

SEPARATION & DIVORCE

CHECKLIST: Post-Divorce Actions to Take

The divorce is final. You breathe a sigh of relief. No more papers to file, no more documents to complete, no more red tape. Well, not quite. Even after the judgment is entered, there are certain steps that you must take to effectuate the provisions of the divorce decree and make sure that the financial and legal aspects of your life reflect your newly single status. The following checklist can serve as a helpful reminder of what remains to be done. Not every item below may apply to you, but there are surely some listed tasks that require your immediate attention.

- ___ Divide all property as set forth in the divorce decree.
- ___ Execute a quitclaim deed to transfer title to real property to your former spouse, and/or make sure that your ex-spouse does the same, as required by the divorce decree.
- ___ Change the titles to your motor vehicles to reflect the ownership as set forth in the divorce decree.
- ___ Notify your auto insurer of any changes in automobile drivers, ownership, and addresses.
- ___ Make sure that your name has been removed from any debts or loans that are no longer your responsibility.
- ___ If you change your name (such as by reverting to your maiden name) as a result of the divorce, notify all of your creditors of the change.
- ___ If you move, notify all of your creditors of your change of address.
- ___ Notify the Social Security Administration of your name change.
- ___ Apply for a driver's license with your new name on it.
- ___ Apply for a driver's license with your new address on it.
- ___ Change your name on your bank accounts and checks, or open new accounts in your name only.
- ___ Change your address on your bank accounts and checks.

- ___ Apply for credit in your own name.
- ___ Remove your former spouse's name from your lease or mortgage.
- ___ Change the beneficiary on your life insurance policy, if permissible under the divorce decree.
- ___ Obtain life insurance naming your former spouse and/or children as beneficiaries to ensure continued support if you should die, if required by the divorce decree.
- ___ Write a new will.
- ___ Execute all necessary COBRA documents to ensure continued health insurance coverage, or make sure that your ex-spouse has done the same.
- ___ Make sure that the Qualified Domestic Relations Order (QDRO) is entered and implemented, if required under the divorce decree.
- ___ Take all other actions required by the divorce decree.
- ___ Pay all support when due.
- ___ If you change jobs, notify your new employer of any court-ordered support, if required by law to do so, to effectuate continued automatic withholding.
- ___ Keep your scheduled visitation times with your children.