

## POST-DIVORCE BUDGETING

BLACKROCK®

Not only is divorce emotionally traumatic, it usually has a big impact on both spouses' finances. So it's a good idea to plan a post-divorce budget—as you think about the details for your new life. Start by determining your cash flow—a detailed look at what comes in and what comes out—with our Cash Flow Worksheet and then focus on your net worth—the value of your assets minus your liabilities—as a good way to measure and track your financial well-being with our Net Worth Worksheet. As you evaluate your future financial needs, it's important to answer key questions that will help determine what your post-divorce lifestyle will be. Here are some questions about things to plan for or consider.



## Housing

- Will you keep or sell the family residence?
- Will you refinance the family residence?



## Children

- How will child-related expenses change post-divorce?
- What are after-school and summer day-care costs?



## Transportation

- What is the cost of car insurance?
- What are the transportation needs of the children?



## Health Care

- What is the estimated cost for comparable health insurance?
- How will you be reimbursed for uninsured medical costs?



## Personal Expenses

- How will your clothing expenses change?
- What kind of vacation budget will you have?



## Miscellaneous

- What are your options for life insurance coverage for you and the children?

**? Add Your Post-Divorce Budget Questions**

Question #1

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Question #2

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Question #3

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Question #4

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Question #5

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