Business • Family • Medical Malpractice
Trial Lawyers

THE 30-DAY PRE-FILING AUDIT

A Complete Month-by-Month Action Plan to Prepare for Your Divorce Filing

Anunobi Law PLLC | Business | Family | Medical Malpractice | Trial Lawyers

IMPORTANT NOTICE

This audit is provided for general informational purposes only and does not constitute legal advice. Texas law governs divorce proceedings filed in Texas courts, and every situation is unique. Complete this audit in close coordination with your attorney. Do not file any legal documents without the guidance of qualified counsel. Anunobi Law PLLC represents clients in family law and business matters throughout Texas.

EXECUTIVE SUMMARY

Filing for divorce is one of the most consequential legal decisions a person can make. For business owners, executives, and professionals, the stakes are even higher. Business valuations, executive compensation, real estate portfolios, retirement accounts, and child custody arrangements can all turn on preparation made before the petition is ever filed.

This 30-day audit provides a structured, day-by-day roadmap for the month leading up to your filing date. It is organized into four weekly themes that build on each other. You will move from legal foundation and financial inventory through asset documentation, family and custody preparation, and finally a full pre-filing review and readiness check.

Use this document as a working tool. Check off each item as it is completed. Share your progress with your attorney so your legal team is working from a complete and accurate picture of your situation from day one.

HOW TO USE THIS AUDIT

Start on Day 1 exactly 30 days before your planned filing date. Each day has a primary focus and a set of specific tasks. Some days have lighter workloads to allow for follow-up on prior items. If you are working with a business attorney or forensic accountant in addition to your family law attorney, coordinate their involvement during Weeks 2 and 3. Flag any items you cannot complete and bring them to your attorney's attention immediately.

WEEK 1

Legal Foundation and Team Assembly

Week 1 focuses on securing your legal team, understanding your rights and obligations under Texas law, and beginning to organize your most important personal financial records. The decisions you make this week set the tone for everything that follows.

DAY 1 | MONDAY

Retain Legal Counsel and Understand Your Rights

1.1 Retain your family law attorney if you have not already done so. Do not take any other steps in this audit until you have legal representation.

1.2 Review and sign your engagement letter. Confirm billing arrangements, retainer amount, and communication expectations.

1.3 Ask your attorney to explain the Texas residency requirements for filing: six months of state residency and 90 days of residency in the county of filing.

1.4 Ask your attorney to explain automatic temporary restraining orders (ATROs) and what they prohibit from the moment the petition is filed.

1.5 Discuss whether any emergency relief is needed, such as a protective order, temporary injunction, or immediate temporary orders.

1.6 Identify whether you will need additional professionals: forensic accountant, certified business valuator, real estate appraiser, or child custody evaluator.

DAY 2 | TUESDAY

Establish Secure Communications and Document Storage

2.1 Create a dedicated, secure email account not shared with or accessible to your spouse. Use this account exclusively for attorney-client communications.

2.2 Set up a secure digital storage folder, such as an encrypted cloud drive or password-protected folder, for all documents gathered during this audit.

2.3 Change passwords on any personal accounts your spouse currently has access to, including email, financial institution portals, and investment accounts in your name only.

2.4 Review privacy settings on social media accounts. Discuss with your attorney what you should and should not post during the divorce process.

2.5 Identify a secure physical location outside the marital home to store copies of important documents: a trusted family member, a safe deposit box, or your attorney's office.

DAY 3 | WEDNESDAY

Personal Financial Account Inventory

3.1 List all personal and joint checking accounts. For each account, note the financial institution, account number (last four digits), approximate balance, and names on the account.

3.2 List all personal and joint savings, money market, and certificate of deposit accounts.
3.3 List all individual and joint investment and brokerage accounts.
3.4 Identify any accounts held solely in your spouse's name that you are aware of. Document as much information as you have.
3.5 Download or screenshot the most recent three months of statements for each account you have access to and save to your secure folder.
3.6 Identify any accounts opened or closed within the past 12 months. Note the dates and purposes.

