

CHECKLIST: EVALUATING A DIVORCE AGREEMENT

ALTHOUGH YOU WILL CERTAINLY ASK for your lawyer's advice, you are ultimately responsible for evaluating the draft agreements. Here are a few questions to ask yourself when considering a separation or divorce agreement:

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- Is this agreement fair?** Apply this question to yourself – don't start trying to guess what your spouse might think about it at this point.

- Is it in my best interests?** Is it in my children's best interests?

- Can I afford this agreement** – now and in the foreseeable future?

- Is there a clearly stated method to collect or enforce financial obligations?**

What did I want (see "My Priorities" worksheet) that I didn't get?

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- Can I live without it?**
 - Is it worth additional time and money to renegotiate?**
What am I willing to give up in order to get the missing items?
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Am I rejecting this agreement because important provisions are missing or very unfavorable to me, or because I'm mad at my spouse and want to make him or her suffer? _____

Will I be better or worse off if I go to trial?

Ask your attorney how a judge is likely to rule given your state's laws and guidelines.

- Is the financial and emotional toll of *not* settling too high for me or my children to pay?**

Working with a Certified Divorce Financial Analyst™ (CDFA™) can help to increase your chances of reaching a settlement that fully addresses your long-term financial needs. For more information about how CDFAs help, go to www.InstituteDFA.com.