

---

## Divorce Survival Guide

*The information people wish they had before the process started*

---

This is a guide to assist those that don't have access to a lawyer or have seen too much random information around and aren't sure what to believe.

You do not need lawyers or a mediator to facilitate the divorce process. It can be done together with the spouse if you agree.

You can use a mediator prior to or after filing the petition and resolve most of the items necessary to complete the process without even calling a lawyer.

This information is not state specific unless specifically stated, so keep in mind the laws and statutes in your state may vary from neighboring states.

The legal system is designed to try to make things fair, however there are plenty of situations that aren't considered and that the courts/judge will ignore even if they are important to one or the other party.

### The Steps

---

1. Petition/Motion for dissolution of marriage (find links to the forms at the end of this guide)
2. Hearing to establish interim financial agreements (Interim support)
3. Mediation
4. If mediation is successful, the lawyers will draft a final decree and once the wording is agreed upon by both parties it'll be sent to the judge to review and sign.
5. If mediation is not successful, any terms not agreed upon will be taken before the judge to decide what's fair or equitable under the law. This may or may not include re-allocation of legal fees which may not be based on which party was at fault but could be purely based on which party earns more and can afford it.
6. Once the final terms are decided by the judge or in mediation, the judge will sign the final decree and you're officially divorced.

### Items to Be Careful With During the Process — Including Mediation

---

Keep in mind these suggestions are based on best case scenarios. Depending on the state of the relationship prior to the first party filing for divorce it could be very simple or very ugly, expensive, complicated, and drawn out. There are dozens of ways either party can use to draw out and delay the process. **Document everything in writing!**

## Negotiate

- Nearly everything in the process up until you go to court is negotiable and the less you can use lawyers to come to an agreement the better.
- You can get creative here with times and compensation.
- It's typically not worth it to fight over every crumb if you can help it. All the money you spend on lawyers could probably be better used in other places.

## Before Officially Separating

- Separating property and storing it away from the joint home.
- Things that you acquired before the marriage that they have no claim to — such as photos, diplomas, copies of SS cards, birth certificates, furniture, and other possessions — so they don't end up being held hostage or destroyed.
- If you need to, start saving up for moving expenses and storage. While some states will grant interim support to one or the other party it's not always granted, and you may need cash of some kind to get things done safely.

## Before Hiring a Lawyer

- Make sure they are well versed in family law — otherwise even at an expensive hourly rate they could miss something important that will cost you later.
- Read reviews about them, get consultations with a few of the ones you think would be best, and expect to have to pay their hourly rate. Rates range from \$200–\$600+.
- Expect that you'll end up paying \$2,500–\$10,000 as a retainer to take your case depending on their experience and hourly rates.

## Assets

- For any joint debt that will have to be split — such as co-signed cars — see if you can refinance the account into the appropriate party's name before the courts are involved in assessing debt to either party.
- Quite often debt is reassigned, but the responsible party fails to pay, and the agreement won't keep the account from being in bad standing or being reported to a credit bureau. This can trash credit for one or both parties.

## Documents

Save copies of all of the following — they will be requested during discovery, but having them ensures you have a record if anything changes:

- Bank account statements
- Credit card and other debt statements
- Retirement or investment accounts
- Property account statements such as car loans

## Division of Assets

- Even in a no-fault community property state, for assets acquired after the marriage, there are ways to have sole and separate property.
- If you signed anything before acquiring assets — such as a prenuptial agreement or a gift letter — find it and keep it at the ready. There's a lot going on during mediation and it's easy to lose track of leverage you may need.

## Wording Is Crucial

- Be very specific about the wording used in the mediation settlement agreement. This document is legally binding and enforceable until the final decree is signed by the judge, and the wording should be nearly identical to the final decree language.
- Mediation settlement is a negotiation and in some, if not most, states nothing said in mediation can be used in court.
- If there is a large discrepancy between the wording of the settlement agreement and the decree, the judge will typically side closer to the wording in the settlement agreement.
- Make a note of any discrepancy with each revision and document that communication for evidence.
- Build in timelines anywhere you think it's necessary to avoid unnecessary delays.
- Give opposing counsel a deadline for drafting any documents they are responsible for, and have a built-in consequence for not fulfilling that obligation.
- Be sure the wording clearly shows your intent in the agreement.
- Avoid allowing ambiguous language as much as possible — if something is unclear and the two parties can't agree, the judge will decide what they believe the intent of both parties to be.
- Keep in mind that you should be mediating in good faith, but having clear evidence showing how the settlement agreement significantly differs from the final draft of the decree may make the difference in sanctions being levied against you.

