



QUICK-START GUIDE

to Divorce Financial Planning:

Resources to Help You
Advise Clients
and Market Your Services



InstituteDFA.com

INTRODUCTION

Welcome to the *Quick-Start Guide to Divorce Financial Planning: Resources to help you advise clients and market your services!* We're so excited that you downloaded the *Quick-Start Guide* because you'll be able to put so many of these resources to use right away and get great results with your clients and in your business.

Divorce can be messy and painful for clients. You help them make it easier and more equitable. And with *Quick-Start Guide* in your pocket, you have access to the best resources in the field—so that you can provide even better service to clients and reap the financial rewards!

WHO BENEFITS FROM THE QUICK-START GUIDE?

Any professional who has made divorce their specialization or who works in another field—legal, financial, accounting, and more—and has clients who are going through a divorce will benefit from using the *Quick-Start Guide*. We've curated the most useful, practical resources in the divorce financial planning industry to help professionals in their work. From specific forms used in divorce proceedings, to a detailed state-by-state list of networking groups, our *Quick-Start Guide* has it all.

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STATE GOVERNMENT DIVORCE FORMS

Most states have their own forms that residents who are divorcing need to complete, such as the petition for dissolution of marriage, financial disclosures, and many more. The state-specific links below will take you to the forms you and your clients can review together.

[Alabama](#)

[Alaska](#)

[Arizona](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Delaware](#)

[Florida](#)

Hawaii:

[Oahu](#)

[Maui, Molokai, Lanai](#)

[Hawaii](#)

[Kauai](#)

[Idaho](#)

[Illinois](#)

[Indiana](#)

[Iowa](#)

[Kansas](#)

[Kentucky](#)

[Louisiana](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Minnesota](#)

[Missouri](#)

[Montana](#)

[Nebraska](#)

[Nevada](#)

[New Hampshire](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[North Carolina](#)

[North Dakota](#)

[Ohio](#)

[Oregon](#)

[Pennsylvania](#)

[Rhode Island](#)

[South Carolina](#)

[South Dakota](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Vermont](#)

[Washington](#)

[Washington, D.C.](#)

[West Virginia](#)

[Wisconsin](#)

[Wyoming](#)

Don't see your state listed?

Your state-specific forms were not available at publication time, please check your state's website for additional information.

DIVORCE ASSOCIATIONS & NETWORKING GROUPS

In this section, you'll find a collection of many associations and organizations that specialize in family law and divorce. These groups often provide continuing education and networking opportunities in their local areas. If they allow affiliate members, join the family division of your local associations so that you get on their mailing lists to receive newsletters, directories, and invitations to their meetings.

U.S.-WIDE

- [Accountant-Lawyer Alliance Community](#)
- [American Academy of Matrimonial Lawyers](#)
- [American Bar Association](#)
- [Association for Conflict Resolution](#)
- [Association of Attorney-Mediators](#)
- [Association of Divorce Financial Planners](#)
- [Association of Family and Conciliation Courts](#)
- [Divorce Alliance](#)
- [Divorce Lending and Real Estate Association](#)
- [Global Collaborative Law Council](#)
- [International Academy of Collaborative Professionals](#)
- [National Academy of Distinguished Neutrals](#)
- [National Association of Divorce Professionals](#)

ALABAMA

- [Alabama Academy of Mediators & Arbitrators](#)
- [Alabama Center for Dispute Resolution](#)
- [Alabama State Bar](#)

ALASKA

- [Alaska Bar Association](#)
- [Professional Mediators of Alaska](#)

ARIZONA

- [Arizona Association for Conflict Resolution](#)
- [Arizona Chapter of the AAML](#)
- [Maricopa County Association of Family Mediators](#)
- [State Bar of Arizona](#)

ARKANSAS

- [Arkansas Academy of Mediators & Arbitrators](#)
- [Arkansas Bar Association](#)

CALIFORNIA

- [Association for Dispute Resolution of Northern CA](#)
- [Association of Certified Family Law Specialists](#)
- [Collaborative Practice California](#)
- [Los Angeles Collaborative Family Law Association](#)
- [Southern California Mediation Association](#)
- [State Bar of California](#)

COLORADO

- [Colorado Academy of Mediators & Arbitrators](#)
- [Colorado Bar Association](#)
- [Mediation Association of Colorado](#)

CONNECTICUT

- [Connecticut Academy of Mediators & Arbitrators](#)
- [Connecticut Bar Association](#)
- [Connecticut Council for Non-Adversarial Divorce](#)
- [Connecticut Mediation Association](#)

DELAWARE

- [Delaware State Bar Association](#)

FLORIDA

- [Association of South Florida Mediators & Arbitrators](#)
- [Florida Academy of Professional Mediators](#)
- [Florida Circuit-Civil Mediator Society](#)
- [The Florida Bar](#)

GEORGIA

[Georgia Academy of Mediators & Arbitrators](#)
[Georgia Mediators Association](#)
[State Bar of Georgia](#)

HAWAII

[Association for Conflict Resolution–Hawaii Chapter](#)
[Hawaii State Bar Association](#)

IDAHO

[Idaho Mediation Association](#)
[Idaho State Bar](#)

ILLINOIS

[Assn. for Conflict Resolution – Chicago Chapter](#)
[Illinois Academy of Mediators & Arbitrators](#)
[Illinois State Bar Association](#)
[Mediation Council of Illinois](#)

INDIANA

[Indiana Academy of Mediators & Arbitrators](#)
[Indiana Association of Mediators](#)
[Indiana State Bar Association](#)

IOWA

[Iowa Association of Mediators](#)
[Iowa State Bar Association](#)

