
FINANCIAL DISCLOSURE CHECKLIST

For Contested and Complex Divorce Matters

Financial disclosure is essential for fairness, transparency, and accurate settlement or litigation strategy. Courts require full and honest disclosure from both parties. This checklist helps you gather everything needed early, reducing delays and strengthening your case.

Personal Identification

- ID document
- Marriage certificate
- Antenuptial contract (if applicable)
- Proof of residence

Income & Employment

- Salary slips (last 6–12 months)
- Employment contract
- IRP5s (last 2–3 years)
- SARS tax returns (ITR12)
- SARS assessments (ITA34)
- Proof of bonuses, commissions, or overtime
- Income from freelance, consulting, or side businesses
- UIF or disability income (if applicable)

Banking & Cash Flow

- Bank statements for all accounts (6–12 months)
- Statements for joint accounts
- Statements for business accounts (if self-employed)
- Statements for investment-linked accounts
- Proof of cash deposits or transfers

Assets

- Property deeds or title documents
- Latest municipal valuations
- Bond statements
- Vehicle registration documents
- Vehicle finance statements
- Furniture and household contents list
- Jewellery, art, or collectibles valuations
- Shares, unit trusts, ETFs, or investment portfolios
- Cryptocurrency holdings
- Trust documents (if you are a trustee or beneficiary)

Retirement & Long-Term Savings

- Pension fund statements
- Provident fund statements
- Retirement annuity statements
- Preservation fund statements
- Pension interest values (required for divorce)

Business Interests (if applicable)

- Company registration documents
- Share certificates
- Annual financial statements (last 2–3 years)
- Management accounts
- Loan accounts
- Dividends received
- Business valuations (if available)

Debts & Liabilities

- Bond statements
- Vehicle finance

- Credit card statements
- Personal loans
- Overdrafts
- Store accounts
- SARS debts
- Business debts (if personally liable)

Monthly Expenses

- Household expenses
- School fees and education costs
- Medical aid and medical expenses
- Insurance premiums
- Transport and fuel
- Groceries
- Child-related expenses
- Domestic worker wages
- Subscriptions and memberships

Children's Expenses (if applicable)

- School fees
- Aftercare and extramurals
- Medical aid contributions
- Therapy or special needs costs
- Clothing and essentials
- Transport
- Holiday and travel costs

Other Relevant Documents

- Existing settlement agreements
- Previous court orders
- Protection orders

- Correspondence relevant to finances
- Evidence of financial misconduct (if applicable)

This checklist ensures we can prepare a strong, well-supported case and avoid delays caused by missing information.

HIGH-CONFLICT CO-PARENTING GUIDE

A Child-Focused Framework for Stability and Safety

High-conflict co-parenting requires structure, boundaries, and predictable systems. This guide helps reduce emotional escalation and protect children from conflict.

1. Guiding Principles

- Children come first — always.
 - Communication must be calm, factual, and brief.
 - Boundaries protect everyone.
 - Consistency reduces anxiety for children.
 - Court orders and parenting plans must be followed strictly.
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2. Communication Rules

High-conflict situations require **low-emotion, high-structure** communication.

Use the BIFF Method (Brief, Informative, Friendly, Firm)

- **Brief:** Keep messages short.
- **Informative:** Stick to facts, not feelings.
- **Friendly:** Neutral tone.
- **Firm:** Clear boundaries, no debate.

Communication Do's

- Use written communication (WhatsApp/email) for clarity.
- Respond only to the parts that require action.
- Keep all messages child-focused.
- Save all communication for legal purposes.

Communication Don'ts

- No insults, accusations, or emotional commentary.
 - No reacting to provocation.
 - No discussing adult issues with the children.
 - No using children as messengers.
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3. Boundaries That Reduce Conflict

- Communicate only about children and logistics.
 - Set specific times for communication (e.g., 8:00–18:00).
 - Use a shared calendar for schedules.
 - Avoid last-minute changes unless necessary.
 - Keep handovers short, calm, and neutral.
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4. Parenting Time & Transitions

High-conflict transitions are stressful for children. Structure helps.

Best Practices

- Be punctual.
 - Keep handovers in public or neutral locations if needed.
 - Do not discuss disputes during handover.
 - Keep personal partners out of transitions.
 - Focus on the child's emotional state, not the other parent's behaviour.
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5. Protecting Children Emotionally

Children should never:

- Witness conflict
- Be asked to choose sides
- Hear negative comments about the other parent
- Be used to gather information
- Be burdened with adult worries

Supportive Parenting Behaviours

- Encourage a healthy relationship with the other parent.
 - Validate your child's feelings.
 - Maintain consistent routines.
 - Provide reassurance and predictability.
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6. Managing Your Own Emotions

High-conflict co-parenting is draining. Emotional regulation is essential.

Helpful strategies:

- Pause before responding
 - Use grounding techniques
 - Seek therapy or coaching
 - Keep a support system
 - Focus on long-term outcomes, not short-term battles
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7. When to Involve Professionals

Professional support is appropriate when:

- Communication becomes abusive
 - Children show signs of distress
 - One parent refuses to follow the parenting plan
 - There are safety concerns
 - Mediation is required
 - A parenting coordinator is needed
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8. Parenting Coordinator Role

A parenting coordinator can:

- Resolve disputes quickly
- Reduce court involvement

- Monitor compliance
- Support child-focused decision-making

This is especially helpful in high-conflict cases.

9. Safety Considerations

If there is domestic violence, coercive control, or intimidation:

- Use third-party handovers
- Avoid direct communication
- Request supervised contact if necessary
- Document all incidents
- Follow protection orders strictly

Your safety and your children's safety come first.

10. Closing Guidance

High-conflict co-parenting is challenging, but structure and emotional boundaries create stability. Your goal is not to change the other parent — it is to protect your children, maintain your own wellbeing, and follow a predictable, legally supported system.