DAY 4 | THURSDAY

Retirement and Deferred Compensation Inventory

4.1 List all retirement accounts: 401(k), IRA, Roth IRA, SEP-IRA, SIMPLE IRA, and pension plans. For each, note the institution, approximate balance, and whether it is in your name or your spouse's name.
4.2 Gather the most recent annual statements for each retirement account.
4.3 List any nonqualified deferred compensation balances or supplemental executive retirement plan (SERP) benefits.
4.4 List any unvested stock options, restricted stock units (RSUs), or performance share units (PSUs) and their estimated values.
4.5 Confirm the beneficiary designations on each account. Flag any that need to be updated, but do not change designations without your attorney's guidance.

DAY 5 | FRIDAY

Income Documentation

5.1Gather your most recent three years of federal and state personal income tax returns.

5.2 Gather your most recent 12 months of pay stubs or owner compensation records.

5.3 Identify all sources of income: salary, bonus, commissions, distributions, rental income, investment income, alimony received, and any other regular payments.

5.4 Gather W-2s and 1099s for the most recent three years.

5.5 If you receive variable compensation such as bonuses or distributions, document the amounts received in each of the past three years.

5.6 Gather your most recent two years of your spouse's income documentation if accessible: tax returns, W-2s, or pay stubs.

DAY 6 | SATURDAY

Debt and Liability Inventory

6.1 List all mortgages: property address, lender, outstanding balance, monthly payment, and names on the loan.

6..2 List all vehicle loans, personal loans, and student loans.

6.2 List all credit card accounts: issuer, balance, credit limit, and whether individual or joint.

6.4 List any tax liabilities or payment plans with the IRS or Texas Comptroller.

6.5 List any pending lawsuits, judgments, or liens against you or your spouse.

6.6 Note any personal guarantees you have signed for business debts.

DAY 7 | SUNDAY

Week 1 Review and Attorney Check-In

7.1 Compile everything gathered during Week 1 into your secure folder and organize by category.

7.2 Prepare a brief written summary of any open items or questions for your attorney.

7.3 Schedule a Week 1 check-in call or meeting with your attorney to review progress and confirm priorities for Week 2.

7.4 Identify which professionals from your team need to be engaged this coming week and confirm their availability.

WEEK 1 MILESTONE

By the end of Day 7, you should have legal counsel retained, secure communications established, and a complete inventory of your personal financial accounts, retirement assets, income, and debts. This foundation is essential before moving into the more complex asset work of Weeks 2 and 3.

WEEK 2

Asset Documentation and Business Interests

Week 2 is the most intensive week of the audit for business owners. You will document real property, personal property, and the full scope of your business interests. Engage your forensic accountant and business valuator this week.

DAY 8 | MONDAY

Real Property Documentation

1. List all real property: primary residence, vacation homes, rental properties, commercial real estate, raw land, and any business-owned real property.
1. For each property, document: full address, date acquired, purchase price, current estimated fair market value, outstanding mortgage balance, and names on the deed.
1. Gather the deed or title document for each property if accessible.
1. Identify any property acquired before marriage or received as a gift or inheritance. Begin gathering documentation to support a separate property claim.
1. Gather the most recent mortgage statements for each property.
1. Note any properties that are titled jointly with your spouse or in the name of a business entity.

DAY 9 | TUESDAY

Personal Property Inventory

1. Photograph or video record the interior of the marital residence. Document all rooms, closets, the garage, and any storage areas. Capture furniture, artwork, collectibles, electronics, and appliances.
1. List all vehicles, boats, recreational vehicles, motorcycles, and aircraft with year, make, model, approximate current value, and any associated loans.
1. List jewelry, watches, and other valuables. Gather any appraisals, purchase receipts, or insurance riders.
1. List collectibles, artwork, antiques, and any items of significant monetary or sentimental value.
1. Identify any valuable property stored outside the marital home.
1. Confirm that all significant personal property is covered by your homeowners or renters insurance policy.

DAY 10 | WEDNESDAY

Business Ownership and Formation Documents

1. List all businesses in which you hold any ownership interest, including percentage owned, date interest was acquired, and entity type (LLC, S-corp, C-corp, partnership, sole proprietorship).
1. For each entity, gather: articles of incorporation or organization, operating agreement or shareholder agreement, and any amendments or restatements.
1. Locate any buy-sell agreement. Review it carefully for divorce-related provisions and notify your business attorney immediately.
1. Identify the date your ownership interest was established relative to your marriage date. This is critical for characterization as separate or community property.
1. Document any pre-marital capital contributions you made to the business using separate funds. Gather supporting bank records.
1. Identify all co-owners, partners, or shareholders and their ownership percentages.

