

Happy Mother's Day



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The Aftermath of Divorce Checklist



THE DIVORCE PAPERS HAVE BEEN STAMPED by the judge, and you find yourself on the courthouse steps, decree in hand and wondering, "Now what do I do?" The first thing is to tell yourself it's OK to feel unsettled, anxious and sad and that you will get through this by being patient with yourself. Then, take a deep breath and start to check off the things on this list.



- Change your:
 - » Name and/or address
 - » Passport
 - » Social security
 - » Driver's license
 - » Voter registration
 - » Credit cards
 - » Bank accounts
 - » Mail
- Remove former spouse from credit cards and change address
- Check your credit reports
- Change all usernames and passwords for online access
- Bank accounts (savings, checking, safe deposit box, money market, loans)
 - » Joint accounts — need to be closed