



What to Do Post-Divorce

IT HAS BEEN A VERY LONG DIVORCE JOURNEY, BUT NOW THE papers have been signed and you are standing before the judge for your final order. You get your agreement stamped and walk out of the courthouse with a sigh of relief because all of "this" is behind you. Well... not quite yet. Take a deep breath and embark on your final step: completing the post-divorce checklist.

One of the biggest problems I see with my clients is not addressing what their final order requires of them. I get it; they are burned out. But if these items are not taken care of, trouble lies ahead. What I do to help with the process, I take their order and make a personalized checklist for them, we discuss a reasonable deadline to have it all completed and I do random accountability checks in order to keep them on track.

Here are general items to address post-divorce:

- » Change your name and/or address: passport, social security, driver's license, voter registration, credit cards, bank accounts, mail.
- » Check your credit report.
- » Bank accounts — savings, checking, safety deposit box, money market, loans. Joint accounts need to be closed. For loans, if possible, have your name removed from note.
- » Stocks, bonds and retirement need to be dispersed according to your agreement.
- » Redo trusts and wills.
- » Insurance — new policy and/or change beneficiary on life, medical, dental, vision, disability, homeowner's, car, boat.
- » Homestead exemption.
- » Titles to property — car, boat/Jet Ski, house, quit claim deed.
- » Electric, gas, pool, water, lawn, cable, phone, alarm — remove former spouse.
- » Cars/boats/RV — transponders, registration, service warranties, lease/loans.
- » Medical — any doctors associated with the children should be updated with both parents' contact information and co-parenting requirements.
- » Professional advisors — CPA, attorneys, financial planner, and the like.
- » Employers — any changes in retirement/pension plans, health insurance, stock options, benefits and any exemptions due to divorce/your agreement.
- » Magazine subscriptions, social club/professional memberships.
- » Reward programs for stores, airlines, hotels, and the like — remove former spouse or distribute points as per your agreement.
- » Pets — if you are retaining the family pet, you will need to contact the vet, chip registry, any pedigree association and county license.

Here are a couple of tips that I have found useful. Do this list all at once. Depending on how involved your list is, I would suggest giving yourself no more than two days to finish what you can. Bear in mind, for some of them you will have to get special forms and wait for the final document. Keep notes if and when you speak with people and don't check that item off until it is all finalized. And last but not least, get multiple copies of your final order.

Once you reach this stage you are very, very close to the finish line. Keep looking ahead, stay focused and once your post-divorce checklist is completed, go and do something special for yourself!

DEBBIE MARTINEZ, M.A., Ph.D., is a certified life coach specializing in divorce for over 24 years. 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. You can reach Debbie at 305.584.5121, transformationthrudivorce.com or debbie@transformationthrudivorce.com.

SEPTEMBER SAVINGS

ARE IN EFFECT



The Candy Store for Wine Lovers

GREAT SELECTION, GREAT SERVICE



**FLOWERS
PINOT NOIR**
~~\$42.98~~
750ML. WITH
COUPON.
EXP. 9/30/26



**BONANZA THE
VINEKEEPER
NAPA**
~~\$31.00~~
1L. WITH COUPON.
EXP. 9/30/26



**AVORZA POLISH
VODKA**
~~\$21.98~~
750ML. WITH
COUPON.
EXP. 9/30/26



**GLEN MORAY
CLASSIC**
~~\$19.98~~
750ML. WITH
COUPON.
EXP. 9/30/26

ORDER ONLINE



THE LARGEST SELECTION OF SINGLE MALTS
CIGARS, CHEESES, CAVIAR & MORE / OPEN 7 DAYS

**CALL FOR
DELIVERY!**

VINTAGE LIQUOR & WINE BAR
305.235.4302
PINECREST - 11753 S DIXIE HWY
VINTAGELIQUOR.COM