payment history. It will clearly identify any joint accounts. Review your credit report for accuracy. Note any accounts that look unfamiliar or suspicious. It's not the credit score you're after here so while CreditKarma may be able to show you your credit score and basic account information, it won't be as detailed. You can visit www.AnnualCreditReport.com to get a copy of your personal credit report. It's a totally free service and you are not required to sign up for any additional services that you have to later cancel. It only takes five minutes and is truly a no-cost service so there is no reason not to take advantage of it. Additionally, this report does NOT count as a "credit inquiry" and will not affect your credit score. There are three service providers: Experian, Trans-union, and Equifax. Trans-Union tends to provide a report that is easiest to read and is the most recommended to select. Equifax does not provide enough detail and isn't suggested. If you aren't signed up for a credit monitoring system, now is a great time to do so. Experian offers a free service, as does CreditKarma. You'll get notified if your spouse attempts to open joint credit card accounts and rack up debt in your name. Plus, it's always beneficial to monitor your credit to remain informed in keeping it in good standing.
- ❑ **Assemble your asset information.** This is the start of you essentially working on your preliminary financial affidavit. Use your credit report and the following pages to help you organize your assets. Your attorney or mediator will likely have their own forms, but if you'd like a clear picture to take with you to an initial consultation, this organization may help. Then you can just transfer the updated balances to their forms.

For ease, just input the last four digits of the account number to reference. For assets, include information and amounts of all personal and joint accounts, even if the balance is small or even zero. If you opened or already have your own (your name only) personal checking, savings, or ANY other account, enter that information on the form also.

Some couples may have accounts that were opened prior to the marriage. If this is the case for you, be prepared with a respective statement from that account that was dated just prior to the date of marriage. Contact the provider if necessary. If you have already been separated for a significant length of time, gather the statement or information concerning the balance of accounts at the time of separation, as well as the balance in the account today. For example: You have a 401k account that was in place prior to the marriage. You have now been separated for 6 months. You should know the balance of your 401k at the time of marriage, the balance at the time of separation 6 months ago, and the balance today.

The following asset worksheets will also include items to help you think through all the different types of property you may have. You may want to make a list of the specific furniture/household items you would like to keep upon the separation.

If you need Car/Boat/RV/ATV/Motorcycle valuations – You can visit www.NADA.com and value your titled vehicle. NADA will give you four amounts at the bottom of the screen. For a well-rounded estimate, average the amounts for "Clean Trade In" and "Clean Retail".

Be as thorough as possible.

PREPARING YOUR FINANCIAL OVERVIEW



- **Assemble your debt information** Use your credit report and the following pages to help you organize your assets. Again, your attorney or mediator will likely have their own forms, but if you'd like a clear picture to take with you to an initial consultation, this organization may help. Then you can just transfer the updated balances to their forms.

Most account numbers listed on credit reports will have the last 4 digits removed. *Use the first 8 digits* of the account number as it appears on the credit report (i.e. 4323 3423 2376 XXXX), would be 4323 3423. DO NOT enter the entire number, especially for credit cards, for security purposes in the event you plan to hand these sheets over to anyone working on your case.

The professional that helps you will need to see all open accounts taken into consideration, even if the balances are zero so that you both know they've been accounted for. Go ahead and include all personal and joint credit cards, personal loans, student loans, and all other types of debts so your attorney or mediator will have a clear picture of all debts. If you've recently opened an account in your name, make sure it is included since sometimes they may be too fresh to appear on your credit report. If the credit report notates "Account closed by consumer", "Account closed at consumer's request", or any other notation that designates the account as closed it isn't necessary to include those – unless that closed account still has a balance.

You'll have a spot to include any accounts that have also gone to collections.