KANSAS

[Heartland Mediators Association](#)
[Kansas Bar Association](#)

KENTUCKY

[Kentucky Academy of Mediators & Arbitrators](#)
[Kentucky Bar Association](#)

LOUISIANA

[Louisiana Academy of Mediators & Arbitrators](#)
[Louisiana State Bar Association](#)

MAINE

[Maine Academy of Mediators & Arbitrators](#)
[Maine Association of Mediators](#)
[Maine State Bar Association](#)

MARYLAND

[Collaborative Dispute Resolution Professionals](#)
[Collaborative Divorce Assn., Inc. of Montgomery County](#)
[Maryland Collaborative Law Association](#)
[Maryland Council for Dispute Resolution](#)
[Maryland State Bar Association](#)

MASSACHUSETTS

[Massachusetts Bar Association](#)
[Massachusetts Council on Family Mediation](#)

MICHIGAN

[Michigan Academy of Mediators & Arbitrators](#)
[Michigan Association of Court Mediators](#)
[State Bar of Michigan](#)
[Women Lawyers Association of Michigan](#)

MINNESOTA

[Collaborative Law Institute of Minnesota](#)
[Minnesota Academy of Mediators & Arbitrators](#)
[Minnesota State Bar](#)

MISSISSIPPI

[The Mississippi Bar](#)

MISSOURI

[Association of Missouri Mediators](#)
[Missouri Academy of Mediators & Arbitrators](#)
[The Missouri Bar](#)

MONTANA

[Montana Mediation Association](#)
[State Bar of Montana](#)

NEBRASKA

[Nebraska State Bar Association](#)
[Nebraska Mediation Association](#)

NEVADA

[Nevada Dispute Resolution Coalition](#)
[State Bar of Nevada](#)

NEW HAMPSHIRE

[NH Academy of Mediators & Arbitrators](#)
[New Hampshire Bar Association](#)
[New Hampshire Conflict Resolution Association](#)

NEW JERSEY

[Collaborative Divorce Association of New Jersey](#)
[Collaborative Divorce Professionals of New Jersey](#)
[Jersey Shore Collaborative Law Group](#)
[Mid-Jersey Collaborative Law Alliance](#)
[New Jersey Academy of Mediators & Arbitrators](#)
[New Jersey Association of Professional Mediators](#)
[New Jersey State Bar Association](#)
[South Jersey Collaborative Divorce Professionals](#)

NEW MEXICO

[State Bar of New Mexico](#)

NEW YORK

[Friends of Family and Divorce Mediation Council of Greater New York](#)
[New York Academy of Mediators & Arbitrators](#)
[New York Association of Collaborative Professionals](#)
[New York State Bar Association](#)
[New York State Council on Divorce Mediation](#)

NORTH CAROLINA

[NC Association of Professional Family Mediators](#)
[North Carolina State Bar](#)

NORTH DAKOTA

[State Bar Association of North Dakota](#)

OHIO

[Ohio Academy of Mediators & Arbitrators](#)
[Ohio Mediation Association](#)
[Ohio State Bar Association](#)

OKLAHOMA

[Oklahoma Academy of Collaborative Professionals](#)
[Oklahoma Bar Association](#)

OREGON

[Oregon Mediation Association](#)
[Oregon Association of Collaborative Professionals](#)
[Oregon State Bar](#)

PENNSYLVANIA

[Collaborative Law Association of Southwestern PA](#)
[Mediation Council of Western Pennsylvania](#)
[Pennsylvania Academy of Mediators & Arbitrators](#)
[Pennsylvania Bar Association](#)
[Pennsylvania Council of Mediators](#)

RHODE ISLAND

[Rhode Island Bar Association](#)
[Rhode Island Mediators Association](#)

SOUTH CAROLINA

[SC Academy of Collaborative Professionals](#)
[South Carolina Academy of Mediators & Arbitrators](#)
[South Carolina Bar](#)

SOUTH DAKOTA

[State Bar of South Dakota](#)

TENNESSEE

[Middle Tennessee Collaborative Alliance](#)
[Tennessee Academy of Mediators & Arbitrators](#)
[Tennessee Association of Professional Mediators](#)
[Tennessee Bar Association](#)

TEXAS

[Collaborative Divorce Texas](#)
[State Bar of Texas](#)
[Texas Association of Mediators](#)

UTAH

[Association of Collaborative Professionals of Utah](#)
[Utah State Bar](#)

VERMONT

[Vermont Bar Association](#)

VIRGINIA

[Collaborative Professionals of Northern Virginia](#)
[Virginia Bar Association](#)
[Virginia Mediation Network](#)

WASHINGTON

[Collaborative Professionals of Washington](#)
[King County Collaborative Law](#)
[Washington State Bar Association](#)
[Washington Mediation Association](#)

WASHINGTON, D.C.

[D.C. Academy of Collaborative Professionals](#)
[D.C. Bar](#)

WEST VIRGINIA

[West Virginia State Bar](#)

WISCONSIN

[Collaborative Family Law Council of Wisconsin](#)
[State Bar of Wisconsin](#)
[Wisconsin Association of Mediators](#)
[Wisconsin Inter-Professional Committee on Divorce](#)

WYOMING

[Wyoming State Bar](#)
[Wyoming Trial Lawyers Association](#)

PROFESSIONAL TRAINING & CONTINUING EDUCATION

You're responsible for giving clients the best guidance you can so that they take the next right step in their personal and financial lives. If you want to provide clients with the best guidance possible and help them get positive results (which will help you attract more clients), then it's up to you to improve your expertise and stay on top of what's happening in your industry. This section gives you ideas and resources you can use to start or continue your own education in divorce financial planning. Remember, investing in yourself enables you to provide even better services to your clients.