## Legal Fees

- Reallocation of attorney fees, in some states, can be at the judge's discretion to award to either party. Be aware that these could be awarded to your former partner, adding to the legal fees you're responsible for.
- If they are re-allocated, some states have an appeal process if the claim was false or if no evidence was allowed to be presented. Keep in mind there are deadlines for filing such an appeal.

## Mediation Tips

- If you can use a mediator rather than lawyers, it's your best bet to save a significant amount of money and come to an agreement that works best for all parties — including any children.
- A mediator isn't there to give advice, but to help each of you decide the best way to divide assets, debts, manage time sharing and other accounts in a way that is reasonable and fair. You must go to the table ready to openly discuss these topics and be prepared to decide. You will have to be willing to compromise.

- Take time to be in a good place mentally and emotionally before mediation. If you have hurt feelings or anger going into the process it will hinder, stall, delay, or otherwise harm the process.
- The longer and more drawn out the process is, the more expensive. If you're fighting over an asset that's only worth a few thousand dollars, you're going to burn up all that value in legal fees arguing about it.
- When making the financial decision about who will pay child support and how much, remember that you should be looking at each party's budget to determine what is reasonable and feasible. The point here is to find a compromise, not to harm the other party financially or otherwise.
- Remember that debt and asset division is only part of the process. Both sides moving on into the next phase of life is important too — that means cash flow is just as important as dividing assets and debt fairly.

## Divorce Forms by State

---

Links below go to official state court self-help pages. All links were verified in June 2026. If a link has changed, search your state's official court website for “divorce forms self-help.”

### Alabama

- [DIY Divorce Forms \(eforms.alacourt.gov\)](https://eforms.alacourt.gov)

### Alaska

- [Family Law Self-Help Forms](#)

### Arizona

- [Dissolution Without Children — AZ Courts Self-Service](#)
- [AZCourtHelp — County-Specific Divorce Forms](#)

### Arkansas

- [Arkansas Courts — Forms and Publications](#)

### California

- [Divorce Forms — California Courts Self Help Guide](#)
- [Divorce Overview — California Courts](#)

### Colorado

- [Divorce Forms — Colorado Judicial Branch Self-Help](#)
- [JDF 1101 Petition for Divorce / JDF 1103 Response](#)

### Connecticut

- [Divorce — No Children \(Self-Help Center\)](#)
- [Divorce Petition \(DIY Guide\)](#)

### Delaware

- [Family Court Divorce Forms](#)
- [All Delaware Court Forms — Divorce](#)

### District of Columbia

- [DC Courts — Divorce and Legal Separation](#)

**Florida**

- [Petition for Dissolution of Marriage | 12.901 | Forms A–B3](#)

**Georgia**

- [File for Divorce — Georgia.gov](#)

**Hawaii**

- [Hawaii State Judiciary — Family Court Forms](#)

**Idaho**

- [Idaho Court Assistance Office — All Forms](#)

**Illinois**

- [State-Approved Forms — Divorce, Child Support, Maintenance](#)

**Indiana**

- [Indiana Self-Service Legal Center](#)
- [Court Forms \(Coalition for Court Access\)](#)

**Iowa**

- [Court Forms — Iowa Judicial Branch](#)
- [Interactive Divorce Forms \(No Children\)](#)

**Kansas**

- [Kansas Self-Help — Divorce Resources](#)

**Kentucky**

- [Family and Children — Kentucky Courts](#)
- [Legal Forms — Dissolution of Marriage](#)

**Louisiana**

- [Louisiana Courts — Self-Help Resources](#)

■ *Note: Louisiana uses parish-based courts; see your parish clerk of court for local forms.*

**Maine**

- [Family Matters — Form Packets](#)
- [Divorce & Family Separation](#)