Make a note of any questions that come up here:

PREPARING YOUR FINANCIAL OVERVIEW



Banking Accounts

(List ALL accounts even if the account is your own personal property or if balance is small)

Account Type	Financial Institution	Last 4 digits of account #	Account in whose name? (circle)			Current balance	Balance at Separation	Notes
Checking			Husb	Wife	Joint			
Checking			Husb	Wife	Joint			
Checking			Husb	Wife	Joint			
Checking			Husb	Wife	Joint			
Savings			Husb	Wife	Joint			
Savings			Husb	Wife	Joint			
Savings			Husb	Wife	Joint			
Healthcare Savings			Husb	Wife	Joint			
Invest/Brokerage Acct			Husb	Wife	Joint			
Invest/Brokerage Acct			Husb	Wife	Joint			
Invest/Brokerage Acct			Husb	Wife	Joint			
Stock (Certificates)			Husb	Wife				# Shares: _____
Loans Owed to You	Debtor: _____		Husb	Wife				
College Savings						529 ESA		Owner: Husb Wife
College Savings						529 ESA		Owner: Husb Wife
College Savings						529 ESA		Owner: Husb Wife
Child Savings								Custodian: Husb Wife Joint
Child Savings								Custodian: Husb Wife Joint
Child Savings								Custodian: Husb Wife Joint

PREPARING YOUR FINANCIAL OVERVIEW



Retirement & Other Accounts

(List ALL accounts even if the account is your own personal property or if balance is small)

Account Type	Financial Institution	Last 4 digits of acct#	Account in whose name? (circle)	Current balance	Balance at Separation	Balance at Marriage	Borrowed Upon?	Notes
401K			Husb Wife				Yes No	Funded by pre-tax employee contributions. Sometimes "matched" with employer contributions
410K			Husb Wife			Yes No		
403b			Husb Wife			Yes No		
Defined Contribution Plan			Husb Wife				Yes No	This type of account is usually funded by <i>employer</i> contributions only
IRA			Husb Wife				Yes No	Account contributed to by individual with pre-tax dollars that grows tax deferred. Not related to employment.
IRA			Husb Wife			Yes No		
IRA			Husb Wife			Yes No		
Roth IRA			Husb Wife				Yes No	Account contributed to by individual with after-tax dollars that grows tax free. Not related to employment.
Roth IRA			Husb Wife			Yes No		
Life Insurance Surrender Value			Husb Wife				Yes No	Whole, universal, variable life policy that has a "cash value". Surrender value = cash value less any surrender charges. Check with your insurance company.
Life Insurance Surrender Value			Husb Wife			Yes No		
Defined Benefit Plan			Husb Wife	Amount of monthly payment due to you when you retire in the future: \$ _____/month			X	Fund held by an employer as a "promise to pay" a certain amount per month upon retirement

Tax Refunds	Refunds already received? Y N	Federal due: \$ _____	State due: \$ _____	X	Whether return has been filed or not
Inheritance		Husb Wife			Describe in notes section below what has happened to any inherited funds since they have been received
Inheritance		Husb Wife			

Notes:

PREPARING YOUR FINANCIAL OVERVIEW



Real Estate

(List ALL properties, including investment/rental properties and vacation homes)

Real Estate - Property #1

Description (address) of Property:		Whose name is the DEED in?		
		Joint (both) Husband Wife		
What type of property is this? <input type="radio"/> Marital Home <input type="radio"/> Lot / Land <input type="radio"/> Rental/Investment Property <input type="radio"/> Vacation / Second Home <input type="radio"/> Owned by a business <input type="radio"/> Timeshare - Maint fees: \$_____		Year property purchased: _____ What do you believe to be its current value? \$_____ (You'll need to agree on this value) What is your method for determining this value?		
Loan Type	Loan Balance	Lender	Account #	Loan is in whose name?
1st Mortgage				Joint Husb Wife
2nd Mortgage				Joint Husb Wife
Line of Credit				Joint Husb Wife
Judgement				Joint Husb Wife
Add'l Lien				Joint Husb Wife

