

FAMILY FINANCES › SEPARATION & DIVORCE

The 6 Best Online Divorce Services of 2020

Untie the knot online for less

By **BRETTE SEMBER** | Updated Jul 29, 2020

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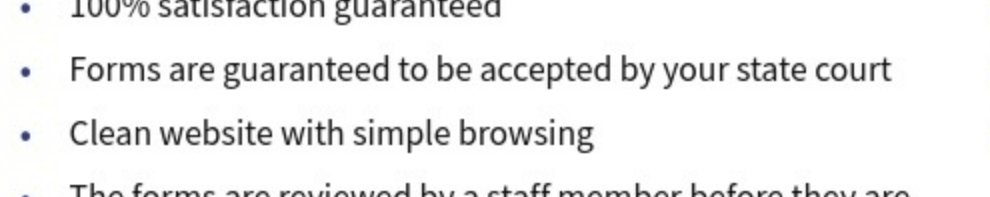
Getting a divorce is not only emotionally difficult but also financially challenging. According to a survey by Martindale Nolo, the average cost per spouse for a divorce is \$11,300, with divorce lawyers averaging \$270 per hour. That means a couple could spend more than \$22,000 in legal fees to end their marriage.^[1] That's a lot of money that could be used for moving on, saving for kids' college educations, or otherwise dividing the financial obligations of the marriage.

This is a big reason why more and more people are turning to online divorce services; simply put, they can save thousands of dollars. Online services work best if your divorce is uncontested, meaning that both spouses are in agreement about the divorce and all of its dissolution components. We reviewed the best online services based on what they do, how quickly they do it, and overall cost.

The 6 Best Online Divorce Services of 2020

- **LegalZoom:** Best Overall
- **3StepDivorce:** Best Speed
- **DivorceWriter:** Best Value
- **CompleteCase.com:** Best for Simplicity
- **Rocket Lawyer:** Best Legal Assistance
- **MyDivorcePapers.com:** Best for Explanation of State Laws

Best Overall: LegalZoom



LegalZoom is the industry leader in online divorce, with a streamlined site, easy-to-navigate process, and accessible support. For \$499 they complete your divorce forms and tell you how to file them.

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Pros

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Cons
- 100% satisfaction guarantee
 - Forms are guaranteed to be accepted by your state court
 - Clean website with simple browsing
 - The forms are reviewed by a staff member before they are provided to you

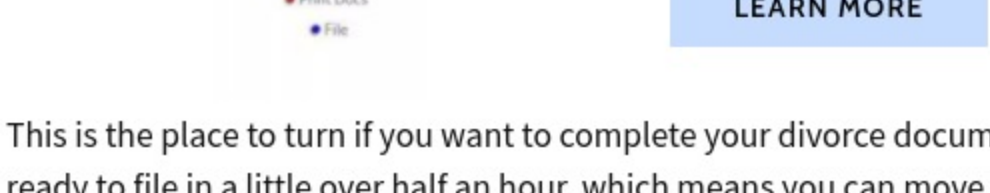
- This is the most expensive service
 - Short on description and explanations in some areas
 - The chat function is hard to locate on the site
- LegalZoom has been providing online legal services since 1999 and has developed a trusted, streamlined process that has withstood many lawsuits alleging they are practicing law in an unauthorized manner. Their years of experience, staff-reviewed forms, and intuitive platform place them as the best overall in our review of online divorce sites.

For \$499, LegalZoom will prepare your divorce papers in your state-specific format and then provide instructions for you to file them yourself. In order to use the service, the divorce must be uncontested, with both spouses willing to sign the papers. The process is started by completing a questionnaire, after which your papers are prepared. Before forms are sent to you, they are reviewed by a staff member. Most people receive the paperwork electronically within two business days. From there, the documents are ready to print, with instructions on how to file them yourself. Unfortunately, there is no option to get them by mail.

There is support staff available by phone, online chat, or email if you have questions along the way. LegalZoom allows you to access attorneys in your state for specific help by purchasing a plan that gives you access to 30-minute phone calls.

The service is available in all states and the interface is clear with simple navigation so you can find the necessary forms easily. LegalZoom has a clear and extensive privacy policy that explains the security of the site. It also has an extensive library of articles about every aspect of divorce that is free for anyone to access. The bottom line is that their services are easy to use and dependable, making them our favorite.

