



BFLG'S 10-STEP DIVORCE CHECKLIST

Divorce is difficult, regardless of the circumstances. To get through this hard time, Benmor Family Law Group provides you with this divorce checklist to equip you with strength, confidence and direction:

Step 1: Create a Support Group. Now is the time to call in family members, friends and professional support persons to serve as your resource as you navigate through this milestone in your personal life. If you have a health care plan through work that includes employment assistance, take advantage of this benefit and begin weekly sessions with a counsellor to help you through the journey of divorce. If not, but you can afford private counseling, find a therapist who specializes in separation and divorce and begin weekly sessions. Another option is a Divorce Coach. Let your family and friends (who you trust and who love you) know that you need their support and guidance while you go through this major life change.

Step 2: Collect Important Documents. You should start this before you tell your spouse you want a divorce. Hiring a lawyer and financial advisor with your documents can save you a lot of time and money.

Some of the documentation you should collect are:

- Marriage license
- Cohabitation Agreement or Prenuptial Agreement
- Life insurance policies
- Bank account statements
- Credit card statements
- Investment statements
- Pension statements
- Income Tax Returns and Notices of Assessment
- Employment contracts
- Wills and Powers of Attorney
- Birth certificates and passports
- Medical records

Remember to protect your privacy by redirecting all your mail by post to email delivery or a new P.O. box.

Step 3: Choose a Divorce Lawyer. Every divorce is different. Every divorce lawyer is different. Choose right. Hire an expert. You must get early, objective and expert legal advice and be guided through your divorce by your own divorce expert. Do not begin discussing any plans or proposals for settlement of your divorce until you have chosen a divorce lawyer and developed a divorce strategy. A good lawyer will lead you through the process, showing you what to expect, where to compromise and how to protect your children, assets and income.

Step 4: Talk to a Divorce Financial Expert. Divorce financial advisors are trained in managing finances through a divorce. A divorce financial advisor will take a complete inventory of your assets, advise you on your monthly budget of income versus expenses, account for the loss of your spouse's income, help you plan for support and divide the assets and debts. Tax advice is a major area of concern in divorce that requires professional advice.

Step 5: Determine Your Children's Needs. If you have children under 18 years old, deciding how to prepare them for this change to their lives is a critical concern. When to talk about separation and what to say to them varies from family to family, and even from child to child. Divorce is a major upheaval for children. It is critical that you and your divorce lawyer develop a strategy for these conversations and steps.

Step 6: List and Divide Your Belongings. You will need to take inventory of all of your belongings and decide who's going to get what. This should be done in writing, by photos and by video. What was given as a wedding gift, to you only or to both of you, and what was acquired during marriage are challenging issues, even when things are good. Large assets like homes and cars can be more challenging than dividing furniture or dishware. Create a comprehensive list, beginning with the largest items, then begin annotating that list with your wish list to discuss with your divorce lawyer.

Step 7: Mentally Prepare for Your New Life. This is much harder than you think, but necessary for your personal growth. You need to start preparing yourself emotionally for a life without your spouse. Start with small steps such as opening up new bank accounts and credit cards. Then begin reviewing your life insurance policies, wills and powers of attorney. Begin thinking about where you want to live and how you want your new life to be. Consider your children's needs and the duration of their dependency upon you as you plan this next chapter. Allow for the possibility of a new love in your journey. Create a vision of a happy life after divorce.

Step 8: Protect Your Digital Reputation. Change your passwords to your email, social media and all online accounts. Regularly monitor all your accounts for any irregularities or privacy breaches.

Step 9: Be Realistic. Be In Control. Be Patient. Divorce is a complex and often an anxiety-producing journey. Depending on how well you plan it, you can either control it or be controlled by it. Benmor Family Law Group recommends that you own your divorce experience by deliberately planning every step. Listen to your professional advisors on what is feasible and probable. By following your experts' advice to your divorce, you will reduce your costs, avoid disappointment and sooner begin your new life after divorce, with confidence and resolve.

Step 10: Be Kind To Yourself. Divorce and the ending of a marriage is not a personal failure. It is just a milestone and another stage of your life. You will learn and grow from this journey. You will let go of negative elements in your life and introduce fresh and healthy options that will bring you peace and serenity. Just be kind to yourself and celebrate your blessings. Benmor Family Law Group will be by your side all along the way.