KNIGHT
MEDIATIONS

THE COMPLETE GUIDE

DIVORCE MEDIATION IN OKLAHOMA.

How divorce works in Oklahoma, where mediation fits, and how to divide a life fairly, with the worksheets to do it.



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HOW TO USE THIS GUIDE

Read chapters 01 through 03 as soon as divorce is on the table. Fill in the financial worksheets in chapter 04 before you meet with your attorney; they'll save you hours of fees. Use the checklist in chapter 09 before you sign anything.

This guide explains Oklahoma law in plain language, with sources. It isn't legal advice. Your attorney can tell you how it applies to you.

A DIVORCE ENDS A MARRIAGE. IT DOESN'T HAVE TO START A WAR.

Most Oklahoma divorces end in an agreement, not a trial. The only question is how much it costs, in money and in peace, to get there.

CHAPTER ONE

01 THE ROAD THROUGH AN OKLAHOMA DIVORCE.

Every divorce follows the same basic road. Knowing where you are on it, and what comes next, takes away a surprising amount of fear. Here is the whole route, from the petition to the decree.

1 THE PETITION IS FILED

One spouse files in district court. Most Oklahoma divorces use the no-fault ground of incompatibility.

2 SERVICE, AND THE INJUNCTION

Once the other spouse is served, an automatic temporary injunction takes effect. It protects both of you, generally by keeping things as they are while the case is open.

3 TEMPORARY ORDERS, IF NEEDED

Who stays in the house, temporary custody and support. A spouse applies, and the court can't grant these until the other spouse has notice. Many couples agree on them instead.

4 INFORMATION IS EXCHANGED

Income, accounts, debts, property. Nobody can settle fairly without the full picture. Chapter 04 helps you build it.

5 PARENTING CLASS

In incompatibility divorces with children under 18, both parents complete a program on the impact of divorce on children: before temporary orders or within 45 days of them, and always before custody is final.

6 MEDIATION

Chosen by you, or ordered by the court. This is where most couples settle property, support and the parenting plan.

7 AGREED DECREE, OR TRIAL

With an agreed decree signed by both, often only one spouse gives brief testimony. Without agreement, a judge decides. Oklahoma divorces are tried to a judge, not a jury.

8 THE DECREE

The divorce is final the day the judge grants it and the decree is filed.

WITH MINOR CHILDREN: AT LEAST 90 DAYS FROM THE DATE THE PETITION IS FILED, UNLESS THE COURT WAIVES IT

DECREE

THE ROAD IS THE SAME WHETHER YOU FIGHT OR AGREE. WHAT CHANGES IS THE TIME, THE COST AND THE TOLL.

A contested divorce adds hearings, discovery and a trial to steps 4 through 7, and can stretch for many months. An agreed divorce can move almost as fast as the waiting period allows.

OKLAHOMA DIVORCE, BY THE NUMBERS.

6 MO.

RESIDENCY

Either spouse must have lived in Oklahoma for six months before filing. The case is filed where the filing spouse has lived for 30 days, or where the other spouse lives. (43 O.S. §§ 102–103)

90 DAYS

WITH MINOR CHILDREN

No final decree for at least 90 days from the date the petition is filed. The court can waive it for good cause if neither spouse objects, and some fault grounds are exempt. (43 O.S. § 107.1)

12

GROUNDS FOR DIVORCE

Oklahoma has twelve, but most cases use incompatibility, which means no one has to prove fault. (43 O.S. § 101)

6 MO.

AFTER THE DECREE

Oklahoma law restricts remarriage, and cohabitation with someone new, in Oklahoma for six months after a divorce is granted. (Oklahoma Bar Association)

45 DAYS

THE PARENTING CLASS

In incompatibility divorces with children under 18, parents finish a program on divorce's impact on children before temporary orders or within 45 days of them. It can be waived for good cause, including family violence. (43 O.S. § 107.2)

0

JURIES

Oklahoma divorce cases are decided by a judge. That's one more reason the outcome is hard to predict, and why so many couples prefer to decide it themselves.

Rules change and have exceptions. Confirm current requirements with your attorney.

CHAPTER THREE

WHERE MEDIATION FITS.

There are four ways to resolve a divorce. They sit on a line from the most control and least cost, to the least control and most cost.

KITCHEN TABLE	MEDIATION	LAWYER TO LAWYER	TRIAL
The two of you agree alone. Fast and cheap, but easy to miss things.	A neutral helps you agree, with your attorneys advising. You decide.	Counsel negotiate back and forth. Slower, and you're one step removed.	A judge decides. Highest cost, least control, most public.

