

MARA

THE NEXT-STEP CHECKLIST

What to gather, protect, and clarify before you move forward

You do not have to solve everything today. Start with what you already know, notice what may need attention, and choose one next step that feels possible.

A private, practical guide for women navigating separation, divorce, or life afterward.

EDUCATIONAL AND ORGANIZATIONAL SUPPORT - NOT LEGAL, FINANCIAL, TAX, MEDICAL, OR MENTAL-HEALTH ADVICE

Begin where you are

This is not a list of everything you must complete. Some sections may not apply, and some may be better handled with a qualified professional. Use the guide privately and at your own pace.

Try this simple method: check what you already have, circle what may need attention, and place an arrow beside the one item you want to address next.

Three ways to mark the checklist

CHECK	I have this or it feels settled.
CIRCLE	I want to review or clarify this.
ARROW	This may be my next manageable step.

A note about privacy and safety

If you are concerned that your device, email, browser activity, or accounts may be monitored, consider using a safer device and contacting a confidential advocate before changing passwords or account settings. Digital changes can sometimes be noticed by another person. In an immediate or life-threatening emergency, contact 911 in the United States.

National Domestic Violence Hotline: 800-799-SAFE (7233) | Text START to 88788 | thehotline.org

1. Protect your access and information

Focus on access you are legally authorized to use. Do not remove, alter, conceal, destroy, or secretly access records or accounts.

- ☐ I can access a private email account that I am authorized to use.
- ☐ I know which phone number or email receives account-recovery messages.
- ☐ I have reviewed the security of accounts that belong to me.
- ☐ I know where my identification and other important personal records are stored.
- ☐ I have a private, lawful place for notes and copies of documents I am permitted to keep.
- ☐ I know which devices or shared services may display messages, files, locations, or notifications.
- ☐ I know where to find confidential support if privacy or safety is a concern.

If changing a password, device setting, or shared account could create risk, pause and speak with a confidential advocate or qualified professional first.

One access or privacy question I want to clarify:

2. Understand your financial picture

The goal is clarity, not immediate action. Listing an account or obligation does not determine ownership, responsibility, or how it will be treated legally.

- ☐ Current income sources and expected changes
- ☐ Regular household and personal expenses
- ☐ Bank, credit-union, and investment accounts I am authorized to review
- ☐ Credit cards, personal loans, student loans, vehicle loans, and other debts
- ☐ Mortgage, rent, property taxes, utilities, and housing insurance
- ☐ Health, life, disability, vehicle, and other insurance policies
- ☐ Recent federal and state tax returns or transcripts available to me
- ☐ Retirement, pension, deferred-compensation, and benefit statements
- ☐ Employment benefits and payroll deductions
- ☐ Recurring subscriptions and automatic payments
- ☐ Expenses connected to children or other dependents
- ☐ Financial, tax, mortgage, benefits, or legal questions that need professional guidance

Do not move, hide, withdraw, transfer, or dispose of money or property based on this checklist. Ask a qualified professional about your circumstances before taking consequential action.

3. Organize important documents

Gather only records you are legally permitted to access. A secure index of where information can be found may be safer and more useful than collecting unnecessary copies.

- ☐ Government-issued identification and vital records
- ☐ Marriage certificate and existing legal agreements or orders
- ☐ Court notices and correspondence from qualified professionals
- ☐ Recent bank, credit-card, loan, and investment statements
- ☐ Federal and state tax returns or official transcripts
- ☐ Pay statements, benefit records, and employment information
- ☐ Retirement and pension statements
- ☐ Mortgage, deed, lease, property-tax, appraisal, and insurance records
- ☐ Vehicle titles, registrations, loans, and insurance
- ☐ Business records when I am legally authorized to access them
- ☐ School, healthcare, activity, and expense records for children when applicable
- ☐ A neutral timeline of important dates and events

The first document category I want to organize:

4. Clarify the decisions in front of you

Separating facts, questions, and decisions can make professional conversations more focused.

- ☐ I can name the issue that needs attention first.
- ☐ I know which information is still missing.
- ☐ I have identified decisions that can wait.
- ☐ I have written down the questions I want answered.
- ☐ I know which questions require an attorney, mediator, financial professional, tax professional, housing professional, therapist, or other qualified support.
- ☐ I have confirmed dates and appointments using the original document or professional source.
- ☐ I know who is already part of my support team.
- ☐ I have identified one person or resource that may still be helpful.

WHAT I KNOW

WHAT I NEED TO CLARIFY

5. Home, parenting, and communication

Complete only the sections that apply to you. This guide does not determine legal rights, custody, parenting fitness, or the best housing outcome.

Home and property

- ☐ I know the current housing costs and recurring obligations.
- ☐ I know where the lease, mortgage, deed, tax, utility, and insurance information can be found.
- ☐ I have listed practical needs any housing option must meet.
- ☐ I have questions prepared for the appropriate housing, mortgage, tax, real-estate, financial, or legal professional.

Parenting, when applicable

- ☐ I have the current schedule, school calendar, healthcare information, and activity details available to me.
- ☐ I have a lawful way to track child-related expenses and decisions.
- ☐ I know which parenting questions require legal or family-professional guidance.

Communication

- ☐ I can identify which communications require a response.
- ☐ I have a neutral method for organizing important exchanges.
- ☐ I know that ordinary communication strategies may not be appropriate in an unsafe or coercive situation.

6. Support the person carrying all of this

Your capacity matters. Rest, support, and smaller steps are part of thoughtful planning - not evidence that you are falling behind.

- ☐ I can name one person I may contact for support.
- ☐ I know one professional or community resource I may need.
- ☐ I have identified one responsibility that can wait.
- ☐ I have chosen one brief restorative practice that feels realistic.
- ☐ I can name one thing I need more help carrying.
- ☐ I have identified one boundary that may protect my energy.
- ☐ I know where to find immediate or confidential support if I need it.

You are not behind. Your circumstances matter. Begin with what feels possible today.

One form of support or restoration I want to make room for:

7. Choose your next step

You do not need to make every area a priority. Choose the one that would make the next step feel clearer or more manageable.

- ☐ Financial Stability
- ☐ Legal Preparation
- ☐ Communication and Boundaries
- ☐ Co-Parenting
- ☐ Housing and Property
- ☐ Emotional Wellness
- ☐ Building My Next Chapter
- ☐ I am not sure yet

MY NEXT MANAGEABLE ACTION

A QUESTION I WANT TO BRING TO A QUALIFIED PROFESSIONAL

You have a place to begin

The checklist is not meant to answer every question. It is meant to help you see what is already in place, what may need attention, and what deserves professional guidance.

Return to MARA and take the free Mini RISE Assessment to identify your current RISE stage, discover your most relevant priority, and receive three personalized next steps.

Trusted starting points

Confidential safety support	thehotline.org 800-799-SAFE (7233) Text START to 88788
Online security and identity protection	consumer.ftc.gov identitytheft.gov
Federal tax transcripts	irs.gov/individuals/get-transcript
Legal-aid information	usa.gov/legal-aid
Consumer financial information	consumerfinance.gov

Important

MARA provides general educational and organizational information. It does not provide legal, financial, tax, medical, mental-health, custody, or emergency advice. Laws and procedures vary by state and circumstance. Use qualified professionals and official sources for advice about your situation.

If you believe you are in immediate danger or facing a life-threatening emergency in the United States, call 911. If using this guide or changing digital settings could increase risk, consider contacting a confidential advocate from a safer device.

MARA - A clearer next step, at a pace that respects your life.