Real Estate - Property #2

Description (address) of Property:		Whose name is the DEED in?		
		Joint (both) Husband Wife		
What type of property is this? <input type="radio"/> Marital Home <input type="radio"/> Lot / Land <input type="radio"/> Rental/Investment Property <input type="radio"/> Vacation / Second Home <input type="radio"/> Owned by a business <input type="radio"/> Timeshare - Maint fees: \$_____		Year property purchased: _____ What do you believe to be its current value? \$_____ (You'll need to agree on this value) What is your method for determining this value?		
Loan Type	Loan Balance	Lender	Account #	Loan is in whose name?
1st Mortgage				Joint Husb Wife
2nd Mortgage				Joint Husb Wife
Line of Credit				Joint Husb Wife
Judgement				Joint Husb Wife
Add'l Lien				Joint Husb Wife

PREPARING YOUR FINANCIAL OVERVIEW



“Titled” Assets/Loans

Include all titled assets even if there is no associated loan

Type of “titled” asset	Identifying Info (2019 Jeep, etc)	Lending/Leasing Institution	Acct # from Credit Report	Loan/Lease in whose name? (circle)	Title in whose name? (circle)	Value from NADA.com	Remaining loan/lease balance	Monthly Payment
<u>Leased</u> Auto				Joint Husb Wife				
<u>Leased</u> Auto				Joint Husb Wife				
Auto or Auto & Loan				Joint Husb Wife	Joint Husb Wife			
Auto or Auto & Loan				Joint Husb Wife	Joint Husb Wife			
Auto or Auto & Loan				Joint Husb Wife	Joint Husb Wife			
Auto or Auto & Loan				Joint Husb Wife	Joint Husb Wife			
Boat or Boat & Loan				Joint Husb Wife	Joint Husb Wife			
Motorcycle / Loan				Joint Husb Wife	Joint Husb Wife			
RV/ATV/Trailer / Loan				Joint Husb Wife	Joint Husb Wife			
Other “titled” asset / Loan				Joint Husb Wife	Joint Husb Wife			

Special Assets and Pets

Other marital assets of significant value	Value
Collectibles:	
Artwork:	
Jewelry (other than engagement set):	
Jewelry (other than engagement set):	
Jewelry (other than engagement set):	
Antiques	
Season tickets (Panthers PSLs, Box Seats, ect):	
Country Club Equity Membership	

Other marital assets that you consider to be <i>personal property</i>	Value
Family Heirloom:	
Other Asset:	
Other Asset:	
Other Asset:	

PETS	Dog Cat Other:_____	Name
	Dog Cat Other:_____	Name
	Dog Cat Other:_____	Name
	Dog Cat Other:_____	Name

PREPARING YOUR FINANCIAL OVERVIEW



Student Loans

Borrower	Lender (Dept of Edu, etc)	Acct Number	Balance
Husb Wife			
Husb Wife			
Husb Wife			
Husb Wife			
Husb Wife			

Borrower	Lender (Dept of Edu, etc)	Acct Number	Balance
Husb Wife			
Husb Wife			
Husb Wife			
Husb Wife			
Husb Wife			

Personal Loans

Loans payable to friends/family

Payable to whom?	Is this loan documented?	Outstanding Balance	What are the plans for repayment?
	Yes No		
	Yes No		
	Yes No		
	Yes No		
	Yes No		

Back Taxes

Back Taxes	Tax Year	Responsibility	Amount	What arrangements have been made with this taxing authority?
Federal State _____		Joint Husb Wife		
Federal State _____		Joint Husb Wife		
Federal State _____		Joint Husb Wife		
Federal State _____		Joint Husb Wife		

PREPARING YOUR FINANCIAL OVERVIEW



Collections Account (from credit report)

Collection Agency	Original Creditor or Service Provider	Collection Agency Account #	Outstanding Balance

Other Financial issues you want to address:

PREPARING YOUR FINANCIAL OVERVIEW



Instructions for Your Lifestyle Analysis

Unlike the Financial Affidavit, each spouse should **separately fill out** a Lifestyle Analysis.

The only expenses entered on the first page (Adult Expenses) are those that you **expect to have in the future while living alone (no children) in your individual residences**. Please do not include the expenses for any children (other than food) in **your** personal analysis (page 1).