DIVORCE FINANCIAL PLANNING CERTIFICATION

Financial planners who specialize in divorce are needed to help clients through the financial implications of their separation. Divorce financial planners analyze a client's financial situation and help them understand the short- and long-term effects of their divorce. From choosing which assets to fight for to avoiding unforeseen tax consequences, divorce financial planners can help clients avoid the many financial pitfalls of divorce. Our top recommendation for getting certified in divorce financial planning? Us!

[Institute for Divorce Financial Analysts \(IDFA\)](#)

COLLABORATIVE DIVORCE TRAINING

Collaborative divorce is a new and highly effective divorce method that utilizes collaborative law, a new dispute resolution model. Collaborative divorce is a team approach to divorce, in which a divorcing family obtains professional help from experts in various fields, including legal, financial, mental health, and more, depending on the specific situation. Each team member assists the family in his or her area of expertise and then integrates his or her recommendations with the recommendations of the other team members to help the family reach a divorce settlement. As more families consider collaborative divorce, it will be helpful for you to be trained in the collaborative model.

Our favorite organizations that offer training in collaborative divorce are below:

[Collaborative Law Institute of Illinois](#)

[Collaborative Practice Training Institute](#)

[Florida Collaborative Trainers](#)

[Institute for Family Conflict Resolution](#)

[International Academy of Collaborative Professionals](#)

[Massachusetts Collaborative Law Council](#)

Collaborative
divorce is a
team
approach to
divorce.

DIVORCE MEDIATION TRAINING

Mediation is a problem-solving process that gives separating couples the opportunity to make decisions themselves rather than being told what they are going to do by a judge. During this cooperative process, an impartial professional helps the couple define the issues in dispute and reach agreements that are in the family's best interests. Even if you have no intention of acting as a mediator, you may find that training provides very useful skills when it comes to working with separating couples.

Our favorite institutions and organizations that provide 40-hour mediation training include:

[Center for Conflict Resolution](#)

Chicago, IL

[Dispute Resolution Center](#)

Austin, TX

[Divorce Mediation Training, Inc.](#)

Various locations

[Erickson Mediation Institute](#)

Bloomington, MN

[New Jersey Association of Professional Mediators](#)

Montclair, NJ

[Northern California Mediation Center](#)

Marin County, CA

[Northwestern School of Professional Studies](#)

Chicago, IL

[The Center for Mediation and Training](#)

New York, NY

[University of Wisconsin, Milwaukee](#)

Milwaukee, WI

GRIEF AND TRANSITION TRAINING

Your divorcing clients are probably experiencing many forms of grief, loss, and transition, which affect their decision-making and behavior. Formal training in grief and transition support will help you provide for your clients emotionally—so that they move through the divorce process smoothly and view you as the **best** advisor in the business.

Our favorite organization for grief and transition support training?

[Corgenius](#)

CONTINUING EDUCATION PROVIDERS

Family lawyers, divorce financial planners, and others who work in the divorce niche often need continuing education (CE) credits to maintain any professional designations they hold. The following organizations provide continuing education courses related to family law and financial planning.

[Beacon Hill Financial Educators](#)

[Divorce Financial Planner Training Center](#)

[Association of Divorce Financial Planners](#)

[Heckerling Institute on Estate Planning](#)

[Institute for Divorce Financial Analysts \(IDFA\)](#)

DIVORCE RESOURCES

Want to learn the latest divorce research? Obtain some education in legal issues? Stay on top of what's happening in the divorce field? We have you covered. This section contains information related to family law and divorce, including legal education, research, and publications.

GOVERNMENT

Department of Labor–QDRO Information

This document from the Department of Labor gives a thorough rundown on QDROs, the documents needed to divide qualified retirement plans in divorce. It includes many frequently asked questions and other details needed to get these complex forms right.

Internal Revenue Service

The IRS website is the place to go for all forms, instructions, rules, and guidance related to taxes in the United States.

Pension Benefit Guaranty Corporation (PBGC)

The PBGC has all the current interest rates and mortality tables you will need to divide pensions in divorce.

Social Security Administration

The Social Security Administration provides all the rules and guidance you need for helping clients understand how divorce affects their Social Security.

RESEARCH AND STATISTICS

Bureau of Labor Statistics

This study uses data from the National Longitudinal Survey of Youth 1979, and presents marriage and divorce data for young Baby Boomers by age, race, gender, and educational attainment.

Centers for Disease Control

The CDC's National Vital Statistics System publishes marriage and divorce rate trends by state.

National Center for Family and Marriage Research

The NCFMR from Bowling Green State University publishes original data and research on marriage and family in the United States.

LEGAL EDUCATION

For financial planners or others who aren't educated in the law, the following sites offer valuable information:

Legal Information Institute

The Legal Information Institute is a non-profit that publishes law online. Their free resources give access to the primary sources, and provide additional context to help you understand family law statutes.

Nolo

Nolo is a one-stop shop for books, articles, forms, and other tools related to law. Their accessible resources can provide a solid foundation for understanding the basic legal aspects of divorce.

PUBLICATIONS

These magazines and publications will help you stay current on what's happening in the legal field. They focus on issues related to family law, divorce, conflict dispute resolution, and other topics pertinent to professionals working with divorce cases.

American Journal of Family Law

Conflict Resolution Quarterly

Divorce Financial Analyst Journal

Divorce Magazine

Family Lawyer Magazine

Thomson Reuters

TOOLS, SOFTWARE, AND SERVICES

If you have your own practice, or if you work for a practice or organization, you'll find the following divorce-related software, apps, and other tools helpful. These resources make running your practice and/or advising clients easier—so that you can increase your client base and provide the best guidance possible.*

SOFTWARE AND PROGRAMS FOR FAMILY LAW

The software programs below can help you—whether you work in family law, financial planning, or another professional field—manage your practice better, analyze settlements, calculate estate taxes, and more.

