Introduction: The Paperwork Marathon

Divorce at 30 is hard. Divorce at 55 is hard and complicated — because three decades of shared life means three decades of shared paperwork. Joint bank accounts. Two 401(k)s. A mortgage, maybe a second property. Life insurance policies bought when the kids were small. Beneficiaries named a lifetime ago and never updated. Pension statements in a drawer somewhere.

The emotional work of divorce gets most of the attention. But the **paperwork** is what determines whether the settlement is fair — and whether the years after it are stable. Attorneys consistently report that the clients who arrive organized get better outcomes, pay less in billable hours, and reach resolution faster. Disorganization, on the other hand, is expensive: every hour your lawyer spends hunting for a document you could have provided is an hour on your invoice.

This organizer exists for one reason: to make sure nothing falls through the cracks. It walks through every category of document a gray divorce touches — financial accounts, property, insurance, retirement, debt, taxes — with checklists to track what you have, worksheets to record what you find, and timelines to keep every deadline visible.

> **The Midlife Decoder's rule:** You don't need to understand every legal nuance. You need to find everything, write it down, and bring it to the right professional. Organization is the highest-leverage thing you control in this process.

How to use this guide: Work through it chapter by chapter, or jump to the section you need today. Print the worksheets. Put them in a binder with the tabs from the Bonus section. Bring the binder to every attorney meeting, every mediation session, and every financial review. When this process is over, that binder becomes the foundation of your fresh start — every account documented, every beneficiary updated, every deadline met.

Life's not over. It's a reset. And resets go better with a binder.

Chapter 1 — The Master Document Checklist

Before diving into any single category, get the lay of the land. This master checklist covers every document type a divorce after 50 typically involves. Check off what you have, circle what you need to find, and star anything that will take time to obtain (old tax returns, pension statements, business valuations).

Personal & Legal Identity

- ☐ Marriage certificate (certified copy)
- ☐ Government-issued photo ID for both spouses
- ☐ Social Security cards / numbers for both spouses
- ☐ Birth certificates (both spouses and minor/dependent children)
- ☐ Prenuptial or postnuptial agreement (if any)
- ☐ Prior divorce decrees (if either spouse was previously divorced)
- ☐ Wills, trusts, powers of attorney, healthcare directives (current versions)
- ☐ Passports (if international property or travel is involved)

Income & Employment

- ☐ Pay stubs — most recent 3 months (both spouses)
- ☐ W-2s and 1099s — last 3 years
- ☐ Federal and state tax returns — last 3–5 years (full returns, not summaries)
- ☐ Employment contracts, bonus/commission structures, stock option grants
- ☐ Business ownership documents (if self-employed): P&L statements, business tax returns, buy-sell agreements
- ☐ Social Security benefit statements (both spouses)
- ☐ Pension benefit statements and plan summaries

Accounts & Investments

- ☐ Bank statements — checking, savings, money market (last 12 months, all accounts)