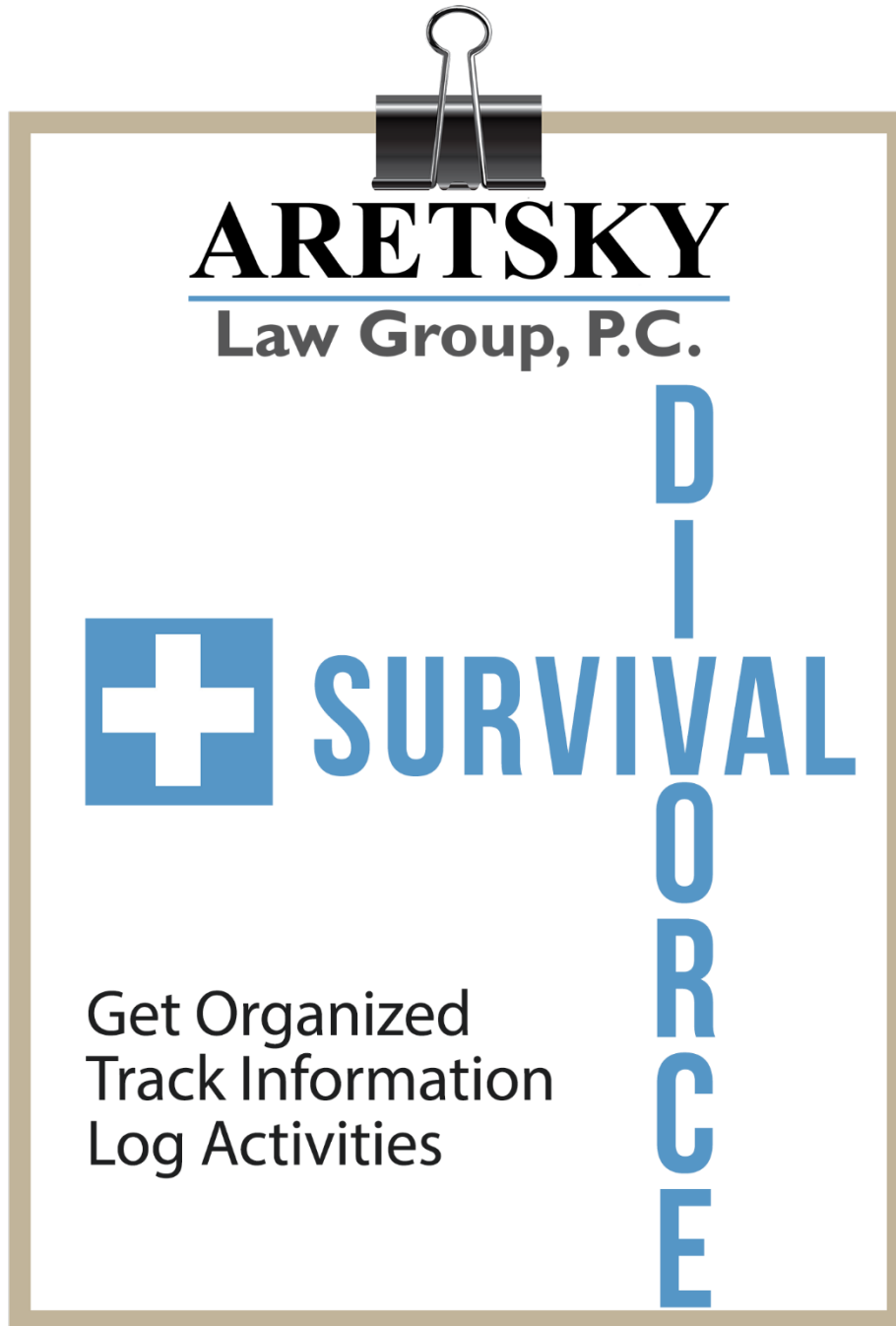


Divorce Survival Kit

Thank you for downloading our Divorce Survival Kit. We hope that it will help to keep you organized and allow you to easily track important information regarding your divorce. Please feel free to call us with any questions. We offer free consultations at our meeting locations across Northern and Central New Jersey.



