

## CHECKLIST: EVALUATING A SEPARATION AGREEMENT

Although you will certainly ask for your lawyer's advice, you are ultimately responsible for evaluating the draft agreement. Ask yourself these questions when considering a separation agreement:

Y  N  Is this agreement fair? Apply this question to yourself—don't try to guess what your spouse might think about it at this point.

Y  N  Is it in my best interests? Is it in my children's best interests?

Y  N  Can I afford this agreement—now and in the foreseeable future?

Y  N  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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Y  N  Can I live without it?

Y  N  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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Y  N  Am I rejecting this agreement because important provisions are missing or very unfavorable to me? Or am I angry with my spouse and want to make him/her suffer?

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

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Ask your lawyer how a judge is likely to rule given your state, province or territory's laws and guidelines.

Y  N  Is the financial and emotional toll of not settling too high for me or my children?

Working with a Certified Divorce Financial Analyst® (CDFA®) professional can help to increase your chances of reaching a settlement that fully addresses your long-term financial needs.

For more information about how CDFAs can help, go to [www.InstituteDFA.com](http://www.InstituteDFA.com).