The second page of the analysis is for the children's expenses, and remember, these are their expenses during the time at your residence only.

Please do not enter the actual amounts that you are spending now as a married couple living (or having recently lived) together. These amounts would represent a family's expenses and not your individual expenses, meaning that they would be artificially high. It is your individual expenses that are needed here.

If you are currently paying some of your spouse's expenses such as mortgage, utilities, child expenses or child support, *do not include these on your budget*, even if you consider them an expense to you. These budgets are for your expenses only. Your spouse will accurately state his or her expenses regardless as to from where the funds will come to pay them.

It is important to recognize that although any numbers may be entered into the Lifestyle Analysis, most all couples realize that if Husband's total and Wife's total are added together, the total amount of both parties' expenses is almost always greater than the total amount of money available. In order to be as productive in mediation as possible, it is important to be accurate in your estimations and to include amounts of reasonable expectation. If a couple collectively earns \$6,000.00 per month and has no money left over at the end of the month (while living together), it is most likely not reasonable for your individual expenses to be, for example, \$5,000.00 per month.

It might be easy to guess what expenses might be; however, the more accurate you are in your estimations, the fewer surprises there will be in the future. Therefore, you are encouraged to take your time and seriously consider each item. If you are not sure what things are going to cost, please contact the appropriate resource such as potential rental facilities, utility providers, insurers, etc. to make accurate cost estimates.

Children's expenses: When you have agreed in mediation to share a child's expense, you will only need to include your share of that expense. For example, you have agreed to share medical expenses by weighted income with dad paying 60% and mom paying 40%. The average total monthly cost of the children's medical expenses is \$100.00. In this case, dad should enter \$60.00 and mom should enter \$40.00. If you agreed to share 50/50, you should each enter \$50.00. Neither parent should enter the entire amount. Depending on decisions that were made when mediating your parenting agreement, you should enter the portion of the expenses for which you will be responsible.

Remember:

This is not a "wish list". It is a statement of expenses. Just because it is entered on your sheet, it does not necessarily mean that there will be funds to support it. This applies to both the recipient and the payer of support.

PREPARING YOUR FINANCIAL OVERVIEW



Instructions for Adult Expenses:

Rent or Mortgage - Enter the amount of rent or mortgage that you anticipate paying (or you are currently paying) after physical separation. If you will remain in the marital home for a period of time after separation, then enter the mortgage cost(s) of the marital home. However, you should investigate and make a note of the amount of rent or mortgage that you expect to pay if or when you vacate the marital home.

Homeowner's Dues – If you will be living in a residence that has an HOA, take the annual dues and divide by 12.

Property taxes – If you will be living in a property to which you will individually pay the real estate taxes, take the annual tax amount and divide by 12. However, in many cases, mortgage payments include an escrow for real estate taxes. If this is the case, please enter “INCL” in this blank indicating that taxes are included in the mortgage payment.

Owner/renter insurance – If you are living in the marital home or another property that you purchased, enter the monthly cost of homeowner's insurance. If you will be renting and you anticipate having renter's insurance (as many rentals require), take the annual premium of that policy and divide by 12. Similar to property taxes (above), don't enter an amount if your insurance premiums are escrowed with your lender.

Food – Enter the monthly amount that you expect to spend on food for you and any children for the time they are with you. For example, if you spend \$1,000.00 per month as a married couple with two children (all living together) and you are sharing the children 50/50, you should each enter \$500.00. This is for one-half of the adults (you) and having the children one-half of the time.

Car Payment – Enter your monthly car payment (if applicable).

Car insurance – Enter the amount you expect to pay in car insurance on a monthly basis. If you anticipate staying on the same policy until the divorce is final, that is fine, but you should still know what it will cost for you to be insured on your own policy. It is recommended you contact your provider, as it's very likely your monthly cost will increase now that your vehicles will be unbundled. Enter that monthly amount here.

Gas/Repairs – This is the average amount of auto expense you have on a monthly basis. Include here fuel, oil changes (accurate based on your driving), and maintenance. If you drive a newer car, maintenance is probably not an issue.

