



# Sayer Regan & Thayer, LLP

ATTORNEYS AND COUNSELLORS AT LAW

## **10 THINGS TO DO BEFORE YOU CONTACT A LAWYER ABOUT DIVORCE:**

1. Locate and copy a pre or postnuptial agreement, if you have one.
2. Make copies, if you can, of tax returns for the last five (5) years.
3. Look for your own and your spouse's most recent pay stub; they will usually show year to date earnings.
4. Find the most recent statements listing pensions, retirement accounts, Thrift Savings Plans, IRA's, 401k plans and similar plans for you and your spouse. If you and your spouse have any estate plans, like a Will or Trust, these are important to gather as well.
5. Do the same for any and all investment accounts in either your name or your spouse's or both.
6. If you own a home, try to determine the current value and bring in the most recent mortgage statement as well as the most recent statement on a second mortgage or line of credit.
7. Make a list of all bank accounts, whether in your name, your spouse's name, or jointly held; list the bank, type of account and current value. Also, list any accounts that you or your spouse have with anyone else and if you can, list their current value. Do the same with credit card debts and loans.
8. Locate all life insurance policies; these should remain the same unless you and your spouse agree to change them or the Court orders a change. Bring them with you to your first appointment. Some have cash values, some do not, and some are through one's employer. You will not likely have copies of the employment policies at home, but if your spouse has an employee handbook, it will usually explain the policy there.
9. If you or your spouse has a business or is part owner in a business there will be numerous questions about this business. Make copies of anything that may assist you in discussing the business with your lawyer.
10. Make a list of questions to ask. Most initial consultations are free, or should be, so this is your time to have some of your major worries addressed as well as to evaluate the lawyer. If you have children, you will probably have several questions about custody, child support, and visitation. What about boyfriends and girlfriends around the children before the divorce or after? Will the children be able to attend the same schools? Will the children have to go to Court to testify? Financial questions loom large for anyone facing divorce. How will we live separately on the same money? How does alimony work? What about my spouse's pension? Inheritance? What about health insurance? Who "gets" the house? There will be questions that are particular to your circumstances; because each divorce is truly different since each family is different.  
**One last, very important suggestion: if your children have passports and your spouse is from another country, please give the children's passports to a very trusted friend or to your lawyer immediately.**