Advicent

The Advicent software suite can help you analyze your client's finances and create a revised financial plan for them that will protect their money before, during, and after divorce.

Analyze My Divorce Settlement

This tool was created for divorcing individuals. While it may not be as robust as more heavy hitters, it could provide a valuable gut check for you or your clients to know you're making the best settlement decisions.

CosmoLex

This is a one-stop shop for managing a legal practice, including billing, accounting, and practice management.

DivorceMate Software

This set of tools **for Canadians only** is built for family law professionals. It run projections on complicated support structures, helps you complete court forms, and so much more.

Family Law Software

This software program helps divorce financial planners analyze different divorce settlements and provide projections for the client's financial future.

Gillett Estate Management Suite

This suite of tools helps professionals manage all things related to estate management, including estate tax return preparation, trust and estate accountings, and gift tax return preparation.

QDRODesk

This online QDRO preparation service makes creating QDROs easy. They claim to cover all plan types with a simple three-step process.

Thomson Reuters

This robust suite of tools provides everything from legal research to contract and form creation. You will also find law books, continuing education courses, and even marketing solutions.

TRACKING FOR CO-PARENTING AND SHARED EXPENSES

These programs were created for families who are going through or have recently finalized a divorce. When a couple divorces, it can create many points of contention around child support, alimony, visitation, and more.

The apps in this section help the family keep track of shared expenses, schedules, and other data. Sometimes a court will mandate that ex-spouses must use one of these systems to track information related to the children or child support. But even if they are not court-ordered, you may want to suggest that your clients implement a tracking system to keep a formal record of all pertinent information.

Coparently

SupportPay

ExExpense

TheGoLog

OurFamilyWizard

* IDFA does not require vendors to pay to be named in this section. Some of these products are provided by our affinity members.

RECOMMENDED READING

FOR PROFESSIONALS

Take your skills in advising clients even further by checking out our reading list. This section provides a list of reference books that help you hone soft skills such as communication and relationship-building, and teach you about the complex, technical aspects of divorce. Whenever you encounter a challenge with a client that you're not quite sure how to handle, refer to these resources to help.

Divorce Financial Planning:

Building a Successful Niche Business

Nancy A. Hetrick, MAFF, CDFA, AWMA

Lifestyle Analysis in Divorce Cases

Tracy Coenen

Navigating Emotional Currents in Collaborative Divorce:

A Guide to Enlightened Team Practice

Kate Scharff

No Longer Awkward:

Communicating with Clients Through the Toughest Times of Life

Amy Florian

The Compassionate Lawyer

Kimberly Stamatelos

The Financial Professional's Guide to Communication:

How to Strengthen Client Relationships and Build New Ones

Robert L. Finder, Jr.

The Military Divorce Handbook:

A Practical Guide to Representing Military Personnel and Their Families

Mark E. Sullivan

The Million-Dollar Financial Advisor:

Powerful Lessons and Proven Strategies from Top Producers

David J. Mullen Jr.

The Supernova Advisor:

Crossing the Invisible Bridge to Exceptional Client Service and Consistent Growth

Rob Knapp

Valuation Strategies in Divorce

Robert D. Feder

RESOURCE RECOMMENDATIONS

FOR CLIENTS

Along with your financial expertise, divorcing clients need other forms of support, too—especially support they can access whenever they need it, and from other people who can relate to their situation. This section includes our favorite books, websites, support groups, and other resources that will help your clients handle the many emotional, financial, and social challenges that divorce presents.

RECOMMENDED READING

These reference books help explain the financial implications of divorce and what clients can do to protect themselves.

DIVORCE: Think Financially, Not Emotionally® Volume I:

What Women Need To Know About Securing Their Financial Future Before, During, and After Divorce

Jeffrey Landers, CDFA®

Divorce & Money:

How to Make the Best Financial Decisions During Divorce

Violet Woodhouse

Divorce and Your Money:

The No Nonsense Guide

Shawn Leamon, CDFA®

He Said: She Said:

A Practical Guide to Finance and Money During Divorce

Barbara Shapiro and Herb Shapiro with Chris Black

How to Do Your Own Divorce in California in 2017:

An Essential Guide for Every Kind of Divorce

Ed Sherman

I Now Pronounce You Financially Fit:

How to Protect Your Money in Marriage and Divorce

Pam Friedman, CDFA®

Nolo's Essential Guide to Divorce

Emily Doskow

The Unexpected Legacy of Divorce

Judith S. Wallerstein, Julia M. Lewis, Sandra Blakeslee

RESOURCE RECOMMENDATIONS

FOR CLIENTS

WEBSITES FOR CLIENTS

The following websites and blogs provide great information on the divorce process, financial implications, and more. These resources will be helpful in providing clients with some basic information as they begin the process.

[American Psychological Association](#)

[C2Financial Corporation](#)

Residential Mortgage Broker/Banker serving AZ, CA, CO, HI, FL, NV, OR, TX, and WA.

[DivorceNet](#)

[DivorceSource](#)

[Smarter Divorce Solutions](#)

[Wevorce blog](#)

[WIFE.org](#)

DIVORCE SUPPORT GROUPS AND WORKSHOPS

The following are a few of the national options for support groups and classes. You may also advise clients to search for local religious institutions and community groups that may offer divorce-related support.