DAY 11 | THURSDAY

Business Financial Records

1. Gather the most recent three to five years of federal and state business income tax returns for each entity you own.
1. Gather the most recent balance sheet, profit and loss statement, and cash flow statement for each business.
1. Gather business bank statements for the past 24 to 36 months.
1. Gather business credit card and line of credit statements for the past 12 to 24 months.
1. Gather payroll records and all documentation of your compensation from the business, including salary, distributions, bonuses, and benefits.
1. Identify any loans between the business and its owners, including any loans made to or from you or your spouse.
1. Identify any accounts receivable or accounts payable that are significant in size or that involve related parties.

DAY 12 | FRIDAY

Business Valuation Preparation

Today's tasks are focused on preparing the information your forensic accountant and business valuator will need to establish the value of your business interest.

1. Engage your certified business valuator and forensic accountant if not already retained. Provide them with the documents gathered on Days 10 and 11.
1. Discuss with your valuator which valuation methodology or methodologies are most appropriate for your business: income approach, market approach, or asset approach.
1. Identify any significant changes in the business's revenue, expenses, or ownership structure during the marriage that will need to be explained.
1. Document any non-recurring income or expenses that should be adjusted out of the business's normalized earnings.
1. Identify any personal expenses that have been run through the business. Discuss how these will be addressed in the valuation.
1. Ask your valuator what additional documents or information they will need and begin gathering those materials.

DAY 13 | SATURDAY

Separate Property Documentation

Texas law protects separate property from division in divorce. Documenting your separate property claims now is essential to protecting assets you brought into the marriage or received as a gift or inheritance.

1. Identify all assets you owned before the marriage. For each, gather documentation showing value and ownership as of the marriage date: bank statements, brokerage statements, or appraisals.

1. Identify any assets you received during the marriage as a gift or inheritance. Gather the will, trust distribution letter, gift letter, or other supporting documentation.
1. Trace any separate property that was used to purchase marital assets. For example, if you used pre-marital savings as a down payment on the marital home, gather the bank records and closing documents.
1. Identify any separate property that may have become commingled with community funds. Discuss the tracing analysis with your attorney.
1. Gather any prenuptial or postnuptial agreements and provide copies to your attorney.

DAY 14 | SUNDAY

Week 2 Review and Attorney Check-In

1. Organize all documents gathered during Week 2 into your secure folder.
1. Prepare a list of any items your forensic accountant or valuator has requested that are still outstanding.
1. Schedule a Week 2 check-in with your attorney to review business documentation and separate property claims.
1. Confirm that your business attorney has been notified and that any corporate governance issues are being addressed.

WEEK 2 MILESTONE

By the end of Day 14, you should have complete documentation of your real property, personal property, business ownership, and business financials. Your forensic accountant and valuator should be engaged and working. Your separate property claims should be identified and documentation should be in progress.

WEEK 3

Family, Children, and Spousal Support

Week 3 shifts focus to family and parenting matters. If you have minor children, this week is among the most important of the audit. Courts in Texas make custody and support decisions based on the best interests of the child, and documentation of your role as a parent matters.

DAY 15 | MONDAY

Children's Basic Information and Records

1. List each minor child's full legal name, date of birth, Social Security number, current school, grade level, and name of primary teacher or school counselor.
1. Gather the most recent report cards or academic records for each child.
1. Gather immunization records and the name and contact information for each child's primary care physician and any specialists.
1. Gather records of any significant medical procedures, ongoing conditions, or mental health treatment.
1. Document the name and contact information for any therapists, tutors, coaches, or other professionals regularly involved in each child's life.
1. Identify the current school district and confirm whether either party is planning to relocate, which could affect school enrollment.

DAY 16 | TUESDAY

Parenting History Documentation

Courts consider each parent's involvement in the child's daily life. Document your parenting role in specific, factual terms.

