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DIVORCE CONSULTATION DOCUMENT CHECKLIST

A first meeting with a divorce attorney can represent a turning point in a spouse's life. Many people are nervous about consulting with a divorce attorney and may fail to do proper preparation before they arrive. Gathering the 10 documents described below can facilitate a more accurate initial consultation.

- [ ] **Three years of tax returns**

  Regardless of whether spouses file their tax returns jointly or separately, a review of household income is critical for a successful divorce. Evaluating tax returns can help a divorce attorney understand household finances and possible support requirements.

- [ ] **Recent pay stubs**

  Income tends to fluctuate. Recent pay stubs for both spouses can allow for a more accurate evaluation of their current income.

- [ ] **Real estate documents**

  Deeds and mortgage notes can provide insight into the holdings of the spouses and the financial obligations connected to those properties. Spouses often disagree about how to address real property during a divorce.

- [ ] **Retirement account statements**

  While each spouse may have their own retirement account associated with their employment, New Jersey has an equitable distribution statute. Deposits made by either spouse during the marriage are likely subject to division when they divorce.

- [ ] **Bank and investment account statements**

  The financial resources of the spouses can influence property division proceedings. Statements can also help concerned spouses identify financial misconduct, such as attempts to divert income, dissipation of marital assets and efforts to hide marital property.

- [ ] **Debt and loan statements**

  Mortgages, car loans, credit card statements and other debt-related paperwork are critical. The division of debt can have a profound impact on the final property division settlement.

- [ ] **Prenuptial or postnuptial agreements**

  Contracts between spouses can designate assets as separate or impose rules for financial terms during divorce. Reviewing these agreements can help people understand what to expect and verify whether the agreement is likely to hold up during litigation.

- [ ] **Life and health insurance policies**

  Spouses often invest in life insurance and name one another as beneficiaries. One spouse may also potentially provide health insurance for both spouses. Evaluating policy paperwork can help people avoid financial pitfalls and ensure continuity of coverage during and after a divorce.

- [ ] **Existing court orders and other legal papers**

  Perhaps spouses previously underwent divorce from bed and board, which is a limited divorce recognized by state law. Maybe there is a separate maintenance order in place. There could even be protective orders that could influence divorce proceedings. An attorney can help review these key documents.

- [ ] **Business records, if applicable**

  If either spouse owns a business or professional practice, paperwork regarding the structure and finances of the company can play a major role in property division and support proceedings.