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Income & Asset Analysis

PERSONAL BENEFITS

	Husband Has:		Wife Has:		Notes:
	YES	NO	YES	NO	
401K Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Automobile Expense	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Automobile Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Child Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Corporate Automobile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Corporate Credit Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Dental Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Education & Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Employee Loan Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Expense Reimbursement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Eye-Care Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Frequent Flier Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Health Club Membership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Medical Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Profit Sharing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Retirement Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Stock Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Vacation Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>
Vacation Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<hr/>

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OTHER ASSETS

	Husband Has:		Wife Has:		Notes:
	YES	NO	YES	NO	
401K Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Antiques	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Artwork	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Automobiles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Baseball card collection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Boats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Business investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Campers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Cash on Hand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Certificates of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Checking Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Christmas Clubs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Coin collections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Computers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Condominiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Contingent Fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Credit card reward points	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Credit Union accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Deferred commissions/benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Frequent flier accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gold/Silver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gun collection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gym/Health Club Membership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Hidden Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Holding any mortgages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Income tax refund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Inheritances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Intangibles (Trademarks, Patents, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
IRA accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Keogh Plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Lawsuits (pending)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Life Insurance (cash value)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Lottery winnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Money Market accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Non-existent employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Pension Plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

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Profit Sharing Plans	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Real Estate	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Retainers on account with lawyers	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Retirement plans	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Safety Deposit Box	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Savings accounts	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Savings plans	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Scrap sales	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Season Tickets	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Securities	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Severance Pay	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Snowmobiles	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Social Security Payments	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Stamp Collection	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Stereo Equipment	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Stock Options	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Stocks	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Tax-Deferred Annuity Plans	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Time Share Units	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Tools	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Trailers	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Trusts – real estate, grantor, QTTP, etc.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Unreimbursed business expenses	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Vacation Clubs	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Vault	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____
Workmen’s Compensation Awards	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	_____

Child Care Checklist

Use this checklist to document those things you usually do for your child.

Hygiene

- Baths
- Brushing teeth/flossing
- Changing sheets
- Child's bathroom cleaning
- Child's room cleaning
- Cleaning hands and face
- Cleaning up child after meals
- Diaper changes/bathroom use
- Dressing
- Hair combing/ styling
- Haircuts
- Laundry
- Nail care
- Purchasing clothing & shoes

Meals and Food

- Clean up
- Feeding / Snacks
- Packing lunches
- Planning & Preparation
- Shopping
- Teaching child to cook

Sleep

- Bedtime rituals
- Morning wake-ups
- Naps
- Nighttime wake-ups

Education

- After school arrangements
- Arts & crafts projects
- Attending school functions
- Child care when home sick
- Educational activities at home
- Driver education
- Help with homework

- Attending extra-curricular
- Parent/Teacher conferences
- Reading to the child
- Transportation to/from activities
- Transportation to/from school
- Trips to library
- Trips to museum/culture-related

Emotional Nurturing

- Comforting
- Humor
- Participating in child's interests
- Rocking, soothing, holding
- Self-esteem
- Setting/enforcing rules & limits
- Talks and advice

Health Care

- Taking child to appointments
- Scheduling appointments
- Giving/supervising medication
- Fostering boo-boos (cuts, stings)
- Calling healthcare providers
- Sunscreen/bug repellent application
- Bicycle helmet

Entertainment and Play

- Assisting child with pet care
- Buying toys
- Driving child to play dates
- Organizing toys
- Party planning
- Planning family vacations
- Playing sports with child
- Playing with toys/games
- Purchasing gifts for the child
- Supervising friends at home
- Watching TV/DVD's with child

Decisions Checklist:

DECISIONS REGARDING CHILDREN

Parenting Options

- Sole custody and decision making
- Join decision making but residence primarily with one parent
- Split residence and decision making
- Which decisions need mutual consent or discussion

Access / Visitation

- Weekdays
- Weekends
- Holidays and long weekends
- School recesses
- Summer vacations
- Birthdays
- Other special occasions
- Telephone calls
- Notice of changes
- Grandparent visitation

Geographic Restrictions

- Foreign travel
- Relocation with the children
- Access to Records
- Doctor, dentist, etc.
- Schools and teachers
- Notifications
- Address and phone numbers
- Illnesses and accidents
- Child whereabouts

SUPPORT DECISIONS

Child Support

- Amount
- Payment date
- Cost of living adjustments
- Amount of reduction upon emancipation

Definition of Emancipation

- Age
- College
- Marriage

- Living away from home
- Employment

Extra Expenses

- College or private school
- Child care
- Summer camp/activities
- Extracurricular activities
- Tutoring

Medical Expenses

- Insurance coverage
- Procedures for claims
- Uncovered expenses
- Elective procedures decisions (including orthodontia)
- Dental, prescription, eyeglasses, psychotherapy

Life Insurance

- Amount
- Duration
- Type
- Beneficiary
- Trustee for children

Spousal Maintenance (alimony)

- Amount and duration
- Cost of living adjustment
- Time of payment
- Health Insurance

EQUITABLE DISTRIBUTION

Real Estate

If selling

- Occupancy until sale
- Expenses until sale
- Mortgage & Taxes
- Utilities
- Insurance
- Repairs
- Timing of sale
 - Age of children or graduation dates
 - Remarriage or cohabitation

