

## **Carl Arnold Example Information Gathering Email for Self-Represented Mediation Divorce Clients**

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Below is the information that I usually ask people to gather for divorce.

For each bank, retirement, or other asset-type account that you have (even if there is a zero balance), either gather a recent statement or at least write down the name of the institution (Wells Fargo, etc.), the type of account (checking, savings, 401K, IRA, other retirement, stock options, cash value life insurance, etc.), and the approximate value. Also, include any personal loans where people owe you money.

Also bring in copies of titles to vehicles or at least bring in the make, model, year and do a Kelly Blue Book printout for the value (trade-in good condition is typical). You could have some other things like a boat or rv. Bring in the title and the equivalent of a Kelly Blue Book printout for the value.

The legal description for any real property (land or home), often found on a deed or mortgage documents which are usually located in a closing packet from a purchase or refinance. The best document to use is called a "Warranty Deed". If you have a folder of documents from a closing, just bring that and we will sort through it together. A tax statement for the property would also be helpful (please provide us with this tax statement for background information) but the legal description there is partial and not sufficient for completing the divorce paperwork. This includes property in other states. If you have an appraisal for any property, please bring it. Consider going to [www.realtor.com](http://www.realtor.com) to get a free report for your home value.

Just like for the assets, for each debt, gather a recent statement or at least write down the name of the institution, the type of account, and the approximate amount owed (even if there is a zero balance), such as mortgage or mortgages, lines of credit, car loans, credit card debt, student loans, medical debts, etc. Also include personal loans from friends and family. Have you ever declared bankruptcy? If so, who filed and what year?

If you don't have printouts for all of your debts, go to the following link (which is the only official source for free annual credit reports) and obtain your free annual credit report for each of the three reporting agencies.

<https://www.annualcreditreport.com>

Are there any assets or debts that you brought into the marriage (for example, a house from before the marriage or the equity from a prior home or a retirement account that had some value from before the marriage) or inheritances? Explain.

Was there an antenuptial agreement (commonly called a prenup)? Please provide a copy.

We'll need to accurately describe your incomes. If you are self-employed or own a business, we ask for the last 3 years of personal and business tax returns. If you don't own a business and are an employee, we ask for the last 2 years of personal tax returns.

We ask for the last pay stub from last year (end of December) for each employer. Also provide the last 3 pay stubs for each employer.

If you are anywhere near retirement or you have significantly different levels of income between spouses, please obtain Social Security Statements for each of you.

<https://www.ssa.gov/myaccount/>

Think about your monthly expenses. A basic budget (just hand-written) for the current situation and also a separate budget for each future expected residence would be helpful. We want to make sure that you have thought through whether you can meet your monthly cash flow needs.

Think about how you are going to divide the personal property items located inside the house (or wherever they are located).

Do you have any stored/frozen embryos from IVF, etc? Please explain.

(Answer the following questions if you have a minor child or children)

What is the current medical insurance cost and what program is it through? If it is through work, try to get a price sheet showing the different options and their cost (for example, employee only, family, etc.).

What would it cost per month to just insure one parent under the plan and then what would it be for that parent plus children. We will use this information to calculate the cost for the children's premiums each month.

Are there any childcare costs? Explain.

Can you put together a list of annual expenses (description and amount) for the children, such as clothing, activities, lessons, equipment, school supplies, etc.?

Children's full names and dates of birth and social security numbers.

Assuming the children have never changed their names, right?

Have the children lived in MN for the last five years or more?

What do you have in mind for a parenting time schedule? (It's OK to have a difference of opinion. If so, put together a couple options that might work and we will review them in mediation.)

Here is a helpful online course provided by the University of Minnesota called "Parents Forever" for separating parents, which I recommend.

<https://www.extension.umn.edu/family/parents-forever/for-families/online-course-for-parents/>

There are a few variations of this co-parenting course called Bridging Parental Conflict that are all highly recommended.

<http://www.thebridgingcenter.com/bridging-parental-conflict>

This is a helpful worksheet for creating parenting plans.

<http://www.mncourts.gov/documents/Parenting-Agreement-Worksheet.pdf>

Here is the 2019 Minnesota Child-Focused Parenting Time Guide:

<http://www.mncourts.gov/mncourtsgov/media/CourtForms/Child-Focused-Parenting-Time-Guide.pdf>

Try to put together a draft annual holiday parenting time schedule. (If you are thinking of an equal or nearly equal parenting time schedule, we recommend only identifying a handful of holidays so that it doesn't get too confusing, given the number of transitions in the regular weekly schedule.)