Best Speed: 3StepDivorce



This is the place to turn if you want to complete your divorce documents as quickly as possible. 3StepDivorce can have documents ready to file in a little over half an hour, which means you can move swiftly when you're ready to get your divorce over with.

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Pros

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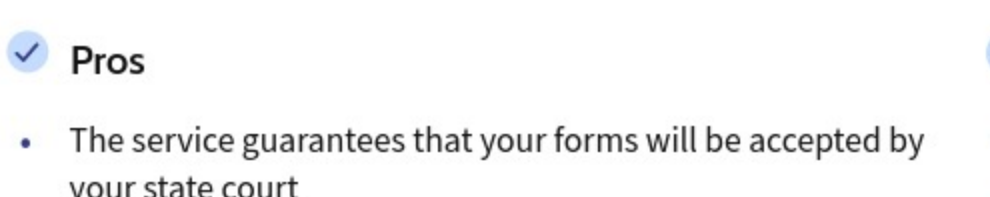
Cons
- The \$299 price can be paid in installments and comes with a price guarantee
 - Your documents are ready immediately upon completion
 - The forms are guaranteed to be accepted by your state court

- Your completed documents are not reviewed by an attorney or staff member
 - There are no attorneys available if you have questions
 - The website is dense and can be hard to navigate
- 3StepDivorce is the oldest online divorce service, having been in business since 1997. We were impressed by the turnaround time this service provides. With their process, you can complete your divorce papers in just over 30 minutes and have them ready to download immediately, making this the fastest provider on our list and the top pick for a speedy divorce filing.

Keep in mind that your divorce must be uncontested in order to use the service. The site asks you some questions and then completes the state-specific forms for you. These are immediately ready with instructions on how to file them. You can print the forms or have them mailed to you if you do not have access to a printer and can wait a few days. 3StepDivorce guarantees that your forms will be accepted by your state's courthouse. The site's low fee of \$299 can also be paid in installments if desired. Additionally, if you file your documents with your court the same day they are prepared, 3StepDivorce will refund you \$50.

For those who are not sure if divorce is the best option yet, this site allows you to create a separation agreement instead for just \$39. The site offers extensive free tools, such as a negotiation tool and a child custody or support tracker. They also offer a variety of free downloadable books. 3StepDivorce relies on McAfee and Norton to provide complete security of your information. The ease of use and speed make 3StepDivorce our top choice to quickly file for divorce.

Best Value: DivorceWriter



DivorceWriter will complete your divorce forms for the low price of \$137. This is lower than any other flat-fee website we explored, giving it the edge in this category.

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Pros

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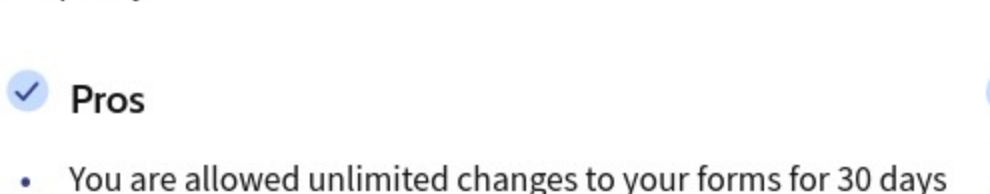
Cons
- The service guarantees that your forms will be accepted by your state court
 - Simple pricing structure
 - They will price match if you can find the same service for less

- The service is not available for every state
 - The website is out of date
 - There are no lawyers available to consult if you need legal assistance or have questions
 - There is no chat function for customer service
- DivorceWriter offers the completion of your divorce papers for the flat fee of \$137, which makes DivorceWriter the least expensive option for online divorce. In addition to being the lowest price, the company offers a price match guarantee just in case another provider emerges with lower fees.

The website uses a simple process to create your documents for your divorce, starting with a questionnaire. As with other providers, your divorce must be uncontested to utilize this service. We like DivorceWriter's integrity, too; they will provide you with a refund or make corrections if your forms are not accepted by your state court.