MORE CONTROL · LOWER COST

LESS CONTROL · HIGHER COST

IN OKLAHOMA

When property, separate maintenance or custody is at issue, courts may refer the parties to mediation. Where domestic violence or child abuse is alleged, mediation is halted unless strict safeguards are met (43 O.S. § 107.3). Even when ordered, you're never ordered to agree.

YOUR CHOICE

You can generally choose your own mediator. Ask about family certification, experience, fees and how they handle screening.

WHEN TO MEDIATE

Before filing, to work out the whole agreement and file it together. **Early in the case,** to settle temporary issues like who stays in the house and the children's schedule. **Before trial,** when the issues are clear and both sides understand the risks. Many couples mediate more than once.

WHAT YOU CAN SETTLE

Everything: the house, retirement, debts, the business, child support, spousal support, the parenting plan, even who keeps the dog. Anything you agree on, your attorneys turn into the decree for the judge to approve.

WHAT THE MEDIATOR DOES, AND DOESN'T

A mediator keeps the conversation productive, helps each of you understand the other's priorities, tests ideas, and writes down what you agree. A mediator doesn't represent either of you, give either of you legal advice, or decide anything. That's why having your own attorney matters, even in a friendly divorce.

SCREENING COMES FIRST

Every family mediation should begin with a confidential screening for safety and power imbalances. If one spouse can't negotiate freely or safely, mediation may not be appropriate, or may need separate rooms or video.

04

CHAPTER FOUR · WORKSHEET

THE WHOLE FINANCIAL PICTURE.

You can’t divide what you can’t see. List everything, even what you think is clearly yours. Estimates are fine for now; your attorney will tell you what needs a statement or appraisal. Mark “M” if acquired during the marriage, “S” if you believe it’s separate.

WHAT WE OWN	WHOSE NAME	VALUE	OWED ON IT	M / S	WHO KEEPS IT?
The home					
Other real estate					
Vehicle 1					
Vehicle 2					
Checking and savings					
401(k) or 403(b)					
Pension					
IRAs					
Investments					
Business interest					
Life insurance (cash value)					
Furniture and household					
Valuables, collections					
Pets					
Other					

WHAT WE OWE

Pull a free credit report for each of you before mediation. It often turns up accounts one spouse didn't know about.

DEBT	WHOSE NAME	BALANCE	MONTHLY	WHO PAYS?	CLOSE / REFINANCE BY
Mortgage					
Home equity loan					
Car loan					
Credit card					
Credit card					
Student loans					
Medical bills					
Taxes owed					
Other					

TWO HOUSEHOLDS

One income that supported one home now supports two. A realistic monthly budget for each household is the foundation of every support conversation.

MONTHLY	MY HOUSEHOLD	THEIR HOUSEHOLD	MONTHLY	MY HOUSEHOLD	THEIR HOUSEHOLD
Housing			Child care		
Utilities			Health insurance		
Food			Debt payments		
Transportation			Other		
Take-home income			**Total expenses**		

CHAPTER FIVE

DIVIDING WHAT YOU OWN AND OWE.

FAIR, NOT ALWAYS EQUAL

Oklahoma divides marital property and debts fairly, which courts call equitable division. Fair often means close to equal, but not always.

SEPARATE PROPERTY

What each spouse owned before the marriage, and gifts or inheritances received individually, may be treated as separate. Mixing it with marital money can complicate that. Ask your attorney.

THINK IN TRADES, NOT HALVES

The cleanest divisions rarely split every item down the middle. They trade. One spouse keeps the house; the other keeps more of the retirement. One keeps the business; the other is paid out over time. What matters is that the total feels fair, and that each of you ends up with what matters most to you.

AN EXAMPLE, WITH ROUND NUMBERS

SPOUSE A KEEPS

The house: $90,000 of equity
Their car, paid off: $15,000
Their own credit card: −$5,000

$100,000

SPOUSE B KEEPS

$80,000 more of the 401(k)
Their car, paid off: $12,000
The savings account: $8,000

$100,000

Illustration only. Retirement money and home equity aren't always equal in real value because of taxes and selling costs. Ask your attorney or a financial advisor.

THE BIG THREE

The house: keep it and buy out the other spouse, sell and divide, or hold it for a set time. Settle the value first, and set a refinancing deadline. **Retirement:** most workplace plans are divided by a separate court order called a QDRO, so the agreement must name each plan and the exact share. **A business:** agree on how to value it, then decide on a buyout, a sale or continued co-ownership.

DEBTS FOLLOW PEOPLE, NOT DECREES

Your decree decides who pays each debt between the two of you. It generally doesn't change your contract with the lender. Close joint cards, set refinancing deadlines, and say what happens if a payment is missed.

BEFORE YOU TRADE

Agree on values first, with statements or appraisals for the big items. Arguments about who gets something are often arguments about what it's worth.