- Determination of selling price
- Option to buy
- Expense of sale
- Division of proceeds
- Capital gains

If home retained by one party

- Who remains in home
- Valuation of home
- Division of value (lump sum/payments)

Business Interests

- Method of valuation
- Division of value (lump sum/payments)

Retirement Assets

- Method of valuation
- Division of value (lump sum/payments)

Division of Personal Property

- Bank accounts/liquid assets
- Stocks, bonds, tax shelters
- Stock options
- Cars
- Jewelry & collectibles
- Household furnishing
- Family photographs

OTHER ISSUES

Estate Waivers

Tax Returns

- Liability or refunds
- Future filings

Cost of Divorce

- Division of fees
- Forensic accounting fees
- Appraisal fees

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Children's Expenses

For each expense, determine the yearly amount, then divide by 52 to reach weekly cost.

	WEEKLY COST
After-school day care	
Allowance	
Babysitting / Nanny	
Backpacks, bags, lunch boxes, etc.	
Band uniforms/costumes	
Birthday gifts	
Camp fees	
Camp supplies	
Cell phone costs (children)	
Clothing costs (children)	
Computer supplies (children)	
Dance competition fees	
Dance costumes	
Dance lessons	
Dance photos	
Dance supplies	
Daycare	
Donations requested by school	
Entertainment	
Extracurricular club membership fees	
Extracurricular club supplies	
Extracurricular photos	
Field trip expenses	
Gifts for children to take to parties	
Girl or Boy Scout fees	
Hobby costs	
Holiday gifts	
Internet access (children)	
Mileage for children transportation	
Music competition fees	
Music group photos	
Music/vocal lessons	
Musical instrument rental or payment	
Musical supplies	
Onetime expenses (yearbooks, school rings)	
Other group photos	
Other lesson or club fees	
Pet costs (children)	

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School books	
School event fees	
School lunches	
School or day care registration fees	
School photos	
School supplies	
Scout photos	
Scout supplies	
Scout uniforms	
Sports fees	
Sports uniforms	
Telephone costs (children)	
Tuition	
Tutoring	
TOTAL	

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Holiday Schedule / Parenting Time Request

HOLIDAY	TIME(Start/Stop)	EVERY YEAR	EVEN YEARS	ODD YEARS
M.L. King's Birthday (weekend)	/			
Lincoln's Birthday	/			
President's Day (weekend)	/			
Spring Break / February Vacation	/			
Spring Break / April Vacation	/			
Mother's Day	/			
Memorial Day (weekend)	/			
Father's Day	/			
July 4 th	/			
Labor Day (weekend)	/			
Columbus Day (weekend)	/			
Halloween	/			
Veteran's Day (weekend)	/			
Thanksgiving Day	/			
Thanksgiving weekend	/			
Winter Break (first half)	/			
Winter Break (second half)	/			
Child's Birthday	/			
Mother's Birthday	/			
Father's Birthday	/			
Summer Break	/			

F-Father M=Mother

Note: Holidays not specified above will be spent with the parent who normally has that time.

Other: (specify) _____

Pick-up and drop-off will be shared equally as follows: _____

Child Parenting Time Record

Drop-Off

Date:
 Scheduled time:
 Actual time:
 On Time / Late (circle one)
 Items brought with child:

Return Home

Date:
 Scheduled time:
 Actual time:
 On Time / Late (circle one)
 Items returned with child:

Comments _____

Activities Discussed (in advance)

Homework	
Extracurricular Activities	
Social Activities	
Medical Appointments	
Medication Needs	

Homework done	YES NO
Activities attended	YES NO
Dr. appointment attended	YES NO
Medicine taken	YES NO

Discussions relating to child's social, education, physical, emotional issues:	
Future parenting time dates discussed:	
Post parenting time concerns:	

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Documents and Information to Obtain:

Law Firm Client	Client's Spouse	
<input type="checkbox"/>	<input type="checkbox"/>	Information about any prior marriage – of either spouse, including a certified copy of the divorce decree
<input type="checkbox"/>	<input type="checkbox"/>	Prenuptial agreement – or any other domestic agreement
<input type="checkbox"/>	<input type="checkbox"/>	Marital history – outlining high and low points of the marriage including dates, times and locations to the best of your ability; each spouse's educational background, employability and the contribution of each party toward the value of the marital estate
<input type="checkbox"/>	<input type="checkbox"/>	Children – names, dates and places of birth
<input type="checkbox"/>	<input type="checkbox"/>	Case Information Statement – form to be provided by Aretsky & Aretsky
<input type="checkbox"/>	<input type="checkbox"/>	Income tax returns – personal, corporate, partnerships, joint ventures, or other income tax returns, state and federal, including W-2's, 1099 and K-1 forms in your possession for the past 3 years
<input type="checkbox"/>	<input type="checkbox"/>	Pay stubs – and proof of all other income since you last filed taxes
<input type="checkbox"/>	<input type="checkbox"/>	Bank information – all monthly bank statements, registers, certificate of deposit, retirement accounts in your possession or control from any and all financial institutions
<input type="checkbox"/>	<input type="checkbox"/>	Financial or loan applications – submitted to any bank, lending institutions, entity or any person over the past year
<input type="checkbox"/>	<input type="checkbox"/>	Broker's statement and stocks – all statements of account from securities and commodities dealers
<input type="checkbox"/>	<input type="checkbox"/>	Stock options – all records pertaining to stock options held in any corporation or other entity whether exercised or not
<input type="checkbox"/>	<input type="checkbox"/>	Pension, profit sharing, deferred compensation and retirement plans – or any other kind of plan owned by you or any corporation in which you have been a part
<input type="checkbox"/>	<input type="checkbox"/>	Wills and trust agreements – executed by you or in which you have a present or contingent interest in which you are named beneficiary, trustee, executor, or guardian
<input type="checkbox"/>	<input type="checkbox"/>	Life insurance – or certificates of life insurance currently insuring your life
<input type="checkbox"/>	<input type="checkbox"/>	General insurance – policies, including but not limited to annuities, health, accident, property, etc.
<input type="checkbox"/>	<input type="checkbox"/>	Outstanding debts – documents reflecting all debts owed to you or by you, secured and unsecured, including personal loans and law suits now pending or previously filed in any court
<input type="checkbox"/>	<input type="checkbox"/>	Accounts payable and receivable – ledgers in your possession and control that are personal and business related, together with all accounts and journals
<input type="checkbox"/>	<input type="checkbox"/>	Cash receipt books – evidence of budgets, cash projections, and other financial documents in your possession
<input type="checkbox"/>	<input type="checkbox"/>	Real property – all deeds, closing statements, tax bills, mortgages, appraisals, security agreements, leases and other evidence of any type of interest or ownership

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Law Firm Client	Client's Spouse	
<input type="checkbox"/>	<input type="checkbox"/>	Sale and options agreements – on any real estate owned by you either individually, through another person or entity, jointly or as a trustee or guardian
<input type="checkbox"/>	<input type="checkbox"/>	Personal property – documents, invoices, contracts and appraisals on all personal property, including furniture, equipment, antiques, collections, owned by you individually or jointly as trustee or guardian, or through any other person or entity during the term of your marriage together with the amount of any respective liens
<input type="checkbox"/>	<input type="checkbox"/>	Motor vehicles – purchase orders, contracts, financing, agreements, invoices, appraisals, lease agreements, payment books and titles to all motor vehicles (not just automobiles, but airplanes, boats, or any other motor-operated vehicle)
<input type="checkbox"/>	<input type="checkbox"/>	Corporate interests – all records indicating any kind of personal interest in any corporation (foreign or domestic) or any other entities not evidenced by certificates or other instrument
<input type="checkbox"/>	<input type="checkbox"/>	Partnerships and joint venture agreements – to which you have been a part of during the term of the marriage
<input type="checkbox"/>	<input type="checkbox"/>	Employment records – during the term of the marriage, showing evidence of wages, salaries, bonuses, commissions, raises, expense accounts, and other type of perquisites
<input type="checkbox"/>	<input type="checkbox"/>	Fringe benefits – all records serving as evidence of any benefits available to you or your spouse from any business entity in which either of you have a legal or equitable ownership interest
<input type="checkbox"/>	<input type="checkbox"/>	Gifts – all records pertaining to gifts of any kind made to you or by you to any person or entity, together with all records in connection with the transfer of personal property, by gift, or otherwise during the marriage
<input type="checkbox"/>	<input type="checkbox"/>	Medical bills and receipts – prescriptions, evaluation reports, or diagnosis for psychiatric treatment over the past year
<input type="checkbox"/>	<input type="checkbox"/>	Tapes and photos – all written memorandums, reports, and photographs submitted to you or your attorney by any other person; all tape recordings conducted by you or by another on your behalf
<input type="checkbox"/>	<input type="checkbox"/>	Inventory of safe deposit boxes or storage units
<input type="checkbox"/>	<input type="checkbox"/>	Recent credit report – of both you and your spouse
<input type="checkbox"/>	<input type="checkbox"/>	Transponder unit information – from EZPASS or similar program