[DivorceCare](#)

[Second Saturday](#)

[Two Families Now](#)

DIVORCE FINANCING FIRMS

If any of your clients are unable to afford the legal fees and costs associated with getting divorced, they may qualify for aid from divorce financing firms. These companies help with the upfront costs of the divorce process, and are then compensated with a portion of the divorce settlement. Direct your clients to any of the firms below.

[Balance Point Divorce Funding](#)

[New Chapter Capital, Inc.](#)

ABOUT IDFA®

Founded in 1993, IDFA provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, we have certified more than 5,000 professionals in the US and Canada as Certified Divorce Financial Analyst® (CDFA®) professionals.

The Institute provides comprehensive training using a variety of knowledge and skill-building techniques. CDFAs learn how to help their clients with financial issues that will affect the rest of their lives, including:

- Personal vs. marital property
- Valuing and dividing property
- Retirement assets and pensions
- Spousal and child support
- Splitting the house
- Tax problems and solutions
- Expert witness testimony
- Tax law and financial issues affecting divorce

WANT TO LEARN MORE ABOUT THE IDFA DESIGNATION?

Visit us at institutedfa.com/why-become-cdfa-professional.

GET IN TOUCH!

If you have any comments or suggestions on additional resources to include in the *Quick-Start Guide*, please reach out! We are open to feedback, and would love to add more useful information related to divorce.

 info@InstituteDFA.com

 fb.com/InstituteDFA

 linkedin.com/company/institute-for-divorce-financial-analysts-

 [@InstituteDFA](https://twitter.com/InstituteDFA)

KEEP READING

On the next several pages, you'll find sample forms that you can use with clients to collect financial information and begin the process of helping them achieve an equitable settlement. Keep in mind that these forms are just samples. You should modify them as needed to conform with your state and employer regulations.

DOCUMENTATION CHECKLIST

In order to complete/begin the casework on your file, please provide the following information as soon as possible.

COURT CASE/HEARING INFORMATION

- Draft of Divorce Decree
- Information on Next Court Date
- Mediation Summary
- Interrogatories/Depositions/Requests for Info
- Information on Next Mediation Date
- QDRO (Qualified Domestic Relations Order)
- Friend of the Court Child Support Recommendation

FINANCIAL DATA

- Tax Returns For Client, Spouse, and Joint (Last 3 Years)
 - Personal Tax Returns
 - W-2s and 1099s (Last 3 Years)
 - Partnership/Corporate Tax Returns
 - Any Amended Tax Returns
- Pension Plans (Defined Benefit and Defined Contribution) for Client's Plans:
 - Summary Plan Description
 - Benefits Booklet
 - Most Recent Statements (3 years)
 - Benefits Estimate:
 - At Earliest Retirement Age
 - At Normal Retirement Age
 - At Current Age (If Eligible)
 - Early Retirement Option Elections
- Partnership/Corporate Financial Statements for Client and Spouse
- Pension Plans (Defined Benefit & Defined Contribution) for Spouse's Plans:
 - Summary Plan Description
 - Benefits Booklet
 - Most Recent Statements (3 Years)
 - Benefits Estimate:
 - At Earliest Retirement Age
 - At Normal Retirement Age
 - At Current Age (If Eligible)
 - Early Retirement Option Elections
- Payroll Stubs for Client and Spouse (3 Most Recent)
- Monthly Expenses for Client and Spouse
- Social Security Statements for Client and Spouse
- Life Insurance Policies and Most Current Statement for Client and Spouse (Personal and Through Work)

FINANCIAL DATA CONTINUED

- Stock Options for Client and Spouse
 - Benefits Booklets
 - Most Recent Statements (3 years)
- IRA, Roth IRA, Keogh, SEP, 401(k), 403(b), 457 & Non-Qualified Deferred Compensation Statements for Client and Spouse
- Primary Residence and Other Real Estate
 - Appraisal
 - Date of Purchase
 - Purchase Price
 - Original Mortgage Amount
- Cancelled Checks and Bank Statements for Client's and Spouse's Joint, Business, Partnership and Corporate Accounts for previous six months
- Savings/Passbook Account Statements for Client's and Spouse's Joint, Business, Partnership and Corporate Accounts for previous three years
- Statements regarding Securities, Money Markets, Brokerage, CDs, Commodities, Mutual Funds, Investment Accounts, Annuities, Stocks and Bonds for Client's and Spouse's Joint, Business, Partnership, and Corporate Accounts
- All Employee Benefit and Executive Compensation Booklets and Statements for Client and Spouse
- Wills, Trusts and Amendments or Codicils for Client, Spouse and Children
- Business or Partnership Agreements for Client or Spouse
 - Current Mortgage Amount as of _____
 - Interest Rate/Length of Mortgage
 - Monthly Payment
 - Second Mortgage Information
- Children's Bank, Savings, Insurance and Investment Account Statements for Previous three years
- Mortgage, Loan, and Credit Card Statements for Client's, Spouse's, Joint, Business, Partnership and Corporate Accounts
- Listing of all individual, joint and business non-investment assets (cars, boats, furniture, jewelry, collections, etc.)
- Information on Any Cash or In-Kind Transactions
- Other: _____

Client Name: _____

Date Mailed/Given to Client: ____ / ____ / ____

SAMPLE FINANCIAL AFFIDAVIT

Client: _____

Date Prepared: ____ / ____ / ____

Re: Marriage of: _____

and: _____

Attorney: _____

Date of Filing: ____ / ____ / ____

District Court: _____

County/State: _____

Case Number: _____ Judge: _____

Name: _____

Soc. Sec. #: _____

Occupation: _____

Number of Hours Worked per Week: _____

If variable, note average hours over the last year: _____

Employer: _____

Address: _____

City, State: _____ ZIP: _____

Phone No: (_____) _____ - _____

Method of Payment:

- Weekly (52 Pay Checks/Year)
- Every Other Week - Bi-Weekly (26 Pay Checks/Year)
- Twice per Month - Bi-Monthly (24 Pay Checks/Year)
- Monthly (12 Pay Checks/Year)

Client: _____

Is your work seasonal, or do you not work during the summer? Y N

If **yes**, how many paychecks
do you receive per year? _____

Your Total Earned Income (Attach Copies of Returns — Last 3 years)

Earned Income Reported on Last Federal Tax Return: \$ _____

Year of Last Tax Return: _____

Occupation Reported on Last Tax Return: _____

Last Six Pay Dates	Gross Amount of Pay	Net Amount of Pay
---------------------------	----------------------------	--------------------------

(Attach Copies of Pay Vouchers from all Employers)

Average Pay	\$ _____	\$ _____
--------------------	----------	----------

Calculate Gross Monthly Pay from Primary Employment: \$ _____

	x		/ 12	=	
<i>Gross Pay/Check</i>		<i>No. of Paychecks/Yr</i>			<i>Monthly Gross Pay</i>

Payroll Deductions from Primary Employment: \$ _____

Withholding Status/No. of Exemptions:

Federal: _____	Additional Withholding: _____
State: _____	Additional Withholding: _____

Client: _____

	Deduction per Paycheck	Monthly Deduction <small>(Deduction x # Paychecks) / 12</small>
Federal Withholding Tax	_____	_____
State Withholding Tax	_____	_____
Social Security	_____	_____
Medicare	_____	_____
Medical Insurance	_____	_____
Dental Insurance	_____	_____
Bonds	_____	_____
Credit Union	_____	_____
401(k) / 403(b) / 457	_____	_____
Loan Repayment	_____	_____
Union Dues	_____	_____
Charitable Contributions	_____	_____
Other	_____	_____
_____	_____	_____

TOTAL DEDUCTIONS: _____

Net Monthly Income from Primary Employment: \$ _____

\$ _____
Gross Monthly Income

\$ _____
Monthly Deductions

\$ _____
*Net Monthly Income
from Primary Employment*

Other Sources of Income

Source	Number of Payments/Month	Amount of Payment
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

TOTAL: \$ _____

Client: _____

Deductions from Other Income

Deduction	Number of Payments/Month	Amount of Payment
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
		TOTAL: \$ _____

Net Monthly Income from Other Sources

\$ _____ <i>Total Income from Other Sources</i>	\$ _____ <i>Total Deductions from Other Sources</i>	\$ _____ <i>Net Monthly Income from Other Sources</i>
--	--	--

Net Monthly Income from All Sources

\$ _____ <i>Net Monthly Income from Primary Employment</i>	\$ _____ <i>Net Monthly Income from Other Sources</i>	\$ _____ <i>Net Monthly Income from All Sources</i>
---	--	--

Monthly Income of Dependent Children: \$ _____

PART B. EXPENSES

Client: _____

Date Prepared: ____ / ____ / ____

	Monthly Expenses	Annual Expenses
HOME EXPENSES		
Rent/Mortgage	\$ _____	\$ _____
Homeowners/Assn. Fees	\$ _____	\$ _____
Property Taxes	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Cell Phone	\$ _____	\$ _____
Internet	\$ _____	\$ _____
Security System	\$ _____	\$ _____
Cable/Satellite	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Gas/Fuel Oil/Propane	\$ _____	\$ _____
Water/Sewer	\$ _____	\$ _____
Trash Removal	\$ _____	\$ _____
Grass Cutting/Fertilizing	\$ _____	\$ _____
Landscape Maintenance	\$ _____	\$ _____
Snow Removal	\$ _____	\$ _____
Exterminator	\$ _____	\$ _____
General Home Repairs/ Maint./Windows/Carpets	\$ _____	\$ _____
Home Impr./Upgrades	\$ _____	\$ _____
Housecleaning	\$ _____	\$ _____
Misc. Household	\$ _____	\$ _____
TOTAL HOME EXPENSES:	\$ _____	\$ _____

Client: _____

	Monthly Expenses	Annual Expenses
FOOD EXPENSES		
Groceries	\$ _____	\$ _____
Snacks	\$ _____	\$ _____
Fast Foods	\$ _____	\$ _____
Restaurant Meals	\$ _____	\$ _____
TOTAL FOOD EXPENSES:	\$ _____	\$ _____

**ENTERTAINMENT &
RECREATION EXPENSES**

Entertainment (excl. dining out)	\$ _____	\$ _____
Videos/CDs/DVDs	\$ _____	\$ _____
Movies and Theater	\$ _____	\$ _____
Hobbies — <i>Self</i>	\$ _____	\$ _____
Classes/Lessons — <i>Self</i> (recreational)	\$ _____	\$ _____
Vacations/Travel	\$ _____	\$ _____
Memberships/Clubs — <i>Self</i>	\$ _____	\$ _____
TOTAL ENT. & REC. EXPENSES:	\$ _____	\$ _____

MEDICAL (After Insurance – Excludes Children)

Physicians	\$ _____	\$ _____
Dentist/Orthodontist	\$ _____	\$ _____
Optometrist (Glasses/Contacts)	\$ _____	\$ _____
Prescriptions	\$ _____	\$ _____
TOTAL MEDICAL EXPENSES:	\$ _____	\$ _____

