DivorceAudit.com

# Divorce Financial Document Checklist

A practical checklist for gathering and organising financial documents in preparation for divorce discovery, financial affidavit completion, or attorney meetings.

**10 document categories • Years Required column • Applies to me column • Obtained column • Section Complete tracker**

*Educational resource only. Not legal, financial, or tax advice.*

**www.divorceaudit.com**

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# DivorceAudit.com — Divorce Financial Document Checklist

*Educational resource only. Not legal, financial, or tax advice. Consult a qualified professional for guidance specific to your situation.*

### How to use this checklist

- Tick 'Applies to me' to identify which documents are relevar
- Tick 'Obtained' once you have located or received the docu
- Tick Section Complete when all relevant items in a section
- Use the Years Required column as a guide — your attorney
- Not every item will apply — focus on sections relevant to yo

### Before you start

- Create a folder for each section before you begin gathering
- Note where each document is held — online portals, physical files, empl
- If a document no longer exists, note that rather than leaving it blank
- Do not access your spouse's accounts or records without authorisation
- Consult your attorney about which specific documents are needed in you

### Common mistakes to avoid

- Providing partial years of records — gather complete periods as requested
- Forgetting accounts held in business names, trusts, or a previous name
- Omitting cryptocurrency or digital asset records
- Missing tax schedules — always include all schedules, not just the first page
- Not updating documents if your financial position changes during proceedings

**Gather Documents** → **Organise by Category** → **Review with Attorney** → **Complete Affidavit** → **Respond to Discovery**

## DivorceAudit.com — Divorce Financial Document Checklist

### 1. Tax Returns and Tax Documents

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Federal income tax returns (Form 1040) — all pages<br>*Include all schedules: A, B, C, D, E, SE* | 3 yrs | [ ] | [ ] |
| [ ] | State income tax returns | 3 yrs | [ ] | [ ] |
| [ ] | W-2 forms from all employers | 3 yrs | [ ] | [ ] |
| [ ] | 1099 forms (income, interest, dividends, freelance) | 3 yrs | [ ] | [ ] |
| [ ] | Schedule K-1 (partnership/S-corp income) | 3 yrs | [ ] | [ ] |
| [ ] | Form 8949 and Schedule D (capital gains)<br>*Includes cryptocurrency gains* | 3 yrs | [ ] | [ ] |
| [ ] | Form 8938 (foreign financial assets) | 3 yrs | [ ] | [ ] |
| [ ] | FBAR filings (FinCEN 114)<br>*Required if foreign accounts exceeded $10,000* | 3 yrs | [ ] | [ ] |
| [ ] | IRS notices, assessments, or correspondence | All | [ ] | [ ] |
| [ ] | Any unfiled tax returns | All | [ ] | [ ] |

### 2. Income and Employment Documents

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Recent pay stubs (last 2–3 months) | Current | [ ] | [ ] |
| [ ] | Employment contract or offer letter | Current | [ ] | [ ] |
| [ ] | Bonus and commission statements | 3 yrs | [ ] | [ ] |
| [ ] | Stock option grant agreements | All | [ ] | [ ] |
| [ ] | Restricted stock unit (RSU) vesting schedules | All | [ ] | [ ] |
| [ ] | Deferred compensation plan statements | Current | [ ] | [ ] |
| [ ] | Self-employment income records<br>*Invoices, contracts, payment records* | 3 yrs | [ ] | [ ] |
| [ ] | Rental income records and lease agreements | 3 yrs | [ ] | [ ] |
| [ ] | Social Security or disability income statements | Current | [ ] | [ ] |
| [ ] | Any other income documentation | 3 yrs | [ ] | [ ] |

## 3. Bank and Financial Account Statements

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Checking account statements — all accounts<br>*Include accounts held individually and jointly* | 2 yrs | [ ] | [ ] |
| [ ] | Savings account statements — all accounts | 2 yrs | [ ] | [ ] |
| [ ] | Money market account statements | 2 yrs | [ ] | [ ] |
| [ ] | Certificate of deposit records | Current | [ ] | [ ] |
| [ ] | Foreign or offshore bank account statements<br>*Include FBAR documentation* | 3 yrs | [ ] | [ ] |
| [ ] | Records of accounts opened or closed | 3 yrs | [ ] | [ ] |

## 4. Investment and Brokerage Account Statements

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Brokerage account statements | 2 yrs | [ ] | [ ] |
| [ ] | Stock certificates or share records | All | [ ] | [ ] |
| [ ] | Bond or fixed income records | Current | [ ] | [ ] |
| [ ] | Options or warrants documentation | All | [ ] | [ ] |
| [ ] | Mutual fund or ETF account statements | 2 yrs | [ ] | [ ] |

