

Property Division Checklist: Preparing for Divorce in Washington State

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This checklist helps you organize assets, debts, and documents for property division in your Washington divorce or separation. It's not legal advice. Consult an attorney for your specific case. Proper preparation can lead to fairer outcomes and reduce costs, as outlined in [RCW 26.09.080](#) for equitable distribution.

1. Inventory All Assets

- List real estate (homes, land): Include addresses, purchase dates, current values (use online estimators or appraisals), mortgages, and how titled (joint/separate).
- Document personal property: Vehicles (make/model/VIN/value. Use Kelley Blue Book (KBB) printouts), furniture, jewelry, electronics, art. Estimate values via receipts or market research.
- Catalog financial assets: Bank accounts (balances/statements), stocks/bonds/investments (current worth), crypto/wallets, life insurance cash value.
- Detail retirement accounts: 401(k)s, IRAs, pensions (statements, vested amounts), note if QDRO needed.
- Identify business interests: Ownership percentage, valuation docs, income statements if applicable.
- Note intangibles: Intellectual property, frequent flier miles, club memberships. Estimate the worth of each.
- Include other: Pets (if disputed), collectibles, tools. Photograph items for proof.

2. Inventory All Debts

- List mortgages/loans: Balances, lenders, payment history, who incurred (community/separate).
- Document credit cards/debts: Statements, balances, interest rates, purchase details.
- Include student loans: Origination date, balances. If pre-marital, argue separately.
- Note other liabilities: Medical bills, taxes owed, personal loans. Gather statements.

3. Gather Supporting Documents

- Collect proof of separate property: Pre-nups/post-nups, inheritance papers, gift deeds, pre-marital bank statements.
- Assemble financial records: Tax returns (last 5 years), pay stubs, W-2s/1099s, investment statements.
- Obtain valuations/appraisals: For homes (local Tacoma realtor ~\$400-600), businesses (forensic accountant \$2,000+), vehicles (KBB printouts).
- Secure marriage-related docs: Marriage certificate, date of separation, any economic misconduct evidence (e.g., wasteful spending receipts).
- Prepare for factors: Health records if disability affects earnings, child custody plans if home retention is desired.

4. Assess Contributions and Needs

- Note marital contributions: Financial (earnings) and non-financial (homemaking, child-rearing). Gather evidence like career sacrifice docs.
- Estimate post-divorce needs: Budget for housing, living expenses in Tacoma (median rent \$1,800), future income projections.
- Consider taxes: Note potential capital gains on asset sales, consult an advisor.

5. Plan for Challenges

- Identify potential disputes: Hidden assets, commingling. Flag for attorney.
- Prepare for military (JBLM): Pension docs under USFSPA.
- Think long-term: How division affects retirement, support. Discuss with financial planner.

Additional Resources

- Washington State Courts Divorce Forms: courts.wa.gov/forms
- Pierce County Superior Court: piercecountywa.gov/122/Superior-Court
- For property division help, [contact Morgan Hill PC for a consultation](#).

Thank you for preparing thoughtfully. It can save time and money. Download and print this checklist for easy reference. The content in this document is not legal advice. Always consult an attorney.

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