

# POST-DIVORCE Checklist



NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

Congratulations! Your divorce has been officially finalized. As you continue to move **FWD**, there are some important matters to take care of. Here is the good news- As you check the following to-do's off, you will likely feel confident and empowered. This list may seem overwhelming, but it is important not to disregard these steps. You don't have to handle all of this on your own, Michelle and her team are here to help you.






**FWD** = areas Michelle & her team can help you complete











Divorce Team = areas Michelle can coordinate with another professional on your behalf to get the task done (ie: CPA)

## PROTECTING YOURSELF

- Ensure changes to health insurance are made within appropriate deadlines. If going on COBRA, pay attention to deadlines to enroll. Seek a health insurance broker's advice to compare COBRA rates with individual rates. 
- Monitor your credit report. You can obtain a free report annually from Annual Credit Report.
- Consider purchasing identity theft protection.
- Update passwords, ideally using complex phrases. Remove personal files from jointly used computers.
- Find and secure important documents in a safe place, such as family photos, heirlooms, birth certificates, passports, marriage license, divorce decree, tax returns, deeds, titles, insurance contracts, estate plans, etc.  
- Re-evaluate all insurance policies to ensure you have appropriate coverage (life, disability, car, home, auto, umbrella, etc)
- Make copies of as many financial statements as you can. Keep them in a safe place.
- Get a clear view of your current financial situation, including past tax returns, assets and debt.

## ASSETS & FINANCES

- Review your investments and ensure each account aligns with your risk tolerance. 
- Divide or transfer assets according to your divorce decree 
- Change ownership and/or remove joint owners of financial accounts 
- Review your tax filing status for potential changes, such as paycheck withholding 
- Review your lifestyle expenses and reflect on changes could be made (if needed) 
- Allow time to let emotions settle before making major purchases and/or big life changes.
- Close joint credit cards (don't forget to use/transfer your points first) and/or remove your ex as a user. Open new credit cards and bank accounts. Consider setting up auto pay so your credit card each month.
- Follow through on actions required in your divorce decree within timelines, such as re-financing a home, executing a quit claim deed, etc.  
- Understand your new financial picture, changes to consider and wise steps to take moving forward. 

## CO-PARENTING

- Find a system that works for you to track the kids' schedules, expenses, and communication between you and your ex-spouse.
  - A useful app called "Our Family Wizard" is designed for co-parenting with court approved communication tools. More details at: [ourfamilywizard.com](http://ourfamilywizard.com)
  - Use of Google Sheets/Docs as an informal way to track (must be used with a Gmail account)

## GETTING ORGANIZED

- Transfer titles on cars, boats and other vehicles at the DMV/county recorder.
- Keep extra certified copies of your divorce decree. Make physical & electronic copies of your decree.
- Check your safety deposit box and/or obtain a new one if needed.
- Create a new filing system.
- Update your mailing address and contact information with institutions you do business with

## TAKE CARE OF YOU

- Take time for yourself. Do what you enjoy, re-visit old hobbies, start new ones, and spend time with those that bring you joy.
- Take care of your mental health which could mean hiring a therapist.
- If you feel lost on which direction to go, such as a career change, consider a life or career coach.

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