

The Five Most Important Things to do Before Your Divorce

1. Withdraw half of the money you have in joint checking, savings, and brokerage accounts and put it in a new account in your name alone at a bank where nobody knows your spouse. Your spouse and his or her lawyer will profess to be shocked. Pay no attention, but be sure to do this before the petition is filed. Stop using the old joint accounts.
2. Copy all account statements and similar financial documents and put them in a secure place where your spouse can't find them, like a safe deposit box in your name alone. Go back as many years as possible. The originals may disappear.
3. Get your own credit card if you don't have one already. When you separate, start using it and cancel all the joint cards you had. Also cancel the home equity line of credit if you and your spouse have one.
4. Change your will. If you and your spouse have a family trust, revoke it and do a new one. You don't want your spouse to get your half of the community property if you die before the divorce is final.
5. If you'll need temporary spousal support and you're entitled to it on the numbers, prepare the court papers asking for it when you prepare the petition, and file both at the same time. Don't wait until after the petition is filed. Ditto for child support and custody. Don't assume you and your spouse will be able to agree on everything.