**Maryland**

- [Maryland Courts — Family Law Forms](#)

**Massachusetts**

- [Divorce — Mass.gov](#)

**Michigan**

- [Michigan Courts Self-Help — Family Law](#)

**Minnesota**

- [Forms to Start a Divorce — Minnesota Judicial Branch](#)
- [Divorce/Dissolution Forms](#)

**Mississippi**

- [Mississippi Judiciary — File search \(no statewide forms; use county Chancery Court\)](#)

■ *Note: Mississippi has no statewide fill-in forms. Contact your county Chancery Clerk.*

**Missouri**

- [Dissolution of Marriage Forms — Petitioner \(Missouri Courts\)](#)

**Montana**

- [Montana Courts — Self-Help Family Law](#)
- [Dissolution Without Children — Instructional Videos](#)

**Nebraska**

- [Nebraska Supreme Court — Court Forms](#)

**Nevada**

- [Nevada Self-Help Center — Forms](#)
- [Clark County Self-Help Divorce Forms](#)

**New Hampshire**

- [New Hampshire Courts — Family Division Forms](#)

**New Jersey**

- [Divorce Self-Help — NJ Courts](#)

**New Mexico**

- [Divorce & Family Forms — New Mexico Courts](#)
- [Divorce Self-Representation](#)

**New York**

- [Divorce Forms — New York Courts](#)
- [Uncontested Divorce Packet \(PDF\)](#)

**North Carolina**

- [North Carolina Divorce Packet — NC Judicial Branch](#)

**North Dakota**

- [Simple Divorce — No Children \(ND Courts\)](#)
- [Divorce Overview](#)

**Ohio**

- [Ohio Legal Help — Divorce Without Children](#)
- [Ohio Supreme Court Self-Help](#)

**Oklahoma**

- [Oklahoma Courts — Divorce Forms](#)

**Oregon**

- [Forms for Dissolution \(Divorce\) — Oregon Judicial Dept.](#)

**Pennsylvania**

- [Pennsylvania Courts — Divorce Resources](#)
- *Note: Pennsylvania forms are county-specific. Check your county court clerk.*

**Rhode Island**

- [Rhode Island Courts — Legal Forms](#)

**South Carolina**

- [SC Courts — Self-Represented Simple Divorce Packet \(SCCA400.02SRL-DIV\)](#)

**South Dakota**

- [SD UJS — Divorce Information & Forms](#)

**Tennessee**

- [Tennessee Courts — Court-Approved Divorce Forms](#)

**Texas**

- [Legal Forms for Divorce — Texas State Law Library](#)
- [eFileTexas Self-Help \(interactive divorce forms\)](#)

**Utah**

- [Divorce — Utah State Courts](#)

**Vermont**

- [Divorce — Vermont Judiciary](#)
- [Divorce Forms](#)

**Virginia**

- [DIY Divorce — Virginia Courts](#)

**Washington**

- [Court Forms: Dissolution \(Divorce\) — WA Courts](#)

**West Virginia**

- [West Virginia Self-Help — Family Court Forms](#)

**Wisconsin**

- [Wisconsin Courts Self-Help — Divorce](#)

**Wyoming**

- [Wyoming Courts — Self-Help Family Law Forms](#)

## Divorce Topic Checklist

---

Use this checklist to ensure all relevant topics are addressed during mediation and settlement negotiations.

### Custody & Children

- Custody / Time Sharing arrangements
- Communication methods (email, court-approved app, video chatting with children during off-custodial time)
- School selection
- Who pays for childcare/daycare and how
- Deadlines for completing requirements
- Holidays
- Extra-curricular activities — schedule and payment (dance, sports, clubs, music)
- Insurance — co-pays, deductibles, out-of-pocket medical, dental, vision

## **Finances**

- Alimony / Spousal Support — duration and amount, lump sum or over time
- Life Insurance
- Wills / Trusts
- IRA / 401(k)
- Other Investment Accounts or Property
- Pension
- Checking and Savings Accounts

## **Property & Assets**

- Marital Home
- Individual Vehicles
- Tools
- Jewelry
- Televisions
- Computers
- Recreational Vehicles