

10 Things to Know Before You File for Divorce

From Lorraine Silverman, Esq. | Host of "I Couldn't Help But Wonder: Divorce, Decoded"

1. You don't need to have it all figured out.

Filing for divorce doesn't mean you have every answer. It means you're ready to start asking the right questions. You'll get help navigating the rest.

2. Get your financial documents in order now.

Start gathering tax returns, bank statements, credit card balances, retirement account info, and anything related to real estate or business assets. The more prepared you are, the more control you'll have.

3. Timing matters.

There is no perfect time, but there are smarter windows to file. Consider bonus seasons, tax implications, and even real estate market timing if the marital home is at stake.

4. Don't move out without talking to a lawyer.

Leaving the marital home could affect your custody rights or financial position. Speak to counsel before making any big physical moves.

5. Custody is about stability, not perfection.

The court isn't looking for the "better" parent — they're looking for a parenting plan that supports the child's well-being and continuity. Document your involvement, stay consistent, and avoid conflict when possible.

6. Social media can hurt you.

Private doesn't mean private. Screenshots are forever. Don't vent, flaunt, or overshare online — especially if you're thinking about filing.

7. Separate property isn't automatically protected.

Even if something was yours before the marriage, it might be subject to division if it was commingled or appreciated during the marriage. Get clear on what's marital vs. separate.

8. Your team matters.

You don't just need a lawyer — you may also need a financial advisor, therapist, or forensic accountant. Choosing the right professionals early sets the tone for everything that follows.

9. It's okay to grieve and still want to leave.

Wanting a divorce doesn't mean you're not sad. Mourning the marriage and moving forward are not mutually exclusive.

10. Start with a consult. Not a Google rabbit hole.

Every case is unique. A good attorney will explain your rights, options, and best next steps. Schedule a consultation so you're making decisions based on facts, not fear.