FAMILY FINANCIAL SERIES

START HERE

Your files, in plain language — read this page first.

WHERE YOUR FILES LIVE

After purchase, your files live in your Etsy account. Sign in to Etsy, go to Purchases (your profile icon, then Purchases and reviews), open this order, and choose Download Files. Save the downloads to your phone or computer before you start filling anything in.

HOW TO OPEN THEM

1. PDF files open in any free PDF reader, browser, or phone Files app. If a file arrives as a ZIP, tap or double-click it to unzip, then open the files inside.
2. The spreadsheet (.xlsx) opens in Excel, Google Sheets (upload it, then open), or LibreOffice. Yellow cells are yours to fill in; green cells calculate for you.
3. Print the flat PDF, or skip printing and use the FILLABLE PDF on your phone — tap each field and type.

WHICH FILE IS FOR WHAT

- ☐ FLAT PDF (US Letter + A4) — print and fill in by hand, or keep as the clean master copy.
- ☐ B&W US LETTER PDF — ink-friendly grayscale version for cheap home or office printing.
- ☐ FILLABLE PDF — phone-friendly version; type into every field.
- ☐ SPREADSHEET (.xlsx) — asset and debt totals, net estate, and a division split calculator.
- ☐ BONUS FILE — the A4 ink-friendly B&W version is NOT in the Etsy download. Its free download link is in your Etsy thank-you message after purchase (Message to buyers).

STUCK? MESSAGE US

- Open your Etsy order and choose Message seller (or Messages in the Etsy app) and tell us what you are stuck on. We reply through Etsy messages.

Important: This workbook is an organization tool only. It is not legal advice, consult an attorney about your situation. How property, income, and debts are treated in a divorce varies widely, and only your attorney can advise you. Labels you write here — including 'separate' or 'marital' — are your own notes for your attorney to review, not legal classifications or conclusions.

What To Gather Tonight

The attorney-ready checklist — one calm pass, folder by folder.

Your attorney asked for a full inventory by morning. You do not need perfect numbers tonight — you need a complete, honest list with the documents to back it up. Work top to bottom, check each box, and write 'to follow' next to anything you cannot find tonight rather than leaving it blank.

GATHER — CHECK EACH ONE

- ☐ IDENTITY + CASE BASICS: full legal names, date of marriage, date of separation if your attorney asked for it, and the case or file number if you have one.
- ☐ INCOME PROOF: recent pay stubs, last tax return you have, and any other income records (page 3 lists what to write down).
- ☐ ACCOUNT STATEMENTS: the most recent statement for every bank, retirement, and investment account — even accounts you think are 'yours alone.' List them all; your attorney sorts out how they are treated.
- ☐ PROPERTY RECORDS: deed or mortgage statement for real estate, titles or registrations for vehicles, and appraisals if you have them.
- ☐ DEBT STATEMENTS: mortgage, loans, credit cards, medical bills, tax balances — most recent statement for each (page 5).
- ☐ MONTHLY BILLS: housing, utilities, insurance, childcare, transport, food — one recent month is enough to start (page 6).
- ☐ BUSINESS + OTHER: business interests, insurance policies, benefits, and anything else of value you can think of. When in doubt, list it and flag it for your attorney.

YOUR BASICS

Your full legal name: _____ Other party's name: _____

Date of marriage: _____ Attorney name / firm: _____

Attorney meeting date: _____ Case / file # (if any): _____

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Income Inventory

Every source of income, for both parties — as you understand it.

List income for yourself and, as far as you know it, for the other party. Use pay stubs and tax records where you have them, and mark anything that is an estimate. If a source is unknown, write 'unknown — ask attorney' instead of guessing.

YOUR INCOME

Employer / source: _____ Pay frequency: _____

Gross pay per period: $ _____ Net pay per period: $ _____

Other income (bonus, rental, benefits, other): _____

Year-to-date total (if known): $ _____ Estimate? Y/N: _____

OTHER PARTY'S INCOME (as you know it)

Employer / source: _____ Pay frequency: _____

Gross pay per period: $ _____ Net pay per period: $ _____

Other income (bonus, rental, benefits, other): _____

Year-to-date total (if known): $ _____ Estimate? Y/N: _____

KEEP IT HONEST AND COMPLETE

- Leaving income out — yours or theirs, as you know it — usually surfaces later and can damage your credibility. List what you know, label estimates as estimates, and let your attorney review it.