Client: _____

	Monthly Expenses	Annual Expenses
INSURANCE		
Life	\$ _____	\$ _____
Health & Dental (Post Divorce)	\$ _____	\$ _____
Disability	\$ _____	\$ _____
Long Term Care	\$ _____	\$ _____
Home Insurance	\$ _____	\$ _____
Auto Insurance	\$ _____	\$ _____
Other Insurance	\$ _____	\$ _____
TOTAL INSURANCE EXPENSES:	\$ _____	\$ _____
TRANSPORTATION EXPENSES FOR SELF		
Auto Payment	\$ _____	\$ _____
Fuel	\$ _____	\$ _____
Repair/Maintenance	\$ _____	\$ _____
Parking/Tolls	\$ _____	\$ _____
License	\$ _____	\$ _____
TOTAL TRANSPORT. EXPENSES:	\$ _____	\$ _____

Client: _____

	Monthly Expenses	Annual Expenses
CLOTHING EXPENSES		
Clothings — <i>Self</i>	\$ _____	\$ _____
Laundry / Dry Cleaning	\$ _____	\$ _____
TOTAL CLOTHING EXPENSES:	\$ _____	\$ _____
MISCELLANEOUS		
Gifts/Holiday Expenses	\$ _____	\$ _____
Vitamins/Non-Rx Drugs	\$ _____	\$ _____
Toiletries	\$ _____	\$ _____
Beauty Salon/Hair/Nails	\$ _____	\$ _____
Pet Care/Vet	\$ _____	\$ _____
Books/Papers/Magazines	\$ _____	\$ _____
Stationary/Offc Supplies	\$ _____	\$ _____
Postage/Courier	\$ _____	\$ _____
Business Exp. (Non-Reimbursed)	\$ _____	\$ _____
Educations — <i>Self</i> (Non-Reim.)	\$ _____	\$ _____
Bed, Bath, Kitchen Items	\$ _____	\$ _____
Floral Arrangements	\$ _____	\$ _____
Photo Developing/Printing	\$ _____	\$ _____
Contributions/Donations	\$ _____	\$ _____
Cash	\$ _____	\$ _____
Other Miscellaneous	\$ _____	\$ _____
TOTAL MISC. EXPENSES:	\$ _____	\$ _____

Client: _____

	Monthly Expenses	Annual Expenses
OTHER PAYMENTS		
Quarterly Taxes & Other Tax Payments	\$ _____	\$ _____
Credit Card/Loan/Debt Payments	\$ _____	\$ _____
Service Fees <small>(Banks, Investment Accts.)</small>	\$ _____	\$ _____
Eldercare Expenses	\$ _____	\$ _____
Spousal Support Payments	\$ _____	\$ _____
Child Support Payments	\$ _____	\$ _____
Professional Fees <small>(Financial Planning, Acc't, Legal)</small>	\$ _____	\$ _____
Mediation/Arbitration/ Court Costs	\$ _____	\$ _____
Therapy/Counseling	\$ _____	\$ _____
TOTAL OTHER PAYMENTS EXP.	\$ _____	\$ _____
TOTAL MONTHLY EXPENSES <small>(Excluding Children)</small>	\$ _____	\$ _____

Client: _____

	Monthly Expenses	Annual Expenses
CHILD-RELATED EXPENSES		
Education/Tuition	\$ _____	\$ _____
School Supplies/Field Trips	\$ _____	\$ _____
Childcare –Work Related (After Tax Credit)	\$ _____	\$ _____
Childcare (Non-Work Related)	\$ _____	\$ _____
Sports/Camps/Lessons	\$ _____	\$ _____
Hobbies/Toys/Games	\$ _____	\$ _____
School Meals/Luncheons	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Medical (Not Covered by Insurance)	\$ _____	\$ _____
Dentist/Orthodontist (Not Covered by Insurance)	\$ _____	\$ _____
Optometrist (Glasses/Contacts) (Not Covered by Insurance)	\$ _____	\$ _____
Prescriptions (Not Covered by Insurance)	\$ _____	\$ _____
Allowances	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____
TOTAL CHILD EXPENSES:	\$ _____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____	\$ _____

PART C. EXPENSES

Client: _____

Date Prepared: ____ / ____ / ____

ASSETS

	Ownership <small>(Indiv./Jnt./Bus.)</small>	Source	Valuation Date	Interest Rate	Value
REAL ESTATE					
Primary Residence					
Fair Market Value	_____	_____	_____	_____	\$ _____
1st Mortgage	_____	_____	_____	_____	\$ _____
2nd Mortgage	_____	_____	_____	_____	\$ _____
Net Equity	_____	_____	_____	_____	\$ _____
Other Real Estate (1)					
Fair Market Value	_____	_____	_____	_____	\$ _____
1st Mortgage	_____	_____	_____	_____	\$ _____
2nd Mortgage	_____	_____	_____	_____	\$ _____
Net Equity	_____	_____	_____	_____	\$ _____
Other Real Estate (2)					
Fair Market Value	_____	_____	_____	_____	\$ _____
1st Mortgage	_____	_____	_____	_____	\$ _____
2nd Mortgage	_____	_____	_____	_____	\$ _____
Net Equity	_____	_____	_____	_____	\$ _____
Other Real Estate (3)					
Fair Market Value	_____	_____	_____	_____	\$ _____
1st Mortgage	_____	_____	_____	_____	\$ _____
2nd Mortgage	_____	_____	_____	_____	\$ _____
Net Equity	_____	_____	_____	_____	\$ _____
SUB-TOTAL REAL ESTATE:					\$ _____

ASSETS CON'T

Client: _____

	Ownership (Indiv./Jnt./Bus.)	Source	Valuation Date	Interest Rate	Value
WORKING CAPITAL	_____	_____	_____	_____	\$ _____
Cash	_____	_____	_____	_____	\$ _____
				SUB-TOTAL CASH:	\$ _____
CHECKING ACCOUNTS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL CHECKING ACCOUNTS:	\$ _____
SAVINGS ACCOUNTS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL SAVINGS ACCOUNTS:	\$ _____
MONEY MARKET ACCOUNTS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL MONEY MARKET ACCOUNTS:	\$ _____
CERTIFICATES OF DEPOSITS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL CERTIFICATES OF DEPOSITS:	\$ _____