Car registration, tag renewal & taxes – Take this annual amount and divide by 12. If the car is in the other party's name, it will be transferred to you after you sign your separation agreement or after the loan is paid (if applicable). This will only be blank if you have a car provided to you by your employer and/or you physically have no other vehicle.

Utilities – Enter the total amount of utilities (Electric, Gas, TV, Internet, Water, Lawn) based on the home that is used in the rent/mortgage line above.

Credit card and other payments – This amount is the total amount of monthly payments for credit card debt. This amount may be adjusted up or down depending on which cards are assigned to you in mediation.

PREPARING YOUR FINANCIAL OVERVIEW



Instructions for Adult Expenses continued:

Cell phone – Enter the cost of your phone only. If your spouse will remain on your plan for a period of time and you are paying that cost, then enter that total. If you are paying the incremental cost of being carried on your spouse's plan, enter your portion only. If you will move to your own plan, enter that new unbundled monthly cost. The incremental cost of carrying the children will be on the next page.

Haircuts – Consistent with past practice. If your hair is cut every 6 weeks at a cost of \$120.00, you should enter \$80.00 to convert to a monthly figure.

Clothing – Enter the expense you expect to have to purchase clothing for yourself only. Usually it is easier to consider an annual amount and divide by 12. Should be no greater than past practice.

Private Health Insurance – This is for *private health insurance only*. If you have an employer provided policy, leave this blank. If you will be on your spouse's employer provided policy but must reimburse that spouse for your portion of the premium, enter the amount you will reimburse your spouse. If you will be going off of your spouse's employer sponsored plan when the divorce becomes final due to ineligibility, you should enter the cost of a private plan if you will not have your own employer provided plan by that time.

Medical/Dental expenses not paid by your insurance – Take your annual medical, dental, vision expenses that are not covered by insurance and divide by 12. This would include copays, deductibles, coinsurance, prescriptions, contact lenses, eyeglasses, etc. It does not include expenses for over the counter healthcare items.

Prescriptions not paid by your insurance – Take your annual prescription expenses that are not covered by insurance (copays or out of pocket) and divide by 12.

Life Insurance Premiums – include the monthly premium of any life insurance policy you are obligated to carry as agreed to in mediation.

Entertainment – Enter an amount here that is consistent with past practice. This would be for dining out, movies, and other similar types of activity. Not vacations.

Vacations – This should be consistent with past practice. Total annual amount divided by 12.

Pets – Enter actual expenses incurred in the past year divided by 12. This would only be for pets who will be residing with you.

Instructions for Children's Expenses (only enter expenses for children incurred while they are living with you):

Day Care / After Care Expenses / Summer Day Camps that ARE required for you to work – enter the annual amount spent (even though summer expenses tend to be higher) divided by 12. These expenses are for day care/after care that are required to allow you to work. If you have agreed to share by weighted income, multiply the total amount by that portion. If you are sharing the cost equally, enter one-half the cost.

PREPARING YOUR FINANCIAL OVERVIEW



Instructions for Children's Expenses continued:

Summer Day Camps that ARE NOT required for you to work – This is for Summer Day Camps that are used as an extra- curricular activity and not for needed day care to allow parents to work. This would be a “for fun” camp. Enter the amount that you spend each summer divided by 12. If this is a shared expense, enter your portion only.

Private/Home School Expense – If your child attends private school or is home schooled, enter the amount that you spend each year divided by 12. This would include all private school expenses (Uniforms, activity fees, mandatory books & trips, etc.) or home school expenses (curricula, etc.). If this is a shared expense, enter your portion only.

Private Health Insurance if not carried on a parent's employer policy – This is the incremental cost of carrying child(ren) on a private policy. If they are on you or your spouse's employer sponsored plan, leave this blank as those costs are already deducted from the parent's compensation. However, if you are sharing the incremental cost of the premium and you must reimburse your spouse for your portion, please enter your portion here. If you are the parent with the employer sponsored plan, leave this blank.

