



Solid Ground
RESERVE

A CALM PLACE TO BEGIN

Your Financial Next Steps After Divorce

A thoughtful, fillable workbook to help you turn a settlement into a financial life that is fully your own.

The agreement may be final. The financial transition may still be moving.

Use these pages to see what is complete, name what still needs attention, and prepare for the conversations ahead.

When you know what to ask, the conversation changes.

Your financial life belongs to you.

Begin with what is in front of you

Divorce can end one legal chapter while leaving many financial details in motion. Accounts may need to be divided. Titles and loans may tell different stories. Insurance, taxes, beneficiaries, and ordinary household payments may all need a new home.

This workbook is not another deadline. It is a private way to build understanding, organize the facts, and participate more fully in the decisions shaping your financial life.

How to use these pages

- ☐ Work for ten or fifteen minutes at a time.
- ☐ Record what has been verified, not only what was promised.
- ☐ Write questions in your own words.
- ☐ Bring each question to the professional whose role fits it.
- ☐ Keep passwords, full account numbers, Social Security numbers, and security codes off these pages.

You are allowed to learn as you go

Financial independence does not mean knowing every answer or managing every detail alone. It means understanding enough to participate, knowing what to ask, and choosing support with intention.

[Visit the Divorce resource for calm, plain-English education.](#)

What has changed, and what is still moving?

Check what you recognize. A checked box means only that you know where the item stands.

Settlement implementation

- ☐ Final agreement and every deadline connected to it.
- ☐ Retirement orders, QDROs, and transfers.
- ☐ Deeds, mortgage assumptions, refinances, or sale requirements.
- ☐ Bank, brokerage, and business-interest transfers.
- ☐ Support, insurance, or other continuing obligations.

My independent financial life

- ☐ Income and deposits now arriving in accounts I control.
- ☐ Household bills and automatic payments in the correct name.
- ☐ Health, life, property, and other insurance coverage.
- ☐ Beneficiary forms, estate documents, and emergency contacts.

One item that still exists only on paper

See the complete financial picture

The goal is visibility before permanence. You do not have to redesign everything today.

Accounts, income, and future resources

- ☐ Checking, savings, cash reserves, and certificates of deposit.
- ☐ Retirement accounts, pensions, QDROs, and Social Security estimates.
- ☐ Brokerage accounts, company stock, business interests, and other investments.
- ☐ Employment income, support, rental income, or other recurring resources.

Property, costs, and obligations

- ☐ Home, mortgage, property taxes, insurance, and expected maintenance.
- ☐ Other real estate, vehicles, valuable property, or storage.
- ☐ Credit cards, loans, tax obligations, and professional fees.
- ☐ Health-care costs, coverage deadlines, and ordinary monthly needs.

The three things I most want to understand

The people around my financial life

Different questions belong to different professionals. Use this page to remember who handles what and what you want confirmed.

PERSON OR ORGANIZATION	THEIR ROLE	WHAT I WANT TO ASK

One person I may want beside me in the next conversation

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Questions before decisions

A question does not commit you to an action. It gives you something specific to carry into the right conversation.

What feels clear

A fact, document, or completed change I can verify

What is still unfinished

A transfer, deadline, account, title, benefit, or decision still in motion

Who may be qualified to answer

An attorney, CPA, plan administrator, lender, insurer, financial professional, or another qualified person

What I want to ask next

A question in my own words or something I want independently confirmed

A private place to continue

On Solid Ground Reserve, you can learn in plain English, ask questions privately, and save what matters in your Living Book. It is designed to complement the professionals already around you by helping you become more informed, organized, and prepared.

OPEN MY SOLID GROUND RESERVE BOOK

[Return to the Divorce resource](#)

Solid Ground Reserve provides general educational information. It does not provide individualized legal, tax, insurance, mortgage, financial-planning, or investment advice. Verify your circumstances with the appropriate qualified professionals before acting.