

# YOUR MANDATORY FINANCIAL DISCLOSURE GUIDE: THE EXACT DOCUMENTS COURTS EXPECT + A 30DAY BINDER PLAN

A step-by-step, plain-English guide to mandatory financial disclosures in divorce: how to find your real deadline, what to gather, how to protect safety and privacy, how to respond if the other side stonewalls, and a 30-day plan to build Monica's Binder. Designed for women actively navigating divorce in any U.S. state.

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This plain-English guide helps you complete your mandatory financial disclosures on time, without the scramble. You'll learn the difference between disclosures and discovery, how to find your real deadline, what to gather first, how to protect safety and privacy appropriately, what to do if the other party stonewalls, and a 30-day plan to build Monica's Binder. Educational information only

— not legal advice. Deadlines and forms vary by state and county; verify locally before filing or serving anything.

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## **1) DISCLOSURES VS. DISCOVERY – WHAT’S REQUIRED VS. WHAT’S STRATEGIC**

- Mandatory disclosures (also called initial disclosures) are automatic, time-bound exchanges of financial information required by court rules. Both sides must provide them without being asked.
- Discovery tools are how you follow up after disclosures if something is missing or unclear:
  - Interrogatories: written questions the other side must answer under oath.
  - Requests for Production: written requests for specific documents or data.
  - Requests for Admission: ask the other side to admit/deny facts.
  - Subpoenas: obtain records from third parties (banks, employers, etc.).
- Must-Do vs Strategy:
  - Must-Do: meet your disclosure deadline fully and accurately.
  - Strategy: use discovery tools to investigate patterns you spot (e.g., transfers to unknown accounts).

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## **2) FIND YOUR REAL DEADLINE IN 10 MINUTES**

Use this sequence the day you’re served or file (set a 15-minute timer):

1. Check your state's family law rules and any local Case Management Order (CMO) in your county. These set deadlines and the exact forms.
2. Find the trigger date. Common patterns (examples, not universal):
  - Florida: within 45 days of service; file a Certificate of Compliance.
  - Colorado: generally within 42 days of service or co-petition; file a Certificate of Compliance.
  - Arizona: within 40 days after the first response is filed.
  - Massachusetts: within 45 days after the complaint is delivered; long vs. short financial statement depends on income.
3. Put three calendar holds now: "Disclosure due," "1-week buffer," and "48-hour buffer." Share with your attorney if represented.
4. Confirm which affidavit/financial statement form your state uses and whether your court requires a filed certificate confirming you exchanged documents.
5. If a CMO adjusts deadlines, the CMO controls. Note any meet-and-confer requirements for future disputes.

Quick math guardrail: if your clock starts on a Tuesday, your 42/45/40-day mark lands on the same weekday six/seven weeks later unless a rule changes the count for weekends/holidays. Always verify with local rules.

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## **3) THE CORE PACKET – BUILD MONICA'S BINDER**

Build a single, organized packet. Use tabs physically and mirrors digitally.

Tabs and what courts typically expect:

- Income

- Last 3 years of complete tax returns, with all W-2/1099/K-1 attachments.
- Recent pay stubs (aim for 90 days to be safe).
- Bank & Credit Accounts
  - 6–12 months of statements for every account (checking, savings, money market, joint/individual).
  - 6–12 months of statements for every credit card, including zero-balance or rarely used cards.
- Retirement & Investments
  - Most recent statements for 401(k), IRA, pension, brokerage, RSUs/ESPPs, and 529 plans.
- Insurance
  - Life (beneficiaries and any cash value), health (policy/card), auto/home declarations.
- Property & Debts
  - Real estate deeds and current mortgage/HELOC statements; vehicle titles/registrations; loans (auto, personal, student).
- Business or Self-Employment (if applicable)
  - Business tax returns; profit & loss and balance sheet; business bank/credit statements; payroll reports; QuickBooks/ledger summaries.
- Major/Recurring Expenses
  - Childcare, medical, tuition, and other extraordinary expenses you'll claim.

### Binder hygiene:

- File naming: YYYY-MM\_source\_type\_last4 (e.g., `2025-12\_BofA\_Checking\_1234.pdf`).
  - Completeness rule: full monthly statements, not screenshots or transaction exports, unless your court allows otherwise.
  - Three copies: your working set, your attorney's set (or service set), and a secure backup.
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## **4) GETTING MISSING DOCUMENTS – FAST PATHS AND FALLBACK OPTIONS**

When something's missing, move fast and document every attempt.

- Banks/credit cards: download PDFs from the secure portal; for closed accounts, request historical statements via secure message or branch.
- Payroll: pull pay stubs and year-to-date summaries from your payroll portal (ADP, Workday, Paychex, etc.).
- Tax records: retrieve IRS tax return transcripts if needed for reference; still provide copies of the filed returns with schedules if you have them.
- Retirement/investments: get quarterly or annual statements; if unavailable online, call plan administrators.
- Insurance: request declaration pages from your insurer's portal or agent.
- Property: county recorder or DMV/registry can provide deed/title copies; many are online for a small fee.
- Business docs: export P&L and balance sheet for last 12 months; download business bank/credit statements.

