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The Divorce Decision Check

How to evaluate financial advice before you act — and avoid decisions you can't undo.

In this guide, you'll learn why divorce decisions should never be made from one conversation alone — and the questions to ask before you move money, redirect a paycheck, or agree to temporary orders.

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Why This Matters

During divorce, advice comes from every direction — and each recommendation may sound reasonable on its own. But divorce decisions rarely stand alone.

One move can affect your cash flow, your credibility, and your final settlement in ways that are difficult or impossible to undo.

> *"The problem is not the advice. The problem is making major decisions based on one conversation — before anyone has stepped back to see the complete picture."*

Every advisor sees one piece of the picture

- **Your attorney** focuses on legal strategy.
- **Your accountant** focuses on taxes.
- **Your coach** listens to your emotions.
- **Your friends** speak from their own divorce and/or they just want the best for you.

Each perspective is valuable — and each one is limited. Step back and look at your complete financial picture before you act.

3 Decisions That Deserve a Closer Look

1. Moving money out of a joint account

- Know what bills are paid automatically from that account.
- Moving money may need to be disclosed later.
- The real question: what would the consequences be?

2. Redirecting your paycheck

- Who pays the household bills — and from which account?
- Timing and coordination matter, even when separating.
- Keep statements so values can be verified later.

3. Agreeing to temporary orders

- Understand all income — bonuses and commissions too.
- Test whether the arrangement fits your real expenses.
- Temporary orders often shape the final orders.

> A note on safety: If there is abuse, danger, coercive control, or a true financial emergency, protective action and professional help come first — always.

Before You Act: A 5-Question Check

Run any financial recommendation through these questions first.

- [ ] What expenses or obligations does this money currently support?
- [ ] Could more financial information change this recommendation?
- [ ] How would this action affect the rest of the marital estate?
- [ ] Has this information been verified — or is it assumed?
- [ ] Have I considered giving a heads-up instead of a surprise?

My next decision

Before acting on any advice, take a quiet moment with these two questions. You might think them through, talk them over with a trusted professional, or note your answers somewhere private.

- **What is the decision in front of me right now?**
- **What information do I still need to verify before I act?**

> There is no deadline on clarity. One well-understood decision is worth more than five rushed ones.

Your Next Step

You do not need to make every decision today. Start by gathering the information that will help you understand your options.

Begin with what you can see: what you own, what you owe, what income comes in, and what has actually been verified. Then bring that picture to the professionals who can show you how their advice fits into it.

Keep moving toward clarity

Explore the MDS Financial Portrait™ — a complete, document-verified picture of your marital finances before negotiations begin.

Take the free Divorce Financial Assessment.
Join the MDS Community for ongoing support.

MyDivorceSolution.com

> *"Clarity is power. Make your decisions with confidence, with verified information, and with the right people in your corner."*

This guide is educational only and is not legal, tax, or investment advice. Please consult qualified professionals about your specific circumstances.