CHAPTER SIX

SUPPORT: CHILDREN AND SPOUSES.

CHILD SUPPORT

THERE'S A FORMULA.

Oklahoma uses an income shares model: the guidelines estimate what parents with your combined income would spend on children, then divide it in proportion to each parent's income. It accounts for child care, health insurance and parenting time (43 O.S. §§ 118–119).

What you still decide: what income counts, child care and insurance, uncovered medical costs, activities and extras, how payments are made, and whether there's a good reason to ask the court for a different amount.

Oklahoma Human Services publishes the official computation form and calculator.

SPOUSAL SUPPORT

THERE ISN'T.

Oklahoma has no formula for support alimony. It usually turns on one spouse's need and the other's ability to pay. That uncertainty is why so many couples shape it themselves.

The wording matters. A decree must say whether payments are support or part of the property division (43 O.S. § 134). Support alimony generally ends if the recipient dies or remarries, unless continued need is shown within 90 days of remarriage, and can be modified on a substantial, continuing change. Property division payments generally can't be changed.

QUESTIONS TO SETTLE ABOUT SUPPORT

How much, and does it step down over time?

How long, with a clear end date?

Support or property? And can it be modified?

How it's paid, and on what dates?

What happens with a job loss, illness or remarriage?

Taxes: ask a tax professional before you sign.

CHAPTER SEVEN

WHEN THERE ARE CHILDREN.

OKLAHOMA POLICY

Oklahoma aims for children to have frequent and continuing contact with parents who act in their best interests. Since November 2021, if a parent asks, the court may provide substantially equal access unless shared parenting would harm the children. (Oklahoma Bar Association)

A COMPANION GUIDE

Our **CUSTODY AND PARENTING PLANS IN OKLAHOMA** guide covers schedules, holidays, decisions and the parenting plan in depth, with its own worksheets.

For parents, the divorce is two things at once: the end of a marriage, and the start of a co-parenting relationship that will last for years. The second one deserves at least as much care as the first.

WHAT THE DECREE WILL NEED

A parenting plan: where the children live, the weekly schedule, holidays and summers, how decisions are made, how you'll communicate, and how the plan can change. Plus child support, health insurance, and how other costs are shared. In incompatibility divorces, both parents also complete the required program on the impact of divorce on children.

TELLING THE CHILDREN

If you can, tell them together, in simple words they can understand at their age. Tell them it isn't their fault, that both of you love them, and what will stay the same. Skip the reasons and the blame. Expect questions, and expect them to come back to it more than once.

KEEP THEM OUT OF THE MIDDLE

No messages carried between houses. No questions about the other parent's new life. No adult conversations within earshot. Children of divorce can do well. The single biggest factor most of them can't control is how much conflict they live with.

CHILDREN DON'T ATTEND MEDIATION

Their needs are at the center of the conversation, but they aren't in the room. You can bring their priorities with you.

CHAPTER EIGHT

TWO CONVERSATIONS AT ONCE.

Every divorce mediation has two conversations running side by side. One is about numbers, dates and documents. The other is about grief, fear, anger and fairness. Ignore either one, and the agreement stalls.

THE LEGAL ONE

- Know your numbers: the worksheets in chapter 04
- Know your alternative: ask your attorney for the best, likely and worst outcomes in court, and the cost of getting there
- Know your priorities: what you need, what you'd like, what you can let go
- Bring documents, not just memories

THE HUMAN ONE

- Expect waves of emotion, especially when the house, the children or the history come up
- Take breaks before you need them
- Separate being heard from changing the outcome; caucus is the place to be heard
- Decide tomorrow's life, not yesterday's argument

BEFORE YOU WALK IN

WHAT DO I NEED TO START MY NEXT CHAPTER WELL?

Write the answer down. Not what you want to take from the marriage, but what you need to build the life after it: a safe home, enough income, time with your children, peace. Then measure every proposal against it.

SUPPORT PEOPLE

A counselor, a friend you can call at lunch, someone to have dinner with afterward.

SMALL AGREEMENTS FIRST

Settling an easy issue early builds momentum for the hard ones.

NOT TODAY?

Partial agreements are real progress. A second session is normal for complex divorces.

CHAPTER NINE · CHECKLIST

IS YOUR AGREEMENT DECREE-READY?

An agreement that skips details becomes a second fight later. Before you sign the memorandum, make sure it answers every question below. Your attorney turns it into the decree.

