

DOCUMENTS YOU WILL NEED

Financial issues can be time consuming and slow to be resolved if the documents needed to make informed decisions are not readily available. Below is a list of documents with which you should be familiar:

1. **PAYSTUBS:** Copies of your pay stubs for the last 6 months, and the 12/31 pay stub for last year.
2. **TAX RETURNS:** Copies of your state and federal income tax returns for the last 3 years including all schedules, W-2 forms, and 1099s.
3. **REAL ESTATE-LEGAL DESCRIPTION:** If you and/or your spouse or partner have any interest in any real estate, have the address of each parcel and obtain a copy of the legal description for each parcel of real estate. The legal description appears in the deed, mortgage, or title insurance policy and can be obtained from the bank that holds the mortgage.
4. **REAL ESTATE TAX STATEMENT:** Copies of the most recent property tax statements for any property owned by you or your spouse.
5. **LIFE INSURANCE:** Copies of statements and/or policies concerning all life insurance policies owned by you and/or your spouse or partner which include the name of the insurance company, face amount of the policy, policy number, owner of the policy, beneficiary, annual premium, and the terms and conditions of such policy.
6. **RETIREMENT PLAN:** Copies of the most recent yearly or semiannual statements for any profit sharing, pension, Keogh, annuity, 401K plan, or retirement plan that you have through your current or past employer.
7. **RETIREMENT ACCOUNTS:** Copies of the most recent yearly or semiannual statements for you and/or your spouse or partner for any individual retirement account (IRA) in which you and/or your spouse or partner have an interest. Please have the name of the financial institution, account number, beneficiary and current statement indicating the balance in the account.
8. **BANK ACCOUNTS:** Copies of the current statements indicating the balance on deposit in all bank, savings and loan, or accounts in other financial institutions in your name and/or your spouse's or partner's name. It is also helpful to have any statements covering the month in which you separated.
9. **SECURITIES:** A list of any securities, such as stocks or bonds owned by you and/or

your spouse or partner, which includes the date of purchase, the purchase price, and the current owner of such securities.

10. WRITTEN AGREEMENTS: A copy of any written agreement concerning child support, spousal support, property, or other matters signed by you and/or your spouse or partner.

11. FINANCIAL STATEMENTS: Copies of financial statements filled out by you and/or your spouse or partner in the last 2 years for purposes of securing a loan.

12. MEDICAL INSURANCE: Copies of the current medical, dental and/or vision insurance coverage for you and/or your spouse or partner. You need to know the monthly out-of-pocket cost to you each month for the insurance coverage. If you have children, you need to know the specific cost for the children's coverage.

13. REAL ESTATE APPRAISALS: Copies of the most recent real estate appraisals for your home and/or any real property owned by you and/or your spouse or partner.

14. BUDGET: If you have not separated, begin outlining your anticipated monthly budget for your living expenses and debt payments. If you are separated, prepare a monthly budget which shows your monthly expenses.

15. CREDIT CARD AND DEBT STATEMENTS: Copies of the most recent credit card or debt statements in your name and in your spouse's or partner's name. Also, locate copies of the statements for the month you separated.