Asset Inventory

Everything of value — list it all, label it as your own note.

For each asset, write what it is, whose name is on the document, when it was acquired, and what it is worth today. In the 'Your label' field, write how YOU understand it — separate, marital, or unsure. That label is your own note for your attorney to review; it is not a legal classification, and this workbook makes no legal conclusion about any item.

ITEM 1

Description: _____

Category: _____ Titled owner (name on document): _____

Date acquired: _____ Current value / balance: $ _____

Your label: separate / marital / unsure: _____ Document on hand? Y/N: _____

ITEM 2

Description: _____

Category: _____ Titled owner (name on document): _____

Date acquired: _____ Current value / balance: $ _____

Your label: separate / marital / unsure: _____ Document on hand? Y/N: _____

ITEM 3

Description: _____

Category: _____ Titled owner (name on document): _____

Date acquired: _____ Current value / balance: $ _____

Your label: separate / marital / unsure: _____ Document on hand? Y/N: _____

Categories to work through: bank accounts, retirement and investment accounts, home and other real estate, vehicles, business interests, insurance, and other valuables. Use the spreadsheet for the full list and totals — this page is your working start. More items? Continue on a blank sheet and note it on page 8.

Debt Inventory

Every balance owed — complete beats comfortable.

For each debt, write who the creditor is, whose name is on the account, when it was opened or incurred, and the current balance. In the 'Your label' field, write how YOU understand it — separate, marital, or unsure. That label is your own note for your attorney to review; it is not a legal classification.

ITEM 1

Description: _____

Category: _____ Titled owner (name on document): _____

Date acquired: _____ Current value / balance: $ _____

Your label: separate / marital / unsure: _____ Document on hand? Y/N: _____

ITEM 2

Description: _____

Category: _____ Titled owner (name on document): _____

Date acquired: _____ Current value / balance: $ _____

Your label: separate / marital / unsure: _____ Document on hand? Y/N: _____

ITEM 3

Description: _____

Category: _____ Titled owner (name on document): _____

Date acquired: _____ Current value / balance: $ _____

Your label: separate / marital / unsure: _____ Document on hand? Y/N: _____

Categories to work through: mortgage, vehicle loans, credit cards, student loans, medical bills, tax balances, personal loans, and any other amount owed. Use the spreadsheet for the full list and totals. If you are unsure whether a debt exists, list it as 'to verify' rather than leaving it out.

Monthly Expenses

What a month actually costs — the real numbers, not the hopeful ones.

Use one recent, ordinary month. Where a bill varies, write the average of the last few months and note that it is an average. These figures help your attorney see the household picture clearly.

MONTHLY AMOUNTS

Housing (rent / mortgage): $ _____ Utilities + phone: $ _____

Groceries + household: $ _____ Transport + fuel: $ _____

Insurance (all kinds): $ _____ Childcare / school: $ _____

Medical / prescriptions: $ _____ Debt payments: $ _____

Subscriptions + other: $ _____ Savings (if any): $ _____

TOTALS + NOTES

Total monthly expenses: $ _____ Total monthly income: $ _____

Difference (+ / -): $ _____ Month used: _____

Notes (seasonal bills, annual costs split by 12, anything unusual): _____

Second note line: _____

ANNUAL COSTS COUNT TOO

- Property tax, insurance premiums, and school costs often arrive once a year. Divide the annual amount by 12 and add it above, noting that you did — a month that looks fine can hide a very expensive year.

Asset-Division Proposal

Your proposal only — two columns, one difference line.

This page records what YOU propose, so your attorney can react to something concrete instead of a blank page. It is a worksheet, not an agreement, and nothing here is binding. For each major item, write its value, what you propose for yourself, and what you propose for the other party.

