



DISCHELL BARTLE DOOLEY

*law offices*

THE ESSENTIAL

POST DIVORCE

CHECKLIST

**Everything that you need to do  
after your divorce is final!**

# LEGAL PROCESS

Just because your marital settlement agreement is signed doesn't mean there aren't still things to do to finish up the legal process.

## ■ Get certified copies of your divorce decree

A certified copy has a signed raised seal. Some courts will send you one right away, while others may require you to order it. Make sure that you have at least one certified copy. You will likely need this to change your name at the DMV or with Social Security or (gulp!) remarry.

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## ■ Check your support order

Did your final marital settlement agreement modify your child support obligation? Eliminate spousal support? Include an alimony payment? Make sure that your order is reflective of what was agreed upon so that you are paying/receiving the right amount.

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## ■ Put all final orders and agreements in a safe place

In addition to a divorce decree, you should also have final copies of your marital settlement agreement, support order and custody order. Make sure that you scan these in and put them in "the cloud" i.e. Google Drive or Dropbox. If they are originals, place them in a safe deposit box at the bank or a fireproof document safe at home.

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## ■ Obtain final bill from lawyer/close escrow account

If your case is over, make sure you settle up with your lawyer! Who wants divorce debt creeping into their post divorce life? Also, if your attorney had any money in escrow, make sure that you close the account and divide the monies per your marital settlement.

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“**SURPRISES ARE GREAT FOR BIRTHDAYS.  
NOT SO GREAT FOR DIVORCES.”**

- UNKNOWN

# YOUR HOUSE

Are you keeping your home? Is your spouse? Are you selling it?  
Don't forget these to-dos!

## ■ Transfer title to spouse keeping house

This is one of the most important things to do post divorce. If you are refinancing your mortgage, see if the mortgage company will prepare the new deed for you. If not, ask your attorney or a title company for assistance. It will not be recorded if it is not done properly.

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## ■ Complete refinance of mortgage

Most times, one spouse has to refinance the existing mortgage into a new mortgage in their name alone. If you are refinancing, make sure that you comply with the agreement's time requirements. If your spouse is, make sure that you cooperate to complete the process.

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## ■ Comply with marital settlement regarding selling home

Selling your house? Make sure that you comply with your agreement terms regarding selecting a realtor, signing listing agreement, making repairs, settling listing price, deciding on price reductions, cooperating with showings, etc.

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## ■ Change/remove names from tax bills, utilities, etc.

If you or your spouse is keeping the home, make sure that you change/transfer the names for the following expenses: taxes, utilities, phone, cable, homeowner's insurance, and homeowner's association (if applicable). Cooperate with one another to reduce transfer fees.

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“ I AM A MARVELOUS HOUSEKEEPER. EVERY TIME I LEAVE A MAN I KEEP HIS HOUSE.”

- ZSA ZSA GABOR

# BANK ACCOUNTS AND RETIREMENT ASSETS

One of the most important steps to your best post divorce life is getting a handle on your personal finances.

## ■ Close joint accounts

Do you and your spouse still have joint checking, savings, or investment accounts? Make sure that you close those accounts and divide the money per your marital settlement agreement. Generally, both you and your spouse will need to sign the paperwork to close them.

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## ■ Rollover retirement assets

Does your marital settlement agreement require one spouse to rollover retirement monies to the other? Make sure that you contact your account provider to determine what paperwork is required to complete this transfer. Whatever you do, don't withdraw the monies from the account. Doing so will trigger taxes due! Major no-no!

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## ■ Remove spouse as beneficiary from retirement accounts

Is your spouse still listed as your beneficiary on your retirement accounts? Change that ASAP! Generally the financial institution will need a copy of your divorce decree or marital settlement agreement to remove them.

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## ■ Open your own bank accounts

If you haven't already, make sure that you open at least a checking and a savings account in your own name. If you are receiving a rollover of retirement assets, you may want to open a retirement account like an IRA to receive those funds.

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“**DIVORCE IS THE ONE HUMAN TRAGEDY THAT REDUCES EVERYTHING TO CASH.**”

-RITA MAE BROWN

# INSURANCE

Now that you have untied the knot, make sure that you and your spouse also “untie” your insurance policies.

## Change car insurance

Are you and your spouse still on the same car insurance policy? Now is the time to get your own. However, don't drop your spouse without making sure they have their own policy first! This is also a good time to shop around and make sure that you are getting the best rate!

## Remove spouse from your health insurance

Your health insurance policy will not allow you to cover your spouse after divorce. Make sure that you update your HR department so that they can process the paperwork. They may need a copy of your decree. If you can, let your spouse know when their coverage is being terminated.

## Obtain your own health insurance

If you are the one losing your insurance coverage, make sure that you obtain your own ASAP. Check with your employer to see if they provide affordable coverage. If not, check the ACA exchange or work with an insurance broker to obtain a policy that fits your budget.

## Remove spouse as life insurance beneficiary

Similar to your retirement accounts, make sure that you remove your spouse as the beneficiary of your life insurance policy (as long as you can per your settlement). The provider may need a copy of your divorce decree or settlement agreement to do so.



**ALL YOU NEED IS LOVE.  
AND A GOOD ATTORNEY.”**

**- UNKNOWN**

# CHANGING YOUR LAST NAME?

Taking back your maiden name after divorce? Don't forget to change it everywhere! It's best to do it all at once so you don't have issues years later.

## ■ Change your name with the court first

Before you can change your name anywhere else, you need to change it with the court. Your attorney can help you with the paperwork needed to retake your maiden name. Make sure it is also changed with the child support office.

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## ■ Get a new driver's license

After you officially change your last name with the court, make sure that you get a new driver's license. Check your state's DMV website for what paperwork is needed to make the change.

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## ■ Obtain a new social security card and passport

One of the most important things you can do is get a new social security card. If you have a passport you will also need to get a new one with your new last name. Make sure that you first check these agency's websites for what you need to provide before starting the process.

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## ■ Change your name with the postal service and banks

After you have changed your name with the DMV and social security, you will need to change your name everywhere else! Some places are: children's school records, postal service, financial institutions, insurance agencies, subscriptions, etc.

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**MONEY SPENT ON GETTING MAD OR  
GETTING EVEN IS MONEY WASTED."**

**-RICHARD WAGNER**

# MISCELLANEOUS

Don't forget to do these!

## ■ Change your address

If you haven't already done so, make sure you complete a change of address form with the postal service. Also change your address with all financial institutions, insurance providers, children's school, and anywhere else you get mail from.

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## ■ Transfer vehicle titles

If your car is in joint names, make sure you complete a title transfer to get the vehicle in your name alone. You can do this at an auto tag place or AAA. This applies to motorcycles, boats, and RVs.

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## ■ Complete a personal property division

Do you and your spouse still need to divide up your stuff? Make sure that you do this ASAP or risk having your items being thrown away. Remember, don't waste time and money over small items. It is not cost-effective!

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## ■ Remove spouse as user on credit cards

Is your spouse still listed as an authorized user on your credit cards? Remove them and ask that they destroy any cards they have in their possession. Also, if you have joint credit cards (less common) now is the time to close those accounts.

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**PUT YOURSELF AT THE TOP OF YOUR  
TO-DO LIST EVERY SINGLE DAY."**

**- UNKNOWN**