1. Write a detailed description of your typical weekday involvement with each child: morning routine, school drop-off, after-school activities, homework, dinner, and bedtime.
1. Write a description of your typical weekend involvement: activities, errands, family time, and any regular commitments.
1. List extracurricular activities each child participates in and identify which parent typically transports, attends, and supervises each activity.
1. Document your involvement in school events: parent-teacher conferences, school performances, field trips, and volunteer activities.
1. Document medical appointment attendance: which parent typically schedules, transports, and accompanies the child.
1. Gather any written records of your parenting involvement: school communications, medical appointment confirmations, or activity schedules.

DAY 17 | WEDNESDAY

Proposed Parenting Plan

1. Review the Texas Standard Possession Order (SPO) with your attorney and understand its default terms.
1. Consider whether a modified or expanded possession schedule is appropriate for your family's circumstances.
1. Consider the child's school schedule, extracurricular commitments, and relationships with extended family when developing your proposed schedule.
1. Identify any geographic constraints: work travel, distance between residences, or proximity to school.
1. Consider holiday, spring break, summer, and special occasion schedules.
1. Discuss with your attorney whether a parenting coordinator or guardian ad litem may be appropriate in your case.

DAY 18 | THURSDAY

Child Support Preparation

1. Gather documentation of both parties' current gross incomes. Texas child support is based on the obligor's net monthly resources.
1. Identify all deductions that apply to calculate net resources: federal income tax, Social Security tax, Medicare tax, state income tax if applicable, union dues, and health insurance premiums for the child.
1. Identify any extraordinary expenses for the children: private school tuition, medical expenses not covered by insurance, or special needs costs.
1. Identify how health insurance for the children is currently provided and its cost.
1. Discuss with your attorney the estimated child support obligation under the Texas Child Support Guidelines and whether any deviations are appropriate.

TEXAS CHILD SUPPORT GUIDELINES REFERENCE

Texas calculates child support as a percentage of the obligor's net monthly resources (income minus allowable deductions). Standard percentages: 20% for one child, 25% for two children, 30% for three children, 35% for four children, and 40% for five or more children. Net resources are capped at a statutory ceiling that is adjusted periodically. Amounts above the cap are subject to the court's discretion.

DAY 19 | FRIDAY

Spousal Support and Maintenance

Texas law on spousal maintenance (alimony) is more restrictive than in many other states. Understanding eligibility and likely amounts now will help your attorney advise you accurately.

1. Review the statutory requirements for court-ordered spousal maintenance in Texas with your attorney: the marriage must generally have lasted at least ten years, or the requesting spouse must have a qualifying disability, or domestic violence must have occurred.
1. Evaluate whether your spouse may seek contractual alimony (agreed support) as part of a negotiated settlement, even if statutory maintenance is unavailable.
1. Document the standard of living established during the marriage: housing, travel, entertainment, and household expenses.
1. Document each spouse's current earning capacity and any gaps in employment history.
1. Identify any expenses the lower-earning spouse would need covered during the period before they can become self-supporting.
1. Gather documentation of any disability, caregiving responsibilities, or other factors affecting a spouse's ability to earn.

DAY 20 | SATURDAY

Insurance Review

1. Review all life insurance policies: policy type (term or permanent), face amount, cash value if applicable, owner, insured, and beneficiary designation.

1. Confirm health insurance coverage for yourself, your spouse, and any children. Identify what will happen to coverage upon separation and filing.
1. Review homeowners and auto insurance. Confirm adequate coverage levels and confirm policies remain in force.
1. Review any disability income insurance policies and confirm continued coverage.
1. Review business life insurance, key-man policies, and buy-sell insurance tied to your ownership interest.
1. Ask your attorney whether court orders should address continued insurance coverage during the divorce proceedings.

DAY 21 | SUNDAY

Week 3 Review and Attorney Check-In

1. Organize all family and parenting documentation in your secure folder.
1. Review your proposed parenting plan with your attorney and make any adjustments based on counsel's advice.
1. Confirm the child support calculation your attorney has prepared and discuss any issues.
1. Confirm that all insurance policies have been reviewed and that any concerns are documented.

WEEK 3 MILESTONE

By the end of Day 21, you should have thorough documentation of your parenting involvement, a draft parenting plan, a clear understanding of child support obligations, and a complete insurance review. Your legal team should have everything needed to seek appropriate temporary orders at filing.

