



## WHOLE FAMILY LAW & Mediation

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### **Basic Financial Disclosure – Getting Organized**

Going through a divorce can be overwhelming and confusing, particularly since it can involve producing and reviewing what seems like mountains of documents. However, collecting and sharing all of these financial documents is what allows you and your spouse to make informed decisions that work best for you given your unique circumstances. Sharing of these documents is also required under the divorce statute.

Please note that in addition to producing the documents below, you will need to fill out a court-ordered financial statement – a short form if your income is below \$75,000 per year, and a long form if your income is above \$75,000. Whole Family Law will provide you with an excel spreadsheet to help you collect your expenses so that you can accurately fill out that financial statement.

The following is a list of documents that need to be shared as part of the divorce process. For all of your financial documents, please make three copies – either paper copies or an electronic copy – one for you to keep, one to provide to Whole Family Law and one for your spouse. Please do not give any original documents to Whole Family Law and Mediation.

Use this as a checklist as you compile all of your information.

- Four most recent consecutive pay stubs for each of you
- Any outstanding employment contracts
- Documentation of employee benefits available to each of you, and a list of the benefits selected (including beneficiaries). [Benefits Handbook, election summary sheet]
- Documentation of medical and dental insurance coverage available to an ex-spouse after divorce. [May need to contact HR for written policy.]
- Federal and state individual tax returns for the past two or three years, including all schedules and any W-2 forms
- Documentation of any other income (non-employee, business, practice).
- If self-employed, profit/loss statements for the past two years.
- For the house:
  - Copy of the deed (if in your possession)
  - Documentation of the mortgage, including the note, current balance, and monthly payment
  - Documentation of any home equity line, including note, credit limit, current balance, and monthly payment
  - Fair market value from either a realtor or appraiser and
  - The tax assessed value of the home

- If you have any other real estate (e.g. vacation or timeshare), documentation of the owner, value and any debt on the property.
- Documentation of any pension, including the name of the pension, vesting information and any anticipated benefit.
- For any other retirement account, a recent account statement showing the account holder, balance, an account number (if any) and the beneficiary).
- Documentation of any stock options or restricted stock grants, including grant date, vesting schedule, price (if any), and agreements (if any).
- For each bank or investment account, three recent account statements including the account holder, balance and account number.
- For each vehicle:
  - Title or registration
  - Private party or retail value of the vehicle ([www.kbb.com](http://www.kbb.com), [www.edmunds.com](http://www.edmunds.com)) and
  - Documentation of any loan including the borrower, balance and monthly payment.
- Documentation of any assets belonging to your children, including owner, custodian, value and account number, if any.
- Optional: credit report for each of you
- Recent statement of any credit card that is not paid in full each month
- Documentation of any other debt in your names including borrower, balance and monthly payment
- For any private life insurance policy, documentation of:
  - The insurer
  - The owner of the policy
  - The insured
  - The death benefit, and
  - The cash surrender value, if any.
- A recent social security statement for each of you.

You should also begin to assemble the following to facilitate completing the financial statement:

- Expenses, including household bills, expenses for the children, any other regular or one-time expenses (see expense worksheet).

Finally, before you can file for divorce, you also will need:

- An original copy of your marriage certificate
- A copy of the certificate received upon completion of the required parenting course.  
[http://www.pcpfc.com/PARENTPROGRAM/parent\\_education\\_programs.htm](http://www.pcpfc.com/PARENTPROGRAM/parent_education_programs.htm)