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The 30-Day Divorce Plan

A calm, day-by-day workbook for getting organized, protecting yourself, and moving forward.

- 30 daily actions
- 4 focused weeks
- 6 worksheets & checklists

U.S. Edition · 2026 Edition

IMPORTANT

Please read this first

This workbook is general educational information, not legal advice. hellodivorce.it.com is not a law firm, and reading this guide does not create an attorney-client relationship.

Divorce law is set state by state. Residency rules, waiting periods, property division, custody standards, and support formulas differ — sometimes dramatically — depending on where you live. Nothing here replaces advice from a licensed attorney in your state.

Before you act on anything in this plan, confirm the details with your state court's self-help center or a local attorney. Most courts publish free forms and instructions online.

> **IF YOU ARE NOT SAFE**
> *If you are in immediate danger, stop and get help first. Call 911. The National Domestic Violence Hotline is 1-800-799-7233 (or text START to 88788) and is free, confidential, and available 24/7. If you are in crisis, call or text 988 for the Suicide & Crisis Lifeline.*

START HERE

How to use this plan

Thirty days will not always end a marriage. In most states the court itself needs longer than that. What thirty focused days will do is take you from “I don’t know where to start” to a filed case or a clear, documented plan — with your paperwork in order and your decisions made on purpose instead of in a panic.

The plan is built around four weeks. Each week has a job. Each day has one task, a short explanation of why it matters, and a checklist you can finish in under an hour.

The four weeks

Week 1 — Days 1–7
Steady yourself and gather the facts. Private communication, a document binder, your financial baseline, and your state’s rules.

Week 2 — Days 8–14
Put the money on paper. Income, assets, debts, and a budget for the life you are actually walking into.

Week 3 — Days 15–21
Home, children, and daily life. Housing math, a parenting plan, insurance, and boundaries.

Week 4 — Days 22–30
Choose your path and act. Process options, attorney consults, forms, filing, and the first 90 days after.

Five rules that make this work

- One day, one task. If you miss a day, do not restart — pick up where you left off.
- Write things down. Memory is unreliable under stress, and courts run on documentation.
- Never sign anything you have not read twice and do not understand.
- Do not empty joint accounts, hide assets, or delete records. Judges notice, and it costs you credibility you cannot buy back.
- Keep your children out of the middle. Everything you say about your spouse will eventually reach them.

> **TIP**
> *Print this workbook, or keep it open on your phone. Check a box every day. Momentum is the whole strategy.*

Contents

DAYS 1–7

Week 1

Steady Yourself and Gather the Facts

This week is not about lawyers. It is about getting a private place to think, a place to keep your papers, and an honest picture of where you actually stand. Almost everyone who feels overwhelmed by divorce is really overwhelmed by missing information.

THIS WEEK YOU WILL

Day 1	Define what “done” means in 30 days
Day 2	Build a private communication channel
Day 3	Start your Divorce Binder
Day 4	Pull your financial baseline
Day 5	Learn your state’s rules
Day 6	Assemble your support team
Day 7	Week 1 review — and a real break

DAY 1

30 min

Define what “done” means in 30 days

A goal like “get divorced” is too big to act on, so it turns into dread. A goal like “have my financial disclosure complete and my petition filed by Day 30” is a to-do list. Pick the second kind.

DO THIS TODAY

- [ ] Write one sentence: “By Day 30, I want to have ____.”
- [ ] Write the three outcomes that matter most to you (housing, time with your kids, retirement, a business, peace).
- [ ] Write what you are willing to trade for them — everyone trades something.
- [ ] Note your deadline pressures: a lease, open enrollment, a school year, a move.

> *Realistic 30-day outcomes: case filed; mediation scheduled; a complete financial picture; a signed settlement outline.*

DAY 2

45 min

Build a private communication channel

Shared email, shared devices, and saved passwords make private planning impossible, and family-law conversations should stay private. This is basic security, not secrecy for its own sake.

