

# Divorce Agreement Worksheet

*Use this worksheet to make decisions about your assets, debts, and finances during the divorce process. To finalize your divorce, you will need to have an agreement on this division.*

## Real estate

### If one spouse is keeping the home:

- ☐ Does one spouse need to refinance? \_\_\_\_\_
- ☐ How will you determine the buyout amount? Explain how it will be paid.  
\_\_\_\_\_
- ☐ Explain when and if there will be a title transfer: \_\_\_\_\_  
\_\_\_\_\_

### If you are selling the home:

- ☐ What will the timeline for the sale be? Any other rules? \_\_\_\_\_  
\_\_\_\_\_
- ☐ Explain when and if there will be a title transfer: \_\_\_\_\_  
\_\_\_\_\_

Property Address	Value	Terms of division

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## Vehicles

If you and your spouse are keeping vehicles purchased during marriage:

- ☐ Does one spouse need to refinance? \_\_\_\_\_
- ☐ How will you handle any title transfer of the vehicle to the spouse keeping it?  
\_\_\_\_\_
- ☐ Will there be a buyout amount paid? \_\_\_\_\_  
\_\_\_\_\_

Vehicle description	Terms of agreement

## Personal property

List any high-value or sentimental items of marital property.

Property description	Terms of agreement

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Monetary assets & investments

Even if you and your spouse have kept separate bank accounts or investments during marriage, all money earned during your marriage is considered marital property.

- ☐

How will you remove one spouse from any joint accounts or investments?

☐

Will there be a transfer of money from any separate accounts?

Asset description	Terms of agreement

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## Business interests

If you or your spouse have any businesses that you worked on during marriage:

- ☐ Will the business be sold? \_\_\_\_\_
- ☐ How will the value of the businesses be divided? \_\_\_\_\_  
\_\_\_\_\_
- ☐ What processes need to happen to divide the businesses? \_\_\_\_\_  
\_\_\_\_\_

Business description	Terms of agreement

## Retirement accounts

If you or your spouse are dividing retirement accounts, you will need to file a document called a QDRO with the court. This can be done post-divorce.

- ☐ Who will be responsible for paying for and filing the QDRO with the court?  
\_\_\_\_\_
- ☐ Describe any loans that have been taken out against retirement accounts:  
\_\_\_\_\_

Retirement account	Terms of agreement

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## Life insurance

Only insurance with monetary value needs to be divided, such as whole-life policies.

- ☐ Do any insurance beneficiaries need to be updated? \_\_\_\_\_
- ☐ Does new life insurance need to be purchased to insure child or spousal support? \_\_\_\_\_

Insurance description	Terms of agreement

## Miscellaneous assets

Remember to include: airline miles, hotel or vacation points, credit card rewards, crypto-currency, tax refunds, trusts, children's assets, water or mineral rights, or other atypical assets.

(HOT TIP that lawyers never remember!)

Asset description	Terms of agreement

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## Debts

Any unsecured debts that originated during the marriage (think credit cards, personal loans, student loans, and bank loans) will need to be divided.

Marital debt	Terms of agreement

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## Spousal Support

If you or your spouse have agreed to any spousal support to be paid to the lower-earning spouse. Some states have a guideline calculation for this, but most do not.

- ☐ Who will receive spousal support? \_\_\_\_\_
- ☐ When will child support start? \_\_\_\_\_
- ☐ Will support be modifiable by either party? Under what circumstances?  
\_\_\_\_\_
- ☐ How much will be paid in spousal support (lump sum, monthly, etc.)  
\_\_\_\_\_
- ☐ Other spousal support terms: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Child support

Most states have a calculation for “guideline” child support – and this is the amount the court order if you and your spouse can’t come to an agreement on another amount.

- ☐ Who will receive child support? \_\_\_\_\_
- ☐ When will the support start and end? \_\_\_\_\_
- ☐ Should there be any credits/adjustments for health insurance premiums paid for the children, child care expenses, or extracurricular costs? \_\_\_\_\_  
\_\_\_\_\_
- ☐ How will child support be paid (check, direct transfer, income assignment, etc.)?  
\_\_\_\_\_
- ☐ Other child support terms: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_