Your documents are available for immediate download or you can have them printed and mailed to you. DivorceWriter relies on McAfee to keep all information secure and confidential. One drawback: there is no library or any articles on the site to help you understand your rights or the divorce process. This could lead to frustration for those unsure of what to do. Please note that the site is not available for divorce in Missouri.

Best for Simplicity: CompleteCase.com



CompleteCase.com offers solid service with just enough details to help you feel secure but not overwhelmed. The platform is clean and intuitively designed, keeping things simple when filing for divorce, which is why we chose CompleteCase.com as best in terms of simplicity.

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Pros

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Cons
- You are allowed unlimited changes to your forms for 30 days
 - Forms are guaranteed to be accepted by your court
 - Attorneys from your state are available for assistance for additional cost
 - Free [last will and testament](#) completion and storage

- Documents take two days to become available
 - There is no chat feature for customer support
 - The site does not offer a library of books or articles
- For \$299, CompleteCase.com will prepare your uncontested divorce forms through a simplified process and then provide clear instructions on how to file them in your state. The site doesn't burden users with extra information or unnecessary details. This is why it is our top pick for simplicity.

CompleteCase.com's auto-save feature means you won't lose any of your work, so even if you walk away for a while, everything is stored. All of your forms remain available for 30 days, giving you time to discuss things with your spouse to make sure you are in agreement. It is also possible that you can purchase an extended time option that gives you ongoing access for changes and storage at a monthly rate.

In addition to the divorce papers, you also can [have your will completed](#) and stored for free on the secure server. Founded in 2000, CompleteCase.com is well-established with attorneys who have written or approved all the forms available on the site. Documents can be downloaded or you can have them mailed to you, whichever you prefer.

If you have questions, unlimited support is available by phone or email. You can also connect with a lawyer in your state for a fee. Monitored by Trusted Site and McAfee, all customer information is secure. The site is easy to navigate and the questionnaire process is designed for simple, intuitive use.

Best Legal Assistance: Rocket Lawyer



If you want attorney support via phone or want to have an actual attorney review your divorce papers before you file, Rocket Lawyer offers a monthly subscription for \$39.99 that provides these services.

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Pros

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Cons
- The affordable monthly plan includes unlimited access to forms and online assistance
 - Subscribe for three months or less and your cost is lower than with any other service
 - Prepare any divorce or family law document you need
 - Attorneys that work with the site provide you with a 40% rate discount

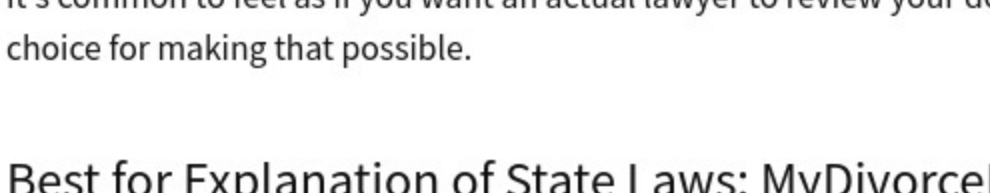
- Takes some searching to locate the divorce worksheet
 - There is an unspecified wait to have papers reviewed by an attorney
- Rocket Lawyer's subscription model provides legal services from actual lawyers for a monthly membership fee. Your membership fee includes the generation of your state-specific divorce forms, which are guaranteed to be accepted by your state court. If you need more help, you can hire site attorneys at a 40% discount. Because of this direct access to lawyers and discounted ongoing assistance, we've chosen Rocket Lawyer as the best for legal assistance. Additionally, you aren't limited to uncontested divorce and can use the site for any type of divorce.

To get started, you complete a divorce worksheet that is converted into your state form, which you file. On top of that, you receive one 30-minute phone call with an attorney, have all documents reviewed by an attorney before you file, and then can get additional questions answered via email. Ultimately, you don't feel alone in the process, especially if you have any legal questions.

Start with a seven-day free trial; Rocket Lawyer allows you to cancel the service at any time. The site has an extensive privacy policy that is secured by GoDaddy to keep your personal information out of nefarious hands.

It's common to feel as if you want an actual lawyer to review your documents and answer your questions, and Rocker Lawyer is our choice for making that possible.