DO THIS TODAY

- [ ] Create a new email address used only for divorce matters.
- [ ] Change the passwords on your personal email, bank, and phone account; turn on two-factor authentication.
- [ ] Sign out of your accounts on shared computers, tablets, and the family TV.
- [ ] Check whether location sharing, shared photo libraries, or a family plan exposes your activity.

> *Do not read your spouse’s email or messages, and do not install monitoring software. In many states that is a crime, and it can destroy your case.*

DAY 3

45 min

Start your Divorce Binder

Every process — DIY, mediation, or litigation — runs on the same pile of documents. Building it once, early, saves you weeks and thousands of dollars later.

DO THIS TODAY

- [ ] Create one cloud folder and one physical folder with the same six sections: Income, Accounts, Property, Debts, Children, Court.
- [ ] Add a running “Timeline” note: dates of separation, moves, big purchases, and key conversations.
- [ ] Photograph or scan whatever you already have on hand today.
- [ ] Back it up somewhere only you can access.

DAY 4

1 hour

Pull your financial baseline

You cannot divide what you have not counted, and you cannot spot what is missing until you look. Your credit report alone will surface accounts you forgot — or never knew about.

DO THIS TODAY

- [ ] Get your free credit reports at annualcreditreport.com (all three bureaus).
- [ ] List every account you can see: bank, credit card, loan, retirement, brokerage.
- [ ] Download the last 12 months of statements for each account you can access.
- [ ] Find the last two years of tax returns, including all W-2s and 1099s.

> *If you have never handled the household finances, this day will feel worst. Do it anyway — it is the single highest-value hour in this plan.*

DAY 5

45 min

Learn your state’s rules

Residency requirements, waiting periods, and property rules decide what is even possible for you. Thirty minutes on your own court’s website prevents months of wasted effort.

DO THIS TODAY

- [ ] Search “[your state] divorce self-help court” and bookmark the official court page (.gov).
- [ ] Write down: residency requirement, grounds available, mandatory waiting period, filing fee.
- [ ] Note whether your state is community property or equitable distribution.
- [ ] Download the packet of forms your court publishes for an uncontested divorce.

> *Free, reliable starting points: your state court’s self-help center, LawHelp.org, and your county law library.*

DAY 6

45 min

Assemble your support team

Divorce is a legal event, a financial event, and an emotional one. Asking your attorney to handle all three is the most expensive mistake people make.

DO THIS TODAY

- [ ] Line up emotional support: a therapist, a support group, or a clergy member — not only friends.
- [ ] Identify one trusted person who can be a level-headed sounding board.
- [ ] Note a financial contact: a CPA, financial planner, or CDFA if your finances are complex.
- [ ] Book two or three attorney consultations for Week 4 (many are free or a flat fee).

DAY 7

30 min

Week 1 review — and a real break

You just did the hardest information work of the month. Reviewing it turns scattered facts into a picture, and stopping for a day protects the stamina you will need in Week 2.

DO THIS TODAY

- [ ] Reread your Day 1 sentence. Does it still fit what you now know?
- [ ] List what you could not find — those gaps become Week 2 tasks.
- [ ] Note the three things that scare you most; you will address each one before Day 30.
- [ ] Do something restorative today that has nothing to do with divorce.

DAYS 8–14

Week 2

Put the Money on Paper

Almost every fight in a divorce is really a fight about money or time. This week you build the numbers — every dollar in, every dollar owed, every dollar owned — so that when negotiation starts you are working from facts instead of feelings.

THIS WEEK YOU WILL

Day 8	Document all income
Day 9	Inventory every asset
Day 10	Inventory every debt
Day 11	Separate what is marital from what is not
Day 12	Build two post-divorce budgets
Day 13	Sort out banking and credit
Day 14	Week 2 review — your net-worth snapshot

DAY 8

45 min

Document all income

Support calculations start with income, and courts want proof, not estimates. Bonuses, commissions, side work, and rental income all count.

