



# After Your Divorce

## Things to Do After Your Divorce is Final

### Documents:

- Obtain copies of your divorce decree. A plain copy may be provided by your lawyer or the court. Certified copies can be purchased from the courthouse.
- Sign and exchange any titles, deeds, or other documents as required by your decree.
- Confirm that all necessary documents are being prepared regarding division of retirement accounts or transfer of real estate.
- Organize your divorce papers and file away in a safe place.

### General Tasks:

- Contact the Post Office to complete a change of address and forward mail.
- If your name was changed, take the steps necessary to complete the process.
- Inform your Human Resource Manager about your divorce to update your name, tax filing status, benefits, and direct deposits.
- Update your health insurance by removing your ex from your policy, applying for COBRA coverage, or finding a new policy.

### Property:

- Record all transfers of real estate by filing the *Summary Real Estate Disposition Judgment or Quit Claim Deed* with the appropriate property office.
- Re-register motor vehicles and other titled property in your name alone.
- Update authorizations and ownership on open credit accounts, safe deposit boxes, utilities, and other accounts.
- Close any remaining joint accounts.

### Taxes:

- Adjust your tax withholding to reflect your new marital status.
- Consult a tax professional to review tax implications of your divorce.
- Remember: if you receive spousal maintenance you will be taxed for those payments

### Retirement and Investments:

- If you were awarded some of your spouse's retirement account(s), make sure a *Qualified Domestic Relations Order* is drafted and submitted.
- Consider working with a financial professional to review your investment plan.

### Estate Planning:

- Complete an "Estate Audit"
- Review life insurance policies and update beneficiary designations.
- Create or revise your estate plan, including a will and/or trust, Power of Attorney, and Health Care Directive.
- Discuss with your attorney provisions related to the care of your children.

### If You Have Minor Children:

- Apply for Automatic Income Withholding for child support payments.
- Keep track of all out of pocket medical expenses and reimbursements. Regularly exchange receipts and arrange payment with the other parent.
- Include the Parenting Time schedule on your calendar. Consider displaying the schedule for the children.
- Consider setting up a shared online calendar for the children' schedule.