If you lack access (locked out, closed, or controlled by the other party):

- Write an Unavailability Note to include with your packet and send to opposing party/counsel:
  - "I cannot provide [DOCUMENT] because [REASON, e.g., access terminated on 03/12/2026]. I requested copies from [INSTITUTION] on [DATE] and will supplement upon receipt."
- Keep receipts, ticket numbers, and screenshots.
- If reasonable attempts fail, discuss targeted discovery (requests for production) or third-party subpoenas with counsel. Pro se? Check your local rule for subpoena process and any pre-approval requirements.

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## **5) SAFETY AND PRIVACY – PROTECT YOURSELF WITHOUT BREAKING THE RULES**

Comply fully while reducing risk. Options vary by state; verify locally.

- Redaction in court filings: most courts prohibit filing full SSNs and full account numbers. Use last 4 digits where permitted. Remember: what you file publicly can differ from what you must exchange with the other party.
- Protective orders (discovery context): ask the court to limit who sees sensitive details (e.g., address visible to lawyers only) or to set handling rules for documents.
- Address Confidentiality Programs (ACP): in many states, survivors can use a substitute address for public records and mail forwarding. Enrollment typically must occur before you file documents using the substitute address.
- Jurisdictional example: some states impound certain filings (e.g., financial statements) from public inspection. That limits public access but not parties' access.
- Tech-safety quick check:

- Change passwords on financial logins and email.
- Disable shared cloud folders and shared photo streams that may contain statements.
- Turn off mail-forwarding rules in email accounts.

If you have an active safety concern, speak with an advocate and your attorney before sharing residence or workplace details. Use safety-aware service and filing methods approved in your jurisdiction.

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## **6) IF THE OTHER PARTY STONEWALLS – STEP BY - STEP RESPONSE**

If the other side doesn't disclose on time, procedure is your friend. Build a clean record.

1. Confirm the missed deadline against the controlling rule/CMO.
2. Send a written request (polite, dated) for overdue disclosures.
3. Meet and confer: many courts require a good-faith attempt to resolve discovery issues before motions.
4. Motion to compel: if no resolution, ask the court to order compliance and consider fees or other remedies.
5. Sanctions (court-ordered consequences) may apply for continued noncompliance.

Two ready-to-use scripts:

- Email — Request and meet-and-confer invite
  - Subject: Mandatory Disclosures Overdue — Meet and Confer in [CASE NUMBER]
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Body: "I write to request receipt of your mandatory disclosures, which were due on [DATE] under [RULE/CMO]. I'm available to confer on [DATE OPTIONS] to resolve this informally. Please confirm a time by [SHORT DATE]. Thank you."

- Certification snippet to include with a motion (adapt to your local rule):
  - "I certify that on [DATES], I contacted [OPPOSING PARTY/COUNSEL] by [METHODS] to discuss the overdue disclosures and attempted in good faith to resolve this dispute. The disclosures remain outstanding."

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## **7) THE 30DAY BINDER PLAN – A REALISTIC, ANXIETY REDUCING SCHEDULE**

Treat this as a planning aid — not a legal deadline. Adjust if your court's clock is shorter.

### Week 1 — Income First (quick wins)

- Pull 3 years of complete tax returns (with all W-2/1099/K-1 attachments).
- Download last 90 days of pay stubs or payroll summaries.
- If self-employed: export last 12 months P&L and balance sheet.

### Week 2 — Accounts Heavy Lift

- Download 6–12 months of bank statements for every account.
- Download 6–12 months of credit card statements for every card.
- Pull free credit reports to surface forgotten accounts.

### Week 3 — Assets, Debts, Insurance, Property

- Retirement/investments: most recent quarterly/annual statements.

- Insurance: life (beneficiaries), health (policy/card), auto/home declarations.
- Property: deeds/titles/registrations; mortgage/loan statements; other debts.

#### Week 4 — Verify, Fill Gaps, Assemble

- Cross-check against your state's required list and any CMO.
- Fill missing months and attachments; add Unavailability Notes where needed.
- Build Monica's Binder (physical + digital). Create a 1-page index.
- If your state requires it, prepare the filed certificate confirming exchange (e.g., Certificate of Compliance).

Crash plan (10–14 days): run Weeks 1–3 in parallel; ask banks for full PDF statement downloads in a single request; schedule daily 30-minute gap-fill blocks.

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## **8) FINAL PRESEND CHECKLIST – 2MINUTE AUDIT**

Before you serve or certify:

- Accuracy
  - Names, addresses, and account identifiers are correct and consistent.
  - No missing months; no cropped pages; PDFs open cleanly.
- Completeness
  - Tax returns include all schedules and forms.
  - Every known account appears at least once in your packet or on an Unavailability Note.
- Privacy

- Court filings have only permitted personal data (e.g., last 4 digits). Exchange packets contain what rules require.
- Safety concerns are addressed (protective order/ACP if appropriate).
- Organization
  - File names follow your convention; index sheet matches tabs.
  - Three copies exist (you, service/attorney, secure backup).
- Procedure
  - Service method complies with your rule/CMO.
  - Any required certificate/notice is prepared for filing after exchange.

Pro tip: Read your packet like a stranger would. If a line item raises a question (e.g., recurring transfer to an unknown account), flag it for your attorney or a future discovery request. That's strategy, not a reason to delay your mandatory disclosures.