## 5. Retirement Account Statements

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | 401(k) or 403(b) account statements<br>*Marital portion determined from date of marriage* | Current + date of marriage | [ ] | [ ] |
| [ ] | IRA statements (traditional and Roth) | Current + date of marriage | [ ] | [ ] |
| [ ] | Pension benefit statements<br>*Include projected benefit amounts* | Current | [ ] | [ ] |
| [ ] | Deferred compensation plan statements | Current | [ ] | [ ] |
| [ ] | Annuity contracts and statements | Current | [ ] | [ ] |
| [ ] | Thrift Savings Plan (TSP) statements | Current | [ ] | [ ] |

## 6. Real Estate Documents

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Mortgage statements for all properties | Current | [ ] | [ ] |
| [ ] | Property tax records | Current | [ ] | [ ] |
| [ ] | Deeds and title documents | All | [ ] | [ ] |
| [ ] | Home equity line of credit (HELOC) statements | Current | [ ] | [ ] |
| [ ] | Homeowners insurance policy | Current | [ ] | [ ] |
| [ ] | Recent appraisals or valuations | 3 yrs | [ ] | [ ] |
| [ ] | Rental property records and lease agreements | 2 yrs | [ ] | [ ] |
| [ ] | Records of improvements or renovations | All | [ ] | [ ] |

*Affects value and separate property arguments*

## 7. Business and Self-Employment Documents

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Business tax returns | 3 yrs | [ ] | [ ] |
| [ ] | Business bank account statements | 2 yrs | [ ] | [ ] |
| [ ] | Profit and loss statements | 3 yrs | [ ] | [ ] |
| [ ] | Balance sheets | 3 yrs | [ ] | [ ] |
| [ ] | Shareholder or partnership agreements | All | [ ] | [ ] |
| [ ] | Business valuations (existing) | All | [ ] | [ ] |
| [ ] | Accounts receivable and payable records | Current | [ ] | [ ] |
| [ ] | Payroll records | 2 yrs | [ ] | [ ] |

## 8. Cryptocurrency and Digital Assets

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Cryptocurrency exchange account statements<br>*Coinbase, Kraken, Gemini, Binance.US, etc.* | 3 yrs | [ ] | [ ] |
| [ ] | Transaction histories from all exchanges | 3 yrs | [ ] | [ ] |
| [ ] | Crypto tax reports (Form 8949, 1099 from exchanges) | 3 yrs | [ ] | [ ] |
| [ ] | Records of hardware wallet purchases<br>*May appear in bank or credit card statements* | All | [ ] | [ ] |
| [ ] | Records of crypto sent to or from private wallets | 3 yrs | [ ] | [ ] |
| [ ] | NFT or digital asset records | All | [ ] | [ ] |

## 9. Debt and Liability Documents

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Credit card statements — all accounts | 1 yr | [ ] | [ ] |
| [ ] | Personal loan statements and agreements | Current | [ ] | [ ] |
| [ ] | Student loan statements | Current | [ ] | [ ] |
| [ ] | Car loan or lease agreements | Current | [ ] | [ ] |
| [ ] | Business debt records | Current | [ ] | [ ] |
| [ ] | Medical debt records | Current | [ ] | [ ] |
| [ ] | Tax debt or IRS instalment agreements | Current | [ ] | [ ] |
| [ ] | Any other outstanding liabilities | Current | [ ] | [ ] |

## 10. Other Financial Documents

| | Document / Record | Years Required | Applies to me | Obtained |
|---|---|---|---|---|
| | **Section Complete** | | | |
| [ ] | Life insurance policies with cash value | Current | [ ] | [ ] |
| [ ] | Prenuptial or postnuptial agreement | All | [ ] | [ ] |
| [ ] | Trust documents | All | [ ] | [ ] |
| [ ] | Inheritance documentation<br>*Separate property if kept separate* | All | [ ] | [ ] |
| [ ] | Lottery winnings or legal settlement records | All | [ ] | [ ] |
| [ ] | Records of significant gifts given or received | All | [ ] | [ ] |
| [ ] | Vehicle registration documents | Current | [ ] | [ ] |
| [ ] | Safe deposit box contents list | Current | [ ] | [ ] |

## Before Your Attorney Meeting or Affidavit Submission

**Have you gathered documents for:**

- [ ] Tax returns and tax documents
- [ ] Income and employment
- [ ] Bank and financial accounts
- [ ] Investment and brokerage accounts
- [ ] Retirement accounts
- [ ] Real estate
- [ ] Business and self-employment
- [ ] Cryptocurrency and digital assets
- [ ] Debts and liabilities
- [ ] Other financial documents

> **Next steps** — Once you have gathered your documents, organise them by category and review them for completeness before your attorney meeting or affidavit submission. Flag any gaps, inconsistencies, or documents you cannot locate and discuss them with your attorney. Accurate and complete documentation at this stage strengthens your position throughout proceedings.



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