ASSETS CON'T

Client: _____

	Ownership (Indiv./Jnt./Bus.)	Source	Valuation Date	Interest Rate	Value
TREASURY BILLS/ SAVINGS BONDS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____

SUB-TOTAL TREASURY BILLS/SAVINGS BONDS: \$ _____

MUTUAL FUNDS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____

SUB-TOTAL MUTUAL FUNDS: \$ _____

INDIVIDUAL STOCKS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____

— *Loans Against Brokerage Account* \$ _____

SUB-TOTAL INDIVIDUAL STOCKS: \$ _____

INDIVIDUAL BONDS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____

— *Loans Against Brokerage Account* \$ _____

SUB-TOTAL INDIVIDUAL BONDS: \$ _____

ASSETS CON'T

Client: _____

	Ownership (Indiv./Jnt./Bus.)	Source	Valuation Date	Interest Rate	Value
RETIREMENT ACCOUNTS					
IRAs	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL IRAS:	\$ _____
Roth IRAs	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL ROTH IRAS:	\$ _____
401(k), 403(b), 457 Plans	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
					\$ _____
					\$ _____
				SUB-TOTAL 401(k), 403(b), 457 PLANS:	\$ _____
					\$ _____
Thrift Plans	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
				SUB-TOTAL THRIFT PLANS:	\$ _____
				SUB-TOTAL TOTAL RETIREMENT ACCOUNTS:	\$ _____

ASSETS CON'T

Client: _____

	Ownership (Indiv./Jnt./Bus.)	Source	Valuation Date	Interest Rate	Value
PENSION PLANS	_____	_____	_____	_____	\$ _____
<i>Present Value</i>	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
SUB-TOTAL PENSION PLANS:					\$ _____
STOCK OPTIONS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
CORPORATE INCENTIVE PROGRAMS	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
SUB-TOTAL CORPORATE INCENTIVE PROGRAMS:					\$ _____
BUSINESS INTEREST(S)					
<i>Value of Business</i>	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
					\$ _____
	<i>— Business Debt</i>				\$ _____
NET VALUE OF BUSINESS:					\$ _____

ASSETS CON'T

Client: _____

	Ownership (Indiv./Jnt./Bus.)	Source	Valuation Date	Interest Rate	Value
OTHER ASSETS					
Cash Value Life Insurance	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	— <i>Loans against Life Insurance</i>				\$ _____
	SUB-TOTAL CASH VALUE LIFE INSURANCE:				\$ _____
Annuities	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	SUB-TOTAL ANNUITIES:				\$ _____
Other	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	SUB-TOTAL OTHER:				\$ _____
	SUB-TOTAL OTHER ASSETS:				\$ _____
PERSONAL PROPERTY					
Automobile(s)	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	_____	_____	_____	_____	\$ _____
	— <i>Auto Loans</i>				\$ _____
	SUB-TOTAL AUTOMOBILE(S):				\$ _____

ASSETS CON'T

Client: _____

	Ownership (Indiv./Jnt./Bus.)	Source	Valuation Date	Interest Rate	Value
Boat	_____	_____	_____	_____	\$ _____
— <i>Boat Loan</i>					\$ _____
				SUB-TOTAL BOAT:	\$ _____
Furniture	_____	_____	_____	_____	\$ _____
Jewelry	_____	_____	_____	_____	\$ _____
Furs	_____	_____	_____	_____	\$ _____
Silverware/China	_____	_____	_____	_____	\$ _____
Art – Collectible	_____	_____	_____	_____	\$ _____
Antiques	_____	_____	_____	_____	\$ _____
Collections	_____	_____	_____	_____	\$ _____
Electronic Equipment	_____	_____	_____	_____	\$ _____
Lawn Equipment/Tools	_____	_____	_____	_____	\$ _____
Children’s Property	_____	_____	_____	_____	\$ _____
Other	_____	_____	_____	_____	\$ _____
				SUB-TOTAL PERSONAL PROPERTY:	\$ _____
				TOTAL ASSETS:	\$ _____

PART D. LIABILITIES

Client: _____

Date Prepared: ____ / ____ / ____

LIABILITIES

	Ownership (Indiv./Jnt./Bus.)	Source of Info.	Valuation Date	Interest Rate	Term of Loan	Outstanding Debt	Monthly Payment
LOANS (N.B. Do Not Include Loans/Mortgages Debited Against Assets)							
Personal	_____	_____	_____	_____	_____	_____	_____
Educational	_____	_____	_____	_____	_____	_____	_____
Promissory Note	_____	_____	_____	_____	_____	_____	_____
Line of Credit	_____	_____	_____	_____	_____	_____	_____

SUB-TOTAL LOANS: \$ _____

CREDIT CARDS

MasterCard	_____	_____	_____	_____	_____	_____	_____
VISA	_____	_____	_____	_____	_____	_____	_____
Amex	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____

SUB-TOTAL CREDIT CARDS: \$ _____

OTHER DEBT/OUTSTANDING LIABILITY

(N.B. Do Not Include Loans/Mortgages Debited Against Assets)

Back Taxes	_____	_____	_____	_____	_____	_____	_____
Professional Debts	_____	_____	_____	_____	_____	_____	_____
Business Liabilities	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____

SUB-TOTAL OTHER DEBT: \$ _____

TOTAL LIABILITIES: \$ _____