



THE  
MEDIATION  
CENTER

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

### DISTRIBUTION DECISIONS

*Depending on your circumstances*

#### 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

Mortgage

Refinance or assumption

#### 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



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## DIVISION OF ALL OTHER PERSONAL PROPERTY

### ASSETS

Cars, boats, other vehicles	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:

Spousal Support Guidelines  
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:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

Retirement/Pension statements

Paystubs and W-2's

Financial Information and Statement of Net Worth

Bank Statements