

Post Decree Checklist

Here is a helpful list that lays out some of the steps you will need to take after finalizing your divorce. This list is non-exhaustive, and is meant to assist in the major upcoming changes in your life.

Implementing the Decree or Separation Contract

Real Property

Review the decree and/or the separation contract to determine any refinancing requirements. Refinance the home in accordance with the timeline stated in the final documents. If you need to be pointed in the right direction, we can provide you with some individuals who can assist in refinancing your home.

Retirement Accounts.

Contact your financial advisor. Your attorney will assist you in completing any QDROs that may be required to transfer retirement funds. It is important that you contact your financial advisor to direct the funds to a designated account

Vehicle Title Transfer

Change the titles to any vehicles as needed to comply with the decree/separation contract. You will need a certified copy of the decree (and separation contract if applicable) to a licensing office along with the original vehicle title.

Bank Accounts

Change account owners on any bank or investment accounts that may still be open as provide in the decree. You will need a certified copy of the decree (and separation contract if applicable) to the local branch.

Business Interests

If you have any interest in a business, the governing documents may need to be amended to transfer any interests in a jointly held business to the party designated in the decree. WE advise you reach out to a business law attorney to assist in the matter.

Other Important Changes

Name Changes

The following documents may have been legally impacted by the decree.

- Your Social Security card may need to be changed. You will need a certified copy of the decree to the social security office to be issued a new card.
- Your Driver's license may also need to be updated. Take a certified copy of the decree to the local licensing office.
- Your Passport may need be to be updated. Submit the required paperwork and certified copy of the decree to the State Department by mail.

Insurance Policies

Review your insurance policies and determine if changes are needed. For changes in health insurance, notify your employer/provider of the divorce to remove your former spouse from health insurance or to obtain a new health insurance policy. For changes in vehicle insurance, contact your provider to remove your spouse from the existing policy or obtain a new policy.

Separate any Other Accounts

The following accounts should be separated, and are often overlooked:

- Joint credit cards – Contact the credit card company to close accounts or remove a spouse as an authorized user.
- Cell Phone Accounts – Contact your cell phone carrier to separate or terminate a shared account. Fees may be applied per your contract with the provider.
- Cable/Internet Provider – Disconnect the shared accounts and create a new account. This is simpler than removing one name off of the account.
- Utilities – Separate or reassign utility accounts on the family residence (water, sewage, garbage, electricity, oil) if needed.
- Tolling Accounts – Reassign any Good to Go! or other automated tolling accounts as needed.

Secure your Online Accounts

During the course of the relationship, you shared a lot of information with your spouse. You should update your passwords and security questions for all of your email accounts, bank and investment accounts, and social media accounts. If domestic violence or stalking was present in the relationship or is feared in the future, disable any tracking applications on your cell phone or other devices to protect your privacy.

Update your Estate Plan

After the entry of the decree, if you have a will or power of attorney documents drafted, this is a great time to update them. If you do not have either document, now is a good time to create them. The Ivy Law Group can provide you with the help you need in updating these important life documents.

Sometimes updating a will is not enough, and non-probate assets need to be updated. This includes updating any retirement or investment accounts to change your beneficiary designation. For life insurance, review the decree if there is a continuing obligation to provide life insurance to the former spouse. If not, contact the insurance agent to update your beneficiary.

While there are many things you must do, it's important to know that you have begun the process of moving on. There may be more steps you need to take to complete the divorce process, and if you have any questions feel free to contact the Ivy Law Group to determine the best method for working out your problems.

The Ivy Law Group Team