Medical/Dental Expenses not paid by insurance - Take the children's annual medical, dental, vision expenses that are not covered by insurance and divide by 12. If this is a shared expense, enter your portion only. This would include copays, deductibles, coinsurance, prescriptions, contact lenses, eyeglasses, etc. It does not include expenses for over the counter healthcare items.

Orthodontic Expenses not paid by insurance - Take the children's orthodontic expenses that are not covered by insurance and divide by 12. If this is a shared expense, enter your portion only. Make a note as to when you expect this expense to end.

Extracurricular Activities - Take the children's annual extracurricular expenses and divide by 12. If this is a shared expense, enter your portion only. There is more than one entry if you would like to break them down individually. If you agreed to a maximum annual amount in mediation, enter your monthly share of that amount. For example, you agreed to share \$3,600.00 per year by weighted income. This equates to \$300.00 per month and if you are sharing approximately 60/40, one of you would enter \$180.00 and the other would enter \$120.00.

Car Insurance – If you agreed to share the cost of the children's car insurance, enter your portion here. Consider whose policy the child's vehicle will be under (often required by auto ins provider to be whose name the title is in), in case it will affect the premium amount.

Cell Phones – If you agreed to share the cost of the children's cell phone, enter your portion.

Entertainment – Enter an amount here that you would expect to spend on your children (while they are with you) while remaining consistent with past practice.

Clothing – Clothing is not typically a shared expense. You should expect to buy clothing for the children for the time they are with you. This does not mean that your child(ren) must have clothes that you bought at your house and clothes the other parent bought at that parent's house, it simply means that you will each participate in the purchase of clothes relative to the amount of time that you have the children – not relative to your income.

Haircuts – Enter the monthly cost of the children's haircuts. If you expect the other spouse to provide the children's haircuts, you should enter zero and the other spouse s the full amount.

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PREPARING YOUR FINANCIAL OVERVIEW



Adult Expenses

Expense – Your expenses only (no children)	Monthly Amount
Rent or mortgage Homeowners Dues	
Property Taxes	
Owner/Renter Insurance	
Food (for you & any child(ren) while they are with you)	
Car Payment	
Car Insurance	
Car Expenses (gas/repairs)	
Car Registration, Tag Renewal & Taxes	
Utilities (Gas, Elec, TV, Internet, Water, Trash)	
Household Services (Lawn, Cleaners, HVAC Maintenance)	
Credit Card & Other Payments	
Cell Phone	
Haircuts, Nail Appts	
Household Supplies (toilet paper, laundry, dish, toiletries, etc)	
Clothing	
Private Health Insurance Premiums (not from your employer)	
Medical/Dental Expenses not paid by your insurance	
Prescriptions not paid by your insurance	
Life Insurance Premiums	
Vacations (for you & any children)	
Entertainment (movies, dining out, etc)	
Pets (food, vet visits, meds, groomer, litter, etc)	
Club Memberships	

Other Expenditures	Monthly Amount
TOTAL OF YOUR MONTHLY EXPENSES	

Notes:

PREPARING YOUR FINANCIAL OVERVIEW



Child(ren)'s Expenses

Expense – Your expenses only (no children) If the expense is shared, enter only your portion.	Monthly Amount
Day Care / After Care expenses that ARE required for you to work	
Summer Day Camps that ARE required for you to work	
Summer Camps that ARE NOT required for you to work	
Private/HomeSchool Expense–Tuition, uniforms, books, fees, etc.	
Private Health Insurance if not carried on a parent's employer policy	
Medical/Dental Expenses not paid by insurance	
Prescription expenses not paid by insurance	
Orthodontic expenses not paid by insurance	
Car insurance	
Car payments	
Cell Phone	
Haircuts	
Clothing (shoes, seasonal)	
Entertainment (movies, dining out, etc)	
College Savings	
Extracurricular Activity:	
Extracurricular Activity:	
Extracurricular Activity:	
Diapers, formula, etc if applicable	

Other Expenditures	Monthly Amount
TOTAL OF YOUR MONTHLY EXPENSES	

Notes: