

Often-missed checklist

The house and the bank accounts are easy to remember. These are the things people tend to find later, sometimes after an agreement is signed. Tick each one off once you've either listed it or confirmed it doesn't apply.

Money and accounts

- ☐ Accounts in only one spouse's name
Including old accounts that are rarely used.
- ☐ Children's savings and 529 college plans
- ☐ HSA and FSA balances
- ☐ PayPal, Venmo, Cash App and similar balances
- ☐ Cryptocurrency and the wallets or exchanges holding it
- ☐ Cash kept at home or in a safe deposit box
- ☐ Gift cards and prepaid balances

Work and retirement

- ☐ 401(k)s left at previous employers
- ☐ Pensions, even small ones from earlier jobs
- ☐ Stock options, RSUs and employee stock purchase plans
Note vesting dates. Unvested shares can still matter.
- ☐ Bonuses and commissions earned but not yet paid
- ☐ Deferred compensation plans
- ☐ Accrued vacation that pays out on leaving

Home and belongings

- ☐ Furniture and household contents
Use what it would sell for used, not what it cost new.
- ☐ Jewelry, art, antiques and collectibles
- ☐ Tools, sports gear and hobby equipment
- ☐ Boats, RVs, trailers, motorcycles
- ☐ Timeshares
- ☐ Items in storage units or at relatives' homes
- ☐ Rental and utility security deposits

Rewards, refunds and credits

- ☐ Frequent-flyer miles and hotel points
- ☐ Credit card cash-back and rewards balances
- ☐ Expected tax refunds
- ☐ Tax loss carryforwards
- ☐ Prepaid insurance, tuition or memberships that can be refunded

Business and income

- ☐ A business or side business, including its equipment and inventory
- ☐ Royalties, patents and other intellectual property
- ☐ Money lent to family or friends
- ☐ Domain names, online stores and other digital assets
- ☐ Life insurance policies with a cash value

Debts people overlook

- ☐ Taxes owed, including estimated tax for self-employment
- ☐ Medical and dental bills
- ☐ Buy-now-pay-later plans
- ☐ Loans from family members
- ☐ Loans either spouse co-signed for someone else
- ☐ 401(k) loans
- ☐ HOA dues and special assessments

A quick way to find what's missing: each spouse can pull their own free credit report at annualcreditreport.com, and read through the last 12 months of bank and card statements. Regular payments usually point to an account, a loan or a policy.