Property and Debt Mediation Worksheet

A financial organization tool for divorce mediation.

- Use this guide to organize your thoughts before mediation. Bring notes, documents, and questions - not final positions. The goal is to help both participants identify issues, clarify options, and prepare for a productive conversation.
- This worksheet is for general educational and mediation-preparation purposes only. Mediation Pro Se is neutral and does not represent either party. This is not legal advice. Each participant may consult an independent attorney or tax/financial professional before signing any agreement.
- **Disclaimer:** Mediation Pro Se provides neutral mediation services and does not represent either participant. The mediator does not provide legal advice, legal representation, tax advice, financial advice, or therapeutic services. Participants are encouraged to consult independent professionals, including an attorney, before signing any agreement or filing documents with the court.
- **Mediation Confidentiality Notice:** California law generally treats mediation communications as confidential, subject to specific legal rules and exceptions. Participants should review any mediation confidentiality disclosures provided before mediation begins and consult an attorney with questions about how confidentiality may apply to their situation.

Property and Debt Mediation Worksheet

Use this worksheet to inventory assets, debts, and financial questions. Bring supporting documents to mediation. Exact classifications and rights should be reviewed with independent legal counsel when needed.

Asset inventory

Asset	Estimated value	Loan / lien	Possession / title	Discussion notes
Residence				
Bank account				
Investment account				
Retirement account				
Vehicle				
Business interest				
Personal property				
Other				

Debt inventory

Debt	Balance	Monthly payment	Whose name	Discussion notes
Mortgage / HELOC				
Credit card				
Auto loan				
Student loan				
Tax debt				

Personal loan				
Business debt				
Other				

Documents to bring

☐ Deeds and mortgage statements

☐ Bank statements

☐ Retirement statements

☐ Loan statements

☐ Business financials

☐ Insurance policies

☐ Escrow or refinance documents

☐ Investment statements

☐ Credit card statements

☐ Vehicle titles and loan balances

☐ Tax returns and W-2/1099s

☐ Appraisals or valuation estimates

Topics to discuss in mediation

Topic	Questions to consider	Notes
Family residence	Sell, refinance, buyout, deferred sale, possession, repairs, expenses.	
Retirement accounts	Account type, valuation date, QDRO or transfer process, survivor benefits.	
Business interests	Ownership, income, valuation, buyout, ongoing control.	
Reimbursements / credits	Separate contributions, post-separation payments, taxes, insurance, repairs.	
Debt allocation	Who pays what, payment due dates, indemnity, credit impact.	

Equalization	Whether values balance or an equalizing payment is needed.	

Open financial questions

For California self-help information and current form references, review the California Courts Self-Help Guide.

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