

PRE-DIVORCE CHECKLIST

Thinking about divorce is overwhelming, but preparation can make a meaningful difference in how your case unfolds. Taking the right steps before filing for divorce in New Jersey can help you avoid unnecessary conflict and protect what matters most. This pre-divorce checklist is designed to help you prepare for what lies ahead.

- ❑ **Obtain your New Jersey Credit report** review your credit history to identify joint debts, open accounts, and potential liabilities. Credit issues often affect settlement negotiations and post-divorce financial planning.
- ❑ **Take inventory of marital and personal property.** Document furniture, vehicles, jewelry, collectibles, and other valuables. Photos or videos can help preserve a record in case disputes arise.
- ❑ **Secure important personal items and documents.** Safeguard items such as passports, birth certificates, Social Security cards, and sentimental property.
- ❑ **Review your spouse's credit and joint accounts.** In many NJ divorces, one spouse discovers debts or financial obligations they were unaware of. Identifying these early helps your attorney protect you during equitable distribution.
- ❑ **Address medical and dental needs.** Health insurance coverage may change after divorce. In New Jersey, completing necessary procedures before filing can help avoid future out-of-pocket expenses.
- ❑ **Protect your digital privacy.** Change passwords for email, banking, cloud storage, and social media accounts. Disable password-saving features on shared devices.
- ❑ **Understand equitable distribution in NJ.** New Jersey is an equitable distribution state—not a community property state. This means marital assets are divided fairly, not necessarily equally, based on several statutory factors.
- ❑ **Open an individual bank account.** If appropriate, establish an account in your own name to begin separating finances. This can be especially important if you anticipate filing for divorce.
- ❑ **Create a private method of communication.** Set up a separate email account or mailing address for confidential communications with your attorney.
- ❑ **Gather and copy financial documents.** Collect recent tax returns, pay stubs, bank statements, retirement accounts (401(k), pensions, IRAs), investment accounts, mortgage statements, deeds, and insurance policies. New Jersey requires full financial disclosure during divorce.
- ❑ **Create a post-separation budget.** Divorce often changes income and expenses significantly. Planning for housing, child-related costs, legal fees, and daily living expenses can help you prepare for life after separation.

Children & Custody Considerations

- **Learn how NJ courts determine custody.** New Jersey courts prioritize the best interests of the child, considering factors such as stability, parental involvement, and the ability to cooperate.
- **Begin documenting parenting responsibilities.** Keep records of school involvement, medical appointments, and daily caregiving responsibilities, especially if custody may be disputed.
- **Avoid involving children in marital conflict.** NJ courts look closely at each parent's ability to foster a healthy relationship between the child and the other parent.

Hiring a Divorce Attorney

- **Look for family law experience.** Divorce law is complex. Choose an attorney who focuses on family law rather than a general practitioner.
- **Work with someone who understands the emotional impact.** Divorce is more than a legal transaction—it's a life transition. The right attorney will support you through both.
- **Look for strategic, forward-thinking guidance.** Every divorce is different. Your attorney should help you plan not just for court, but for your financial and personal future.

Contact Villani & DeLuca, P.C. Today

Ready for the next step?

Talk to a New Jersey divorce attorney who will put your interests first.
Call or request a free consultation with an experienced family law attorney at Villani & DeLuca today.



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