

# Checklist.

## What to think about when getting divorced?

### Parental plan

When you get divorced, you are required to make a parenting plan. This plan will contain all the agreements regarding the care of your children..

- Make a list for yourself of what you think are important agreements to record. What do your children need? Which agreements are in their best interest? Think about what you hope your children will think when they look back on the divorce 20 years from now.
- Ask the other parent to also make a list and put them side by side. What is similar and what do you think differently about? Take the common ground as a starting point to see where you can reach out to each other.

### The house

Start by taking inventory of wishes; Would you like to continue living in the home? How is that for the other parent? What would the children like? Find the balance in give and take. Stand up for yourself, but also give the other person a reasonable perspective from which to move forward..

#### Rental home

- Making agreements about who can reasonably leave the home when.
- Or jointly terminate the lease subject to the notice period at the time there is alternative housing for both of them.
- As a single person, you may now qualify for rent subsidies. Worth checking out!

#### Sale house

- Notify the mortgage lender and bank in a timely manner and ask where they can help think about and support the choices to be made.
- Investigate financial options. Who could possibly buy out the other person by taking out an additional mortgage, for example?
- When you are both going to leave the home, decide together as of when that is feasible and then put the home up for sale.

### The household contents

Under what conditions, if any, did you marry or become registered partners? If you were married in community of property, it is nice to come to a good division together.

- Meet each other halfway. Be honest about what has (emotional) value to you and give that space to the other person as well.
- - Make a list ( possibly using stickers or post-its when walking through the home).

## Debts

Do you have debts?

- Make a list of what you still owe to whom. Include in that overview what the interest is and how many installments of repayment remain, if that has been agreed upon.
- Communicate to each creditor that you are separating. Mention that a proposal will follow on how you plan to pay off the debt.
- Make a plan about how you want to pay off the debts. See what has priority. Debts on a (joint) credit card or revolving credit are often very expensive and add up quickly.
- Make each creditor a proposal for how you want to continue paying off the debt.
- Create a financial statement, keeping track of when what is paid off by whom.

## The joint checking & savings account

- When will the last amount be collected from this account? Mark this in your calendar.
- Agree on who will raise the account and when.

## Jointly insured?

- Make a list of all the insurance policies you have taken out and find the policies to go with them.
- Distinguish between policies that must be cancelled and those that can be converted.
- Contact the insurance company to cancel or ask about other options.
- This can also be a good time to compare what you pay at other insurance companies and what terms and conditions they work with. There are several comparison sites, e.g. [www.independen.nl](http://www.independen.nl) or [www.poliswijzer.nl](http://www.poliswijzer.nl).

## Discontinue joint subscriptions, memberships and other joint financial obligations

- Run through all subscriptions and memberships. Which ones are best to stop? Which ones do you or one of you want to keep?
- Cancel the subscriptions and memberships you don't want to keep.
- Arrange to have the subscription or membership that is retained in the correct name.

## Benefits and allowances

Your situation will change and this will also affect the benefits and allowances for which you are now or may no longer be eligible.

- Make an overview. Think about rent allowance, health care allowance, child care allowance, child budget.
- Check out the IRS site. They have a separate page for people who are separating. There you will find information.
- Inform the IRS of your divorce.

## Accumulated pension

Have you accrued pensions together?

- Notify the pension fund that you are separating.
- Research or ask questions about what your rights and obligations are. Then you won't have any surprises now or later.

It is extremely nice if you manage to arrange things together and make arrangements you can both support. It is worth the effort. For children it is very nice if their parents can discuss things together and give something to the other parent. If tensions get too high and you feel you need support, you can contact a mediator or family lawyer for help with all of the above.