ITEM 1

Item + value: $ _____

Proposed to you: $ _____ Proposed to other party: $ _____

Why (one calm line — keep, sell, offset, other): _____

ITEM 2

Item + value: $ _____

Proposed to you: $ _____ Proposed to other party: $ _____

Why (one calm line — keep, sell, offset, other): _____

ITEM 3

Item + value: $ _____

Proposed to you: $ _____ Proposed to other party: $ _____

Why (one calm line — keep, sell, offset, other): _____

THE DIFFERENCE

Total proposed to you: $ _____ Total proposed to other: $ _____

Difference between columns: $ _____ Open to adjusting? Y/N: _____

What would close the gap, in your view: _____

The spreadsheet's Division Split sheet does this math for the full list. Bring both to your attorney — proposals are starting points for advice, not decisions. This workbook is an organization tool only. It is not legal advice, consult an attorney about your situation. How property, income, and debts are treated in a divorce varies widely, and only your attorney can advise you. Labels you write here — including 'separate' or 'marital' — are your own notes for your attorney to review, not legal classifications or conclusions.

Document Index

Every paper, where it is, and whether your attorney has it.

An index turns a pile into a file. For each document, write what it is, where the original or copy lives, and whether you have given it to your attorney. Update this page each time you hand something over.

DOCUMENT 1

Document (statement / deed / title / return): _____

Date of document: _____ Location (folder / file name): _____

Given to attorney? Y/N + date: _____ Still to get? Y/N: _____

DOCUMENT 2

Document (statement / deed / title / return): _____

Date of document: _____ Location (folder / file name): _____

Given to attorney? Y/N + date: _____ Still to get? Y/N: _____

DOCUMENT 3

Document (statement / deed / title / return): _____

Date of document: _____ Location (folder / file name): _____

Given to attorney? Y/N + date: _____ Still to get? Y/N: _____

DOCUMENT 4

Document (statement / deed / title / return): _____

Date of document: _____ Location (folder / file name): _____

Given to attorney? Y/N + date: _____ Still to get? Y/N: _____

Tip: name digital files clearly — '2026-09 bank statement — joint checking' beats 'scan004.pdf'. Your future self, at midnight, will thank you.

Questions For Your Attorney

Walk in with questions written down — walk out with answers.

Under stress, the best questions leave the room with you. Write yours below before the meeting, and write the answer next to each one during it. Starter questions are included — cross out any that do not apply to you.

STARTERS — ADAPT OR DELETE

- ☐ How is property treated in my situation, and what should I not assume?
- ☐ Is my inventory complete — what is missing that I should gather next?
- ☐ Are there deadlines coming up that I need to act on?
- ☐ What should I not sign, sell, move, or close until we have talked?
- ☐ What happens next, step by step, and what will it cost?

YOUR QUESTIONS + THE ANSWERS YOU HEARD

Question 1: _____

Answer noted: _____

Question 2: _____

Answer noted: _____

Question 3: _____

Answer noted: _____

Privacy, Safety & Closeout

Protect this file — it contains your whole financial picture.

STORE IT SECURELY

- ☐ KEEP IT PRIVATE: store the completed workbook and statements in one secure place — a locked drawer, or a password-protected folder or device. Limit who can see it.
- ☐ NO PASSWORDS IN THIS FILE: never write bank passwords, PINs, or login codes in this workbook or in the spreadsheet. List accounts — never credentials.
- ☐ SHARE CAREFULLY: share copies only with your attorney (and a financial professional your attorney approves). Send sensitive pages through a method your attorney recommends, not casual messages.
- ☐ IF SAFETY IS A CONCERN: if sharing a device or account could put you at risk, tell your attorney first and ask about safe ways to gather and store documents. Your safety comes before any deadline.
- ☐ KEEP A COPY: keep one complete copy for yourself, separate from the copy you give your attorney, and note the date you handed yours over (page 8).

CLOSEOUT — READY FOR YOUR ATTORNEY

- ☐ Pages 2–6 are complete, or honestly marked 'to follow' / 'unknown — ask attorney.'
- ☐ Asset and debt totals in the spreadsheet match the statements I gathered.
- ☐ My proposal (page 7) is labeled as a proposal — nothing here is presented as an agreement.
- ☐ Questions (page 9) are written, and this file is stored securely with no passwords in it.

Your name (print): _____ Date completed: _____

Handed to attorney on: _____ Copy kept? Y/N: _____

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