WEEK 4

Pre-Filing Review and Final Readiness

Week 4 is your final preparation sprint. You will confirm that all documentation is complete and organized, stress-test your financial disclosure, address any open issues with your professional team, and ensure you are personally and logistically ready for the filing date.

DAY 22 | MONDAY

Financial Disclosure Review

Texas courts require a complete and accurate Inventory and Appraisement. Begin drafting this document with your attorney this week.

1. Compile a complete list of all community property assets with estimated values: bank accounts, investment accounts, retirement accounts, real property, business interests, vehicles, and personal property.
1. Compile a complete list of all community debts: mortgages, car loans, credit cards, personal loans, and business debts you are personally liable for.
1. Compile a list of all claimed separate property assets with supporting documentation.
1. Review the draft Inventory and Appraisement with your attorney and confirm completeness.
1. Identify any assets or debts that require updated valuations or appraisals before filing.
1. Confirm that your forensic accountant and business valuator are on track with their respective engagements.

DAY 23 | TUESDAY

Temporary Orders Strategy

1. Discuss with your attorney what temporary orders you will seek at the temporary orders hearing: possession of the residence, use of vehicles, custody schedule, child support, spousal support, payment of bills, and any business-related restrictions.
1. Confirm that your attorney will request a temporary restraining order at the time of filing to protect assets.
1. Identify any issues requiring immediate attention at the temporary orders hearing: safety concerns, access to funds, or urgent business matters.
1. Prepare a budget showing your monthly living expenses so your attorney can support any request for temporary support.
1. Confirm which parent will remain in the family home during the proceeding, if applicable.

DAY 24 | WEDNESDAY

Discovery Preparation

Discovery is the formal process of exchanging information between the parties. Preparing for discovery before filing reduces delays and strengthens your position.

1. Review with your attorney the standard discovery requests you are likely to receive and confirm that your documents are organized to respond efficiently.
1. Identify any documents that may be difficult to obtain: business records held by co-owners, records from former employers, or international accounts.
1. Identify any digital evidence that should be preserved: emails, text messages, or financial account records in electronic format.
1. Discuss with your attorney whether you should send discovery requests to your spouse at or shortly after filing.
1. Confirm that all documents provided to your attorney and your forensic accountant are organized and labeled.

DAY 25 | THURSDAY

Logistics and Living Arrangements

1. Confirm your living arrangements for the period following filing. If you plan to remain in the marital home, confirm that plan with your attorney. If you plan to leave, discuss the implications with your attorney before moving.
1. Confirm access to sufficient funds to cover your living expenses and attorney fees during the proceeding. Discuss with your attorney whether a motion for interim attorney fees is appropriate.
1. Notify your employer's human resources or legal department if necessary, particularly if your employment agreement or benefits are at issue.
1. Confirm that your mail and important correspondence will be received securely and not intercepted.
1. Discuss with your attorney how and when your spouse will be served with the divorce petition.

DAY 26 | FRIDAY

Business Continuity Planning

1. Meet with your business attorney to confirm that the business will continue to operate normally during the divorce proceeding.
1. Review any buy-sell agreement provisions that could be triggered by the divorce filing and confirm a plan to address them.
1. Identify key employees, clients, or vendors who may need to be briefed on a need-to-know basis. Discuss appropriate communications with your attorney.
1. Confirm that the business's banking relationships, lines of credit, and vendor contracts will not be disrupted.
1. Confirm that business accounts and assets will not be affected by the ATROs that take effect upon filing.
1. If your spouse has any formal or informal role in the business, discuss with your attorney how to address that relationship during the proceeding.

DAY 27 | SATURDAY

Support Network and Personal Preparation

1. Identify trusted friends, family members, or advisors who are aware of your situation and can provide support during the proceeding.
1. Consider engaging a therapist or counselor to support your wellbeing during this period. Divorce litigation is a high-stress process.
1. Confirm childcare arrangements and any changes to the children's routines that will occur around the filing date.
1. Prepare a list of emergency contact numbers: your attorney's direct line, your forensic accountant, your business attorney, and any other key professionals.
1. Review your personal budget and confirm that you have adequate access to funds for the coming months.