DO THIS TODAY

- [ ] Collect your last three months of pay stubs and your year-to-date totals.
- [ ] Do the same for your spouse from documents you already lawfully have, such as joint tax returns.
- [ ] List irregular income: bonuses, commissions, tips, freelance, rental, royalties.
- [ ] Note pre-tax deductions — retirement, health insurance, HSA — they matter in support math.

DAY 9

1 hour

Inventory every asset

Anything you fail to list is effectively invisible, and unwinding a missed asset after a judgment is expensive and sometimes impossible.

DO THIS TODAY

- [ ] Real estate: address, estimated value, mortgage balance, whose name is on the deed.
- [ ] Vehicles, boats, trailers: value, loan balance, title holder.
- [ ] Financial: checking, savings, CDs, brokerage, crypto, 401(k), IRA, pension, HSA, 529.
- [ ] Other: business interests, stock options and RSUs, jewelry, collections, tools, airline miles.

> *Use Appendix B. For each item note whose name it is in and when it was acquired — that determines a lot.*

DAY 10

45 min

Inventory every debt

Debts get divided too, and a divorce decree does not bind your lenders. If your name is on a joint loan, the bank can still come after you no matter what the decree says.

DO THIS TODAY

- [ ] List every balance: mortgage, HELOC, auto, credit cards, student loans, medical, personal loans, taxes owed.
- [ ] Mark each one joint or individual, and note the account opening date.
- [ ] Highlight any debt with your name on it that your spouse is expected to pay.
- [ ] Check for debts you did not know about on the credit reports from Day 4.

DAY 11

45 min

Separate what is marital from what is not

Most states divide only marital property — generally what was acquired during the marriage. Property owned before the marriage, plus most gifts and inheritances, is often separate, but it can lose that status when it is mixed with marital money.

DO THIS TODAY

- [ ] Mark each asset from Day 9 as likely marital, likely separate, or unsure.
- [ ] Flag anything commingled: an inheritance deposited into a joint account, premarital equity in the family home.
- [ ] Gather proof for any separate-property claim — statements from before the wedding date.
- [ ] Write your questions about the “unsure” items for your attorney consultation.

> *Community property states split marital property roughly 50/50. Equitable distribution states divide it fairly, which is not always equally. Ask which one you are in.*

DAY 12

1 hour

Build two post-divorce budgets

A settlement that looks generous on paper can still be unaffordable in practice. Knowing your real monthly number is what keeps you from agreeing to a house, or a payment, you cannot carry.

DO THIS TODAY

- [ ] Budget one: the transition — rent or mortgage, deposits, moving, legal fees, new furniture.
- [ ] Budget two: steady state — housing, utilities, food, childcare, insurance, transport, debt, savings.
- [ ] Compare each budget to your realistic income, including expected support.
- [ ] Identify the single largest gap and write two ways to close it.

> *Use Appendix C. Build the budget for the life you will have, not the one you have now.*

DAY 13

45 min

Sort out banking and credit

You need financial independence, but the way you get there matters. Draining a joint account or maxing a shared card before filing is the fastest way to lose a judge’s trust.

DO THIS TODAY

- [ ] Open a checking and savings account in your name at a bank your spouse does not use.
- [ ] Redirect your own paycheck if you can do so without violating a court order.
- [ ] Apply for a credit card in your own name while household income still supports the application.
- [ ] Do not close, drain, or transfer joint accounts without legal advice — document instead.

> *Many states impose automatic restraining orders once a case is filed that freeze large financial moves. Ask before you act.*

DAY 14

30 min

Week 2 review — your net-worth snapshot

One page with total assets, total debts, and the difference is the document your attorney, your mediator, and your future self will all want first.

DO THIS TODAY

- [ ] Total your assets, total your debts, and write your marital net worth.
- [ ] Circle the three assets you care about most and the three you would trade.
- [ ] List the documents you still need and where to request them.
- [ ] Save a copy of this page in your binder and back it up.

DAYS 15–21

Week 3

Home, Children, and Daily Life

This week converts the numbers into decisions about how you will actually live: where you sleep, when you see your children, who insures whom, and how the two of you will communicate for the next several years.

