



THE
MEDIATION
CENTER

DECISIONS TO BE MADE IN MEDIATION For Couples without children or with emancipated children

DISTRIBUTION DECISIONS

REAL ESTATE (House or other)

Who occupies until sale

Who pays expenses until sale:

Mortgage	Taxes	Utilities	Insurance
Repairs			

Sale of house:

When -- remarriage, cohabitation.

Selling price -- how to determine

Division of proceeds Tax Escrow & Tax Adjustments

Option to buy

Expenses of sale

Capital Gains tax

Buy-out

Price	Payment terms
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Mortgage

Refinance

RETIREMENT FUNDS

Valuation

Division of Value -- lump sum, pay-out or both

BUSINESS & PROFESSIONAL ASSETS, including licenses and degrees

Valuation

Division of Value -- lump sum, pay-out or both

Degrees – Student Loans

DIVISION OF ALL OTHER PERSONAL PROPERTY



ASSETS

- Cars
- Boats,
- Jewelry
- Collectibles
- Bank accounts
- Stocks, bonds, tax shelters, etc.
- Household items
- Family photographs
- Other

DEBTS & LIABILITIES

- Who is to pay?
- Credit cards
- Car loans
- Bank loans
- Pension loans
- Life insurance loans
- Student loans

SUPPORT DECISIONS

HEALTH INSURANCE

- Who provides insurance?
- Who pays uncovered expenses?
- Elective procedures?
- Dental, prescriptions, glasses, psychotherapy expenses?
- "Cobra" rights and cooperation
- Affordable Care Act
- Other

LIFE INSURANCE

- Amount
- Type
- Beneficiary
- Duration



MAINTENANCE/SPOUSAL SUPPORT:

Temporary Maintenance
Permanent Maintenance
Amount
Time of payment
Duration — number of years, remarriage, cohabitation
Cost of Living Adjustment, factors for termination

OTHER DECISIONS

INCOME TAXES

Joint or separate return and division of refunds
Audits of previous returns and payment of deficiency

FUTURE DISPUTES

Mediation
Arbitration
Legal fees

MISCELLANEOUS

Legal Separation or Divorce
Timing of divorce
Religious divorce
Wills

USUAL DOCUMENTATION

Depending on your circumstances:

Income Tax Returns -- personal and business

Credit Reports

Pension statements

Paystubs

Budget worksheets

Bank Statements

Financial Information and Income Statement – Net Worth