DAY 28 | SUNDAY

Complete Document Organization

1. Conduct a final review of your secure folder. Confirm that all documents from Days 1 through 27 are present, organized by category, and labeled clearly.
1. Make a complete backup of all digital documents to a second secure location: an encrypted external drive, a secure cloud backup, or physical copies stored in a safe location outside the home.
1. Prepare a master index of all documents in your file so your attorney's team can locate any document quickly.
1. Confirm that your attorney has received copies of all critical documents.
1. Confirm with your forensic accountant and valuator the status of their reports and expected delivery dates.

DAY 29 | MONDAY

Final Attorney Pre-Filing Meeting

1. Schedule and attend a final pre-filing meeting with your attorney. This is one of the most important meetings of the entire process.
1. Review the draft petition and confirm that all factual allegations are accurate and complete.
1. Confirm the filing date and the plan for service of process on your spouse.
1. Review the proposed temporary restraining order and confirm the relief being sought.
1. Discuss the anticipated timeline after filing: service of process, your spouse's deadline to respond, and the likely date for a temporary orders hearing.
1. Confirm all open items on your document list and address any remaining gaps.
1. Confirm the plan for communications between you and your attorney during the days immediately following filing.

DAY 30 | TUESDAY

Final Checklist and Filing Day Readiness

1. Confirm that the petition is ready to file and that all required exhibits or attachments are prepared.
1. Confirm your retainer is funded and that your attorney has the authorization needed to proceed.
1. Review this entire audit one final time and confirm that all 30 days of tasks have been completed or flagged for follow-up.
1. Confirm that your secure communications account is active and that your attorney has that address.
1. Confirm your living situation, access to funds, and childcare arrangements for the period immediately after filing.
1. Take a personal inventory: you are prepared, informed, and represented. Trust your legal team and let them guide the process from here.

YOU ARE READY

Completing this 30-day audit means you have done the work that most people never do before filing. You have documented your assets, organized your financial records, prepared your parenting case, and built a team of professionals who are ready to advocate for your interests. The next step belongs to your attorney.

30-DAY MASTER CHECKLIST

Use this summary to confirm completion across all four weeks:

Day	Focus Area and Key Tasks	Done
1	Retain legal counsel, confirm jurisdiction, understand ATROs and emergency relief options	
2	Secure email account, document storage, password changes, social media review	
3	Personal financial account inventory with statements	
4	Retirement accounts, deferred compensation, equity awards	
5	Income documentation: tax returns, pay stubs, W-2s, 1099s	
6	Debt and liability inventory: mortgages, loans, credit cards, judgments	
7	Week 1 review, attorney check-in, organize documents	
8	Real property documentation: deeds, values, mortgages, separate property	
9	Personal property: photographs, vehicles, jewelry, collectibles	
10	Business ownership and formation documents, buy-sell agreement review	
11	Business financial records: tax returns, statements, payroll, owner compensation	
12	Business valuation preparation, engage forensic accountant and valuator	
13	Separate property documentation and tracing	
14	Week 2 review, attorney check-in, valuator status update	
15	Children's records: school, medical, therapy, extracurricular contacts	
16	Parenting history documentation: daily routines, school, medical involvement	
17	Proposed parenting plan: Texas SPO review, schedule development	
18	Child support preparation: income documentation, expense identification	
19	Spousal support and maintenance analysis	
20	Insurance review: life, health, homeowners, auto, disability, business	
21	Week 3 review, attorney check-in, parenting plan refinement	
22	Financial disclosure review: Inventory and Appraisement draft	
23	Temporary orders strategy: residence, custody, support, ATROs	
24	Discovery preparation: document organization, potential issues	
25	Living arrangements, access to funds, logistical preparation	
26	Business continuity planning with business attorney	
27	Support network, personal preparation, emergency contacts	
28	Complete document organization, backup, master index	

29	Final pre-filing attorney meeting, petition review, filing plan	
30	Final readiness confirmation, petition filing authorization	

SCHEDULE YOUR CONSULTATION TODAY

Anunobi Law PLLC represents business owners, executives, and professionals in complex Texas divorce proceedings. We understand that the decisions made before the first filing can shape the outcome of the entire case. Our team brings together family law experience with a deep understanding of business interests, executive compensation, and asset protection. Contact us to schedule a confidential consultation.