THIS WEEK YOU WILL

Day 15	Run the housing decision
Day 16	Draft a parenting plan
Day 17	Estimate child support and spousal support
Day 18	Fix your insurance and benefits
Day 19	Handle the conversations with your children
Day 20	Set digital and personal boundaries
Day 21	Week 3 review — the communication rulebook

DAY 15

1 hour

Run the housing decision

The family home is usually the biggest asset and the biggest emotional trap. Keeping it often means trading away retirement money and taking on a payment built for two incomes.

DO THIS TODAY

- [ ] Get a realistic value: a comparative market analysis from an agent, or a recent appraisal.
- [ ] Calculate the equity: value minus mortgage balance minus selling costs.
- [ ] Test whether you could refinance alone — run the numbers on your income only.
- [ ] Price the alternative: what does a decent rental near your children's school actually cost?

> *A buyout usually requires refinancing to remove your spouse from the loan. If you cannot qualify alone, the buyout is not really available.*

DAY 16

1 hour

Draft a parenting plan

If you have children, the parenting plan will shape your daily life more than any other document. Courts favor plans the parents write themselves over ones a judge has to impose.

DO THIS TODAY

- [ ] Draft a weekly schedule: school nights, weekends, exchanges — with times and places.
- [ ] Divide holidays, school breaks, birthdays, and summer.
- [ ] Decide how major decisions get made: school, medical, religion, activities.
- [ ] Add practical rules: travel notice, introducing new partners, right of first refusal for childcare.

> *Write it as if you will not be on speaking terms. Specific plans prevent arguments; vague ones create them.*

DAY 17

45 min

Estimate child support and spousal support

Support is formula-driven in most states for children, and far more discretionary for spouses. An estimate now prevents a shock later and keeps negotiation grounded.

DO THIS TODAY

- [ ] Find your state's official child support calculator or guidelines worksheet.
- [ ] Run it with your best income numbers from Day 8.
- [ ] Note what else gets allocated: health insurance, childcare, activities, uninsured medical.
- [ ] Research how your state treats spousal support (alimony) — the factors, and typical duration.

> *For divorces finalized after 2018, federal law no longer lets the payer deduct alimony, and the recipient no longer reports it as federal income. Some states treat it differently for state taxes.*

DAY 18

45 min

Fix your insurance and benefits

Health coverage through a spouse ends when the divorce is final, and that gap surprises people at the worst possible moment. Beneficiary designations override your will, so they need attention too.

DO THIS TODAY

- [ ] Confirm who currently insures whom: health, dental, vision, life, auto, home, umbrella.
- [ ] Price your own health plan: employer, COBRA, or the ACA marketplace (divorce is a qualifying life event).
- [ ] Review beneficiaries on life insurance, 401(k), IRA, and any pension.
- [ ] Check whether support obligations should be secured with life insurance.

DAY 19

45 min

Handle the conversations with your children

What children remember is not the divorce, it is how they were told and whether their routine held. A short, unified, age-appropriate message does more good than any long explanation.

DO THIS TODAY

- [ ] Write a script: this is not your fault, both parents love you, here is what stays the same.
- [ ] Agree with your spouse on the message and the timing if it is safe to do so.
- [ ] Tell the school counselor and the pediatrician so they can watch for signs of stress.
- [ ] Protect the routines: bedtime, meals, sports, friends. Predictability is the therapy.

> *Never ask a child to carry messages, keep secrets, or choose sides. Not once.*

DAY 20

45 min

Set digital and personal boundaries

Social media posts and text messages show up as exhibits constantly. What you write in anger at 11 p.m. can be read aloud in a courtroom a year later.

DO THIS TODAY

- [ ] Stop posting about the divorce, your spouse, or your dating life. Tighten your privacy settings.
- [ ] Separate shared accounts: streaming, cloud storage, photo libraries, password managers, phone plan.
- [ ] Turn off location sharing and remove your spouse's access to your devices.
- [ ] Assume every message you send could be read by a judge — then decide whether to send it.