PROPERTY

☐ Every asset listed, with who keeps it
☐ How and when titles and deeds transfer
☐ House: value, buyout or sale terms, refinance deadline
☐ Each retirement plan named, with the exact share and valuation date
☐ Who prepares the QDRO, who pays, and by when
☐ Personal property, including how items are picked up

DEBTS

☐ Every debt assigned
☐ Joint accounts closed or refinanced, with deadlines
☐ What happens if a payment is missed
☐ Bills that arrive after the agreement

SUPPORT

☐ Child support amount, start date and method
☐ Spousal support labeled support or property
☐ Amount, end date, and modifiability
☐ Health insurance for the children, and uncovered costs

CHILDREN

☐ Complete parenting plan attached
☐ Holidays, summers and travel
☐ Decision-making and information sharing
☐ Parenting program completed, if required

LOOSE ENDS

☐ Taxes for the current year, and any refund or balance due
☐ Life insurance, if it secures support
☐ Name change, if wanted
☐ Attorney fees, if any are shared
☐ How future disagreements are handled: talk first, then mediation

THE FINAL TEST

Could a stranger read this agreement and know exactly who does what, by when, and what happens if they don't? If not, keep writing.

CHAPTER TEN

THE FIRST 90 DAYS AFTER.

WEEK 1

Keep a copy of the decree somewhere safe. Put every deadline in your calendar. Close or separate joint accounts. Change passwords.

MONTH 1

Update beneficiaries on life insurance and retirement accounts, as the decree allows. Retitle vehicles and property. Start the QDRO process if there is one.

MONTH 3

Pull your credit report and confirm joint debts are closed or refinanced. Review your new budget. Check how the parenting plan is working.

WORDS YOU'LL HEAR.

PETITION

The document that starts the divorce case.

AUTOMATIC TEMPORARY INJUNCTION

Court rules that take effect once a spouse is served, protecting both parties while the case is open.

TEMPORARY ORDERS

Short-term orders on custody, support or the home until the decree.

INCOMPATIBILITY

Oklahoma's no-fault ground for divorce.

EQUITABLE DIVISION

Dividing marital property and debts fairly, not always equally.

SUPPORT ALIMONY

Payments for a spouse's support, as opposed to property division payments.

QDRO

A separate court order that divides a workplace retirement plan.

MEMORANDUM OF UNDERSTANDING

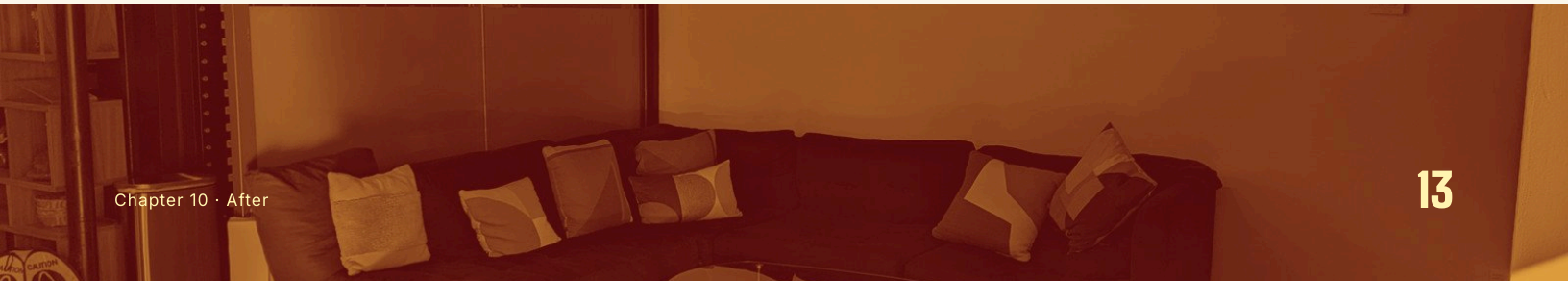
The signed summary of what you agreed in mediation.

AGREED DECREE

The final judgment both spouses sign and the judge approves.

PARENTING PLAN

The written plan for how parents share time, decisions and responsibilities.



ONE LAST THING

THE END OF A MARRIAGE CAN BE THE START OF SOMETHING GOOD.

I know how heavy this is. Divorce asks you to make some of the biggest decisions of your life at one of the hardest moments of your life. You don't have to make them in a courtroom, and you don't have to make them alone. With good information, good counsel and a steady room, people come out the other side with agreements they can live with, and sometimes with a little more peace than they walked in with.



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Sources: Oklahoma Statutes, Title 43, §§ 101, 102, 103, 107.1, 107.2, 107.3, 118–119, 134 (Oklahoma Senate compilation, oksenate.gov); Oklahoma Bar Association, "Is Divorce the Answer for You?"; Oklahoma Human Services, Child Support Computation. General information, not legal, tax or financial advice. Reviewed November 2026. Free to print and share.

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HARD CASES. SETTLED.