Best for Explanation of State Laws: MyDivorcePapers.com



Divorce can be confusing since each state has its own requirements, laws, and forms. MyDivorcePapers.com offers concise, easy-to-understand explanations of the rules for each state, making it the choice for best explanations.

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Pros

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Cons
- The service is affordably priced at \$139
 - A dedicated case manager is assigned to each case
 - Instructions are provided for how to serve your spouse with the papers
 - You can choose uncontested divorce, annulment, or legal separation

- There is no option to receive the forms by mail
 - The 100% guarantee only applies for 30 days after you complete the forms
 - Privacy and security may be a concern with an unspecified provider
- Founded in 2002, MyDivorcePapers.com has become one of the top companies for online divorce. Unlike many other online providers, this service is not limited to an uncontested divorce. You can also choose annulment or [legal separation](#) if you aren't ready to make things final. The site offers clear and easy-to-understand descriptions of each state's laws, walking users through the terminology and required forms. This is why it wins the best for explanations.

For \$139, the service will complete the forms for you through a three-step process and you print and file them yourself using the instructions provided. Unfortunately, there is no option to have forms mailed to you. The forms that you complete are guaranteed to be accepted by your state court as long as they are filed within 30 days of preparation.

Additionally, each user on the website is assigned a case manager to answer any questions that may arise. MyDivorcePapers.com offers support via email, chat, or phone. The site also offers a variety of free videos and tools that are very helpful.

While the service has a [privacy](#) and security policy, it does not use a well-known provider to handle this. This is unlike other online divorce services and could result in a potential data breach, compromising your personal information.

What Are Online Divorce Services?

Online divorce services allow you to skip hiring separate attorneys and making courtroom appearances. Instead, the service will either:

- Complete all of the papers for you online and file them
- Complete the [divorce](#) papers online for you and tell you how to file them yourself
- Walk you through completing the papers to then file the forms yourself

The services all offer support, so you can ask questions and get help when needed. However, for additional legal advice, you may have to pay additional fees. Online divorce services offer a quick, inexpensive, and easy way to complete your divorce.

Most online divorce sites will only qualify you to use their services if you and your spouse are in agreement about your divorce and are prepared to file an uncontested divorce in which you basically ask the court to approve your agreement. This means you must be in complete agreement about custody, child support, spousal support, and property division.

Most services are not available if you and your spouse don't agree on the terms of the dissolution.

Are Online Divorce Papers Legal?

All of the online [divorce](#) services create divorce papers that meet your state's legal requirements, and some of them offer a guarantee that the papers will be accepted by your state. Most of the sites clearly state that they are not offering legal services for the document preparation and are simply assisting you in representing yourself.

Properly filed documents are legally binding and will result in a legal dissolution of your marriage. Once you receive the completed papers, it is up to you to file them according to your state's rules. You may have to appear in court to finalize the divorce, but this varies from state to state.

When Should You Get an Attorney?

The less complicated the divorce, the better when it comes to an online divorce service. For example, a couple with no children and few assets in which spousal support is not an issue is best-suited for an online divorce. It's possible to use these services if your divorce is more complex, but only if you and your spouse see eye to eye on the outcome and are willing to work together.

If you and your spouse cannot agree about how to settle your divorce, you should get an attorney. You also should consider an attorney if your case is complex with a lot of assets or debts, or if you are unsure about the best way to settle your divorce.

How Much Do Online Divorce Services Cost?

An online uncontested divorce using a divorce service can cost between \$137 and \$499, which, when compared to the average cost of a divorce, is a tremendous savings.

This price does not include the cost of a notary, postage to mail your forms to your local court, legal personal service (delivery of the documents to your spouse in a specific way required by the court), or state filing fees. Expect to pay several hundred more for these additional costs, which vary by state.

If you need additional legal assistance, some websites offer consultations with an attorney for an additional discounted hourly rate.

How to Choose the Best Online Divorce Services

Our goal is to find divorce services that help you and your spouse divorce quickly, legally, and inexpensively. We looked at 11 online divorce services before settling on our final choices. With each service, we considered cost, ease of use, the availability of support, and the exact services offered.

We also looked at how many states the company provides services in, whether they complete the forms or simply assist the customer in doing it themselves, what kinds of guarantees they offer, and what kind of privacy the site has available.

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