

Divorce or Breakup Actionable Checklist:

Mission 1: The Critical First Step - Assess Your Situation & Make a Plan

Your first action is to honestly assess your safety. Your strategy depends on this.

Path A: If You Are in an UNSAFE Relationship (Safety is your ONLY priority)

- [] **Contact a professional for help creating a secret safety plan.** In the US, call the **National Domestic Violence Hotline at 1-800-799-7233** or a local shelter.
- [] **Assemble a secret "Go-Bag"** with cash, a burner phone, medications, copies of documents, keys, and comfort items for children/pets. Keep it in a safe, hidden place off-site.
- [] **Use a safe, private device** (like a library computer) for all planning and research.
- [] **Create a new, secret email address** that your partner does not know about.

Path B: If You Are in a SAFE but Unhappy Relationship (Logistics are your priority)

- [] **Plan the separation conversation:** Write down your key points using "I" statements to be clear, firm, and kind.
- [] **Choose a calm, private time and place** to have the conversation.
- [] **Prepare a proposal for immediate logistics** (e.g., temporary living arrangements, a plan for shared bills, how to tell children).
- [] **Research your separation options**, such as mediation or collaborative divorce.

Mission 2: The Intel Gathering Phase - Document Everything

Your goal: To create a complete "Life-on-Paper" snapshot of your shared world.

[] Gather Financial Records:

- [] Tax Returns (last 3 years).
- [] Pay Stubs (last 3 months for both partners, if possible).

[] Bank, Investment, and Retirement Account Statements.

[] Credit Card and all Loan Statements (mortgage, auto, student, etc.).

[] **Gather Legal, Property & ID Documents:**

[] Deeds to property and Vehicle Titles.

[] Marriage Certificate, any Prenuptial Agreements.

[] Copies of existing Wills or Trusts.

[] Insurance Policy "Declarations Pages."

[] IDs, Birth Certificates, Passports, and Social Security cards for you and any children.

[] **Store all copies securely** in a location only you control (a new cloud account, a physical binder at a friend's house, or using the SHTF app).

Mission 3: Assemble Your Specialized Support Team

Your goal: To surround yourself with the right experts and allies.

[] **Find a Therapist/Counselor** to help you process the emotional impact.

[] **Select 1-3 trusted, non-judgmental friends or family members** to be your core emotional support.

[] **Schedule consultations with 2-3 Family Law Attorneys** and retain the one you feel most comfortable with.

[] **Consider consulting a Certified Divorce Financial Analyst (CDFA®)** for complex financial situations.

[] **For Path A ONLY:** Connect with a **Domestic Violence Advocate** from a local shelter. This is a non-negotiable safety step.

Mission 4: Secure Your Independence

Your goal: To methodically untangle your shared life and build a new, independent foundation.

[] Establish Financial Independence:

[] Open a new checking and savings account in your name only (at a new bank if necessary).

[] Update your direct deposit information with your employer to route your paycheck to your new account.

[] Apply for a credit card in your name only to build your own credit history.

[] Conduct a Digital Security "Clean Sweep":

[] Change the password for your primary **email** first, then online banking, then all other social media and important accounts.

[] Enable **Two-Factor Authentication (2FA)** everywhere possible.

[] Create a new, secure backup of your personal data (photos, files) that only you control.

[] Use the "sign out of all other devices" feature on your key accounts (Google, Apple, etc.).

Mission 5: Navigating the Aftermath - The First 90 Days

Your goal: To stabilize, recover, and care for yourself during the most intense period.

[] **Practice Self-Care:** Follow the "One Thing" rule—do one healthy thing for yourself each day (a walk, a good meal, a full night's sleep).

[] **Establish a new, simple daily routine** to create a sense of predictability and control.

[] **Lean on your support team:** Maintain therapy appointments and schedule regular check-ins with your trusted friends.

[] **If co-parenting:** Keep communication with your ex business-like and focused on the children. Never speak negatively about them in front of the kids.

[] **Follow the "No Major Decisions" Rule:** Postpone any other huge life changes (quitting your job, moving to a new city) for at least 3-6 months.

☐ **Create a Post-Divorce To-Do List** to be actioned once legally finalized:

☐ Update beneficiaries on all life insurance and retirement accounts.

☐ Draft a new Will, Power of Attorney, and Health Care Directive.

☐ Update all emergency contacts (work, doctors, school).

☐ Update your name if applicable (Social Security, DMV, etc.).