DAY 21

30 min

Week 3 review — the communication rulebook

If you share children, you will be in contact for years. Agreeing on how you communicate lowers the temperature of every exchange that follows.

DO THIS TODAY

- [ ] Choose one channel for co-parenting: a co-parenting app, or email only.
- [ ] Adopt a rule: brief, informative, friendly, firm — and no replies while angry.
- [ ] Set a 24-hour response expectation for anything that is not an emergency.
- [ ] Review your parenting plan draft with fresh eyes and fix what is vague.

DAYS 22–30

Week 4

Choose Your Path and Act

You have the facts, the numbers, and the plan for daily life. This week you pick the process that fits your situation and your budget, prepare your paperwork, and take the first formal step.

THIS WEEK YOU WILL

Day 22	Choose your divorce process
Day 23	Go to your attorney consultations
Day 24	Prepare for negotiation or mediation
Day 25	Complete your court forms
Day 26	Draft the settlement outline
Day 27	File
Day 28	Understand what happens next
Day 29	Plan the rebuild
Day 30	Your next 90 days

DAY 22

45 min

Choose your divorce process

The process you pick drives the cost more than any other decision. The same set of facts can be resolved for a few hundred dollars or a few hundred thousand.

DO THIS TODAY

- ☐ DIY / pro se: cheapest, works when there is agreement, few assets, and no conflict over children.
- ☐ Online service or document preparer: forms help, no legal advice, still uncontested.
- ☐ Mediation: a neutral third party helps you settle; usually the best value when you can still talk.
- ☐ Collaborative or litigation: needed for high conflict, hidden assets, safety issues, or complex estates.

> *You can mix approaches — mediate the agreement, then have a consulting attorney review it before you sign.*

DAY 23

2 hours

Go to your attorney consultations

A consultation is not a commitment. One hour with a good family-law attorney will tell you what is normal in your county, which is information you cannot get anywhere else.

DO THIS TODAY

- ☐ Bring your net-worth snapshot, income documents, and a one-page summary of your situation.
- ☐ Ask the 12 questions in Appendix D and write down the answers.
- ☐ Ask directly about fees: retainer, hourly rate, what is billed, and what a case like yours typically costs.
- ☐ Choose based on fit and communication style, not only price or aggression.

> *The most aggressive attorney rarely produces the best outcome. Litigation is expensive, slow, and unpredictable.*

DAY 24

1 hour

Prepare for negotiation or mediation

People who walk into mediation with prepared numbers and a defined bottom line settle better than people who improvise. Know what you need before you hear what they want.

DO THIS TODAY

- [ ] Separate positions (“I keep the house”) from interests (“my kids stay in this school district”).
- [ ] Write your bottom line: the terms below which you would rather have a judge decide.
- [ ] Prepare two settlement proposals you could genuinely live with.
- [ ] Anticipate their three strongest arguments and prepare a response to each.

DAY 25

2 hours

Complete your court forms

Forms get rejected for small, avoidable reasons: a missing signature, the wrong county, an unsigned disclosure. Careful paperwork buys you weeks.

DO THIS TODAY

- [ ] Fill out the petition (or complaint) for dissolution from your Day 5 packet.
- [ ] Complete the financial disclosure your state requires — most states require full disclosure.
- [ ] Add child-related forms: parenting plan, support worksheet, any required parenting class.
- [ ] Have a second set of eyes review everything before you file.

> *Disclose everything. Hiding an asset can reopen a finalized judgment and expose you to sanctions.*

DAY 26

1 hour

Draft the settlement outline

A one-page term sheet turns months of conversation into something reviewable. Most uncontested divorces are just this document, written formally.

DO THIS TODAY

- [ ] Property: who gets what, and who refinances or transfers title, by when.
- [ ] Debts: who pays what, and how the other person is protected.
- [ ] Support: amount, start date, duration, and how it can change.
- [ ] Children: schedule, decision-making, holidays, insurance, and uninsured expenses.

DAY 27

1–2 hours

File

Filing starts the legal clock — waiting periods, deadlines, and in many states automatic financial restraining orders. It is the step that makes the plan real.

