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# The Aftermath of Divorce

BY DEBBIE MARTINEZ, DIVORCE COACH



**T**HE PROCESS OF DIVORCE DOESN'T STOP AT THE SIGNING of the papers; there is the aftermath, which can be exceedingly over-whelming. Here you have just gone through some of the most difficult months of your life and now being emotionally drained, you have to face a litany of things to do in order to wrap it all up. This is daunting at best due to the fact you don't know where to begin. Sometimes it's just a matter of getting organized, which in turn helps you feel in control.

Here is a list that will help you on your way to wrapping this divorce up in a neat little package:

1. Change your name and/or address, passport, social security, driver's license, voter registration, credit cards, bank accounts, mail
2. Remove former spouse from credit cards and change address
3. Check your credit reports
4. Change all passwords/ID's for online access
5. Bank accounts - savings, checking, safety deposit box, money market, loans
6. Joint accounts - need to be closed
7. Loans - if possible, have your name removed from note
8. Stocks, bonds, retirement - need to be dispersed according to MSA
9. Redo trusts and wills
10. Homestead Exemption
11. Insurance - life, medical, dental, vision, disability, homeowners, car, boat - new policy and/or change beneficiary
12. Titles to property - car, boat/jet ski, house, quit claim deeds (title should be changed to new owner)
13. Electric, gas, pool, water, cable, phone, alarm, cell phones (remove former spouse from accounts)
14. Cars and boats - transponders, registration, service warranties, leases/loans
15. Medical - any doctors associated with the children should be updated with both parent's contact info and co-parenting requirements
16. Professional advisors - CPA's, attorneys, financial planner, etc.
17. Employers - any changes in retirement/pension plans, health insurance, stock options, benefits, exemptions due to divorce/MSA
18. Magazine subscriptions, social/club/professional memberships
19. Reward programs - remove former spouse or distribute points as per MSA
20. Pets - if you are retaining the family pet, you will need to contact the vet, chip registration and any pedigree association

### For The Children

- » Contact children's schools with address changes, people authorized to pick them up, billing and get online access
- » Advise teachers, childcare workers, coaches, etc., of the divorce and arrangements
- » Decide who will be responsible for keeping the children's social security card, passport, birth certificate, baptism certificate, medical records and photos

As tempting as it may be to put these things off, face that mountain, conquer it and move on feeling the freedom of having no loose ends.

*Debbie Martinez, MA is a certified, mindful life coach specializing in divorce (aka: heartbreak coach). She professionally coaches clients on how to avoid the breakup backlash and live better, not bitter.*

*As a Florida Supreme Court Certified Family Mediator trained in collaborative divorce, Debbie gives clients the tools they need to successfully untie the knot and stand strong in the wake of adversity. She brings her formal training and life experience into her coaching practice to empower and educate clients through their divorce journey and onto new beginnings. You can contact Debbie at [debbie@thepowerofdivorcecoach.com](mailto:debbie@thepowerofdivorcecoach.com).*

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