

Post Divorce Checklist

1. Update Financial Accounts and Legal Documents

Start by reviewing all financial accounts and records. Make sure your name, beneficiaries, and access permissions are correct. Additionally take the following steps as soon as possible following the divorce:

- Close or separate all joint checking, savings, and credit card accounts with your ex.
- Change the titles on all assets awarded to you in the Decree, such as cars and houses. Notify any relevant financing companies of these changes to avoid any future complications.
- Update beneficiaries on retirement accounts, life insurance, and investments. (Note: some divorce agreements stipulate who must be named on life insurance policies; carefully follow the orders in your divorce settlement.)
- Review your will, power of attorney, and healthcare proxy to reflect your new circumstances. You will likely need to consult with your estate planning attorney to update your will or trust information.
- Get a new personal auto insurance policy that aligns with your current situation. This is crucial for your protection and compliance with the law.
- Make sure you cancel any joint accounts such as internet, streaming services, Lifelock or digital apps. You don't want to be paying for your ex to have this service and you certainly don't want your access cut off without notice either!
- If your divorce decree divides assets like pensions or 401(k)s, ensure that required documents — such as a Qualified Domestic Relations Order (QDRO) — are completed promptly and submitted to the plan beneficiaries.

- Make any post-divorce name changes to Social Security card, driver's license, passport. A certified copy of your divorce decree may be used as documentation for name change if this is included.

2. Change All Passwords

- Protect your digital security by changing all passwords. This includes passwords for your email, social media, online banking and any other services you use. It's important to use strong, unique passwords to safeguard your personal information.
- If you have any app or tracking device such as Life360, you need to remove your spouse and their family as someone who has access to this information.

3. Secure Your Home

- If you are staying in the marital residence, change all the locks (including gates) and garage codes. This step is crucial for safety and peace of mind.
- If you have a home camera system or a smart home system that allows you to control lights, temperature, music, etc. make sure your spouse no longer has access to this and change all of the login information.
- If you have a "smart car" make sure you have removed your spouse from having any access to information about the vehicle.
- Even things like digital bird feeders or game cameras need to have their codes changed and your spouse's access removed.

4. Create a Post-Divorce Budget

Your financial picture has likely changed. Sit down and map out your income and expenses with your new reality in mind. Factor in support payments, health insurance, childcare, and new housing costs. Preliminary steps to get your new financial house in order include:

- Track spending to identify areas where you can save or adjust.
- Consider meeting with a financial planner who specializes in divorce transitions.
- Having a clear budget gives you control — and helps prevent financial surprises.

5. Rebuild Your Credit

If you shared credit cards or loans during your marriage, your credit may need to be examined and a plan put in place to rebuild it to where you want it to be.

- Obtain a free copy of your credit report and check for errors. The website www.annualcreditreport.com will allow you to pull all three of your credit reports (Experian, Transunion and Equifax) in order to see what may be of issue to address.
- This is the time to determine your FICO score so that you may make a plan to improve your credit as needed.
- Open a small credit line in your name and pay it off monthly to establish independent credit.

- Keep up with all bills and loan payments — even one missed payment can lower your credit score.
- If your divorce settlement called for certain debts to be paid off in full or according to a certain debt repayment plan, ensure these orders are being followed.
- Keep your eyes on the goal: a strong credit history will help you qualify for housing, loans, and financial independence down the road.

6. Protect Your Emotional Well-Being

Divorce is both a legal and emotional process. Once the paperwork is finalized, it is time to envision and move towards your future.

- Permit yourself time to go through the stages of grief — even if you were the one who wanted and started the divorce, it is understandable to be sad, confused and angry.
- Surround yourself with supportive friends and family. Remove yourself from toxic friends and family and make sure your social media accounts are full of supportive and important people. Do not share your feelings about your ex or their family or friends on social media. This can always be evidence that may hurt your case in the future.
- Consider therapy or a divorce support group to process emotions and reduce anxiety.
- Building a new routine and rediscovering activities that bring you joy can also help you move forward with confidence.

7. Preparing your home for sale

If selling the marital home is part of your divorce settlement, there may be a deadline for following through on this order. Selling a house takes time, commitment and energy, with steps including:

- Making any necessary pre-sale repairs and upgrades
- Decluttering and refreshing furniture and furnishings (and having a garage sale to rid yourself of the old items)
- Staging the home and sprucing up its “curb appeal”
- Scheduling open houses
- Preparing for closing dates
- Packing up and moving to your new home

8. Focus on Co-Parenting Communication

If you share children with your ex, regardless of their age, your co-parenting relationship continues forever, even after the divorce is final. The goal should always be that you and your ex should be able to sit next to one another at any event for your child, regardless of the past. To do this, some of the things to focus on are:

- Use co-parenting apps or calendars to manage schedules.
- Stick to the parenting plan to minimize confusion and conflict.
- Revisit custody terms as your children grow and needs evolve.

- Read co-parenting books and blogs to help give you tips to redefine your relationship with your ex.
- A respectful co-parenting relationship benefits everyone — especially your kids.