DO THIS TODAY

- [ ] Confirm the correct court and whether e-filing is available in your county.
- [ ] Pay the filing fee, or apply for a fee waiver if you qualify.
- [ ] Arrange proper service of process — the rules are strict and mistakes cause delays.
- [ ] Save your stamped copies and your case number in the Court section of your binder.

DAY 28

30 min

Understand what happens next

The waiting period after filing is when people panic and make expensive decisions. Knowing the sequence keeps you calm and lets you plan around it.

DO THIS TODAY

- [ ] Write down your state's waiting period and your earliest possible finalization date.
- [ ] Calendar every deadline: response due, disclosures due, hearings, mediation.
- [ ] Ask whether you need temporary orders for support, custody, or use of the home.
- [ ] Keep paying joint obligations unless a court or your attorney says otherwise.

DAY 29

1 hour

Plan the rebuild

A decree does not retitle your house, change your beneficiaries, or write your new will. The cleanup is on you, and skipping it causes problems years later.

DO THIS TODAY

- [ ] Make the list: name change, deeds and titles, beneficiaries, will, powers of attorney.
- [ ] Note whether a QDRO is required to divide a 401(k) or pension — it is a separate court order.
- [ ] Plan your credit rebuild: your own accounts, on-time payments, and a report check in six months.
- [ ] Set three personal goals for the next year that have nothing to do with the divorce.

DAY 30

45 min

Your next 90 days

Thirty days of momentum is worth protecting. One page of next steps is what keeps this from stalling once the urgency fades.

DO THIS TODAY

- [ ] Write what you completed. It will be more than you expect.
- [ ] List the three most important actions for the next 30, 60, and 90 days.
- [ ] Schedule the follow-ups: attorney check-in, mediation date, insurance enrollment, hearing.
- [ ] Decide one thing you will do this month purely for yourself.

> *You started this month not knowing where to begin. You now have a file, a budget, a plan, and a path. That is the whole point.*

APPENDIX A

Master document checklist

Gather what you can. If a document is only in your spouse's hands, note it — formal discovery can request it later.

Income

- [ ] Last 3 months of pay stubs (both spouses)
- [ ] Last 2–3 years of tax returns with all schedules
- [ ] W-2s, 1099s, K-1s
- [ ] Bonus, commission, or RSU statements
- [ ] Proof of any side or rental income

Accounts

- [ ] 12 months of statements: checking, savings, money market
- [ ] Credit card statements
- [ ] Brokerage and investment statements
- [ ] Retirement: 401(k), 403(b), IRA, pension, TSP
- [ ] HSA, FSA, and 529 accounts

Property

- [ ] Deeds, mortgage statements, HELOC statements
- [ ] Recent appraisal or comparative market analysis
- [ ] Vehicle titles and loan statements
- [ ] Business records: returns, valuations, operating agreements
- [ ] Photos or lists of valuable personal property

Debts & insurance

- [ ] Loan statements: student, personal, medical, tax
- [ ] Health, dental, and vision plan documents and costs
- [ ] Life insurance policies and beneficiary designations
- [ ] Auto, home, and umbrella policies

Personal & children

- [ ] Marriage certificate
- [ ] Prenuptial or postnuptial agreement
- [ ] Children’s birth certificates and Social Security cards
- [ ] School, medical, and childcare records and costs
- [ ] Any prior court orders (custody, support, protective)

APPENDIX B

Asset & debt inventory

List everything, then mark each item marital (M) or separate (S). Attach a statement for every line.

Assets

ASSET / ACCOUNT	TITLED TO	VALUE	LOAN OWED	M / S

Debts

DEBT	IN WHOSE NAME	BALANCE	MONTHLY

Marital net worth

Total assets $ _______________ Total debts $ _______________ Net $ _______________

APPENDIX C

Monthly budget worksheet

Fill this in for the household you will actually have after the divorce, not the one you have now.

Monthly income

Take-home pay $ ____________ Support expected $ ____________ Other $ ____________

HOUSING

Rent or mortgage	$
Property tax & insurance	$
HOA	$
Utilities	$
Internet & phone	$
Maintenance	$

FAMILY

Groceries	$
Childcare	$
Child activities	$
School costs	$
Clothing	$

HEALTH & INSURANCE

Health insurance	$
Out-of-pocket medical	$
Dental & vision	$
Life insurance	$
Therapy	$

TRANSPORT

Car payment	$
Auto insurance	$
Fuel	$
Maintenance	$
Transit & parking	$

OBLIGATIONS

Credit cards	$
Student loans	$
Other debt	$
Support paid	$
Legal fees	$

YOU

Savings	$
Retirement	$
Personal & household	$
Emergency fund	$

Total monthly expenses $ ______________ **Income minus expenses $** ______________

APPENDIX D

12 questions for your first attorney consultation

Print this page and take it with you. Leave room to write the answers — you will be comparing two or three attorneys.

01 How long have you practiced family law, and how much of your practice is in this county?

02 Based on what I have described, what outcome range is realistic here?

03 Is my state community property or equitable distribution, and how does that apply to my assets?

04 What is your retainer, your hourly rate, and who else on your team bills on my case?

05 What does a case like mine typically cost from start to finish?

06 What can I do myself to keep the cost down?

07 How long does an uncontested case take here? A contested one?

08 What is your view on mediation for my situation?

09 How, and how quickly, do you communicate with clients?

10 What are the three biggest risks in my case?

11 What should I avoid doing right now?

12 If we end up in court, what does the judge in this county tend to care about?

APPENDIX E

Resources & hotlines

National Domestic Violence Hotline
1-800-799-7233 · text START to 88788 · free, confidential, 24/7

988 Suicide & Crisis Lifeline
Call or text 988 · free, confidential, 24/7

Your state court self-help center
Search “[your state] court self-help divorce” and use the official .gov site

LawHelp.org
Free legal-aid and self-help resources organized by state

AnnualCreditReport.com
The federally authorized source for free credit reports

County legal aid
Search “[your county] legal aid” for free or low-cost representation if you qualify

Law school clinics & law libraries
Many offer free family-law help and assistance with forms

> **REMEMBER**
> *Court websites, legal aid, and law libraries are free and are written for people without a lawyer. Use them before you pay anyone for information.*

APPENDIX F

Glossary of divorce terms

Petitioner / Respondent
The spouse who files the case, and the spouse who responds. Filing first carries no automatic advantage in most states.

No-fault divorce
A divorce granted without proving wrongdoing, usually on grounds of irreconcilable differences. Available in every state.

Uncontested divorce
Both spouses agree on all terms. The fastest and cheapest path.

Marital property
Property acquired during the marriage, generally subject to division.

Separate property
Property owned before the marriage, or received by gift or inheritance, that has not been commingled.

Community property
The system used in a minority of states, where marital property is generally split equally.

Equitable distribution
The majority system, where marital property is divided fairly — which does not always mean equally.

Discovery
The formal process of exchanging information and documents between the parties.

Financial disclosure
The sworn statement of income, expenses, assets, and debts that most states require.

Temporary orders
Court orders covering support, custody, or use of the home while the case is pending.

Mediation
A neutral third party helps the spouses reach agreement. The mediator does not decide anything.

Parenting plan
The written schedule and decision-making rules for children.

Legal custody / Physical custody
Who makes major decisions, and where the children live.

QDRO
A Qualified Domestic Relations Order — the separate order needed to divide most employer retirement plans.

Decree / Judgment of dissolution
The final court order that ends the marriage and states the terms.

One page at a time.

Nobody gets through a divorce by solving all of it at once. You get through it the way you got through this workbook: one task, one day, one decision that you made on purpose.

If today was hard, do the smallest item on tomorrow's list. That still counts.

hellodivorce.it.com

Free divorce planning tools and checklists for the United States.

Educational information only. Not legal advice, and not a substitute for a licensed attorney in your state. If you are in danger, call 911, or the National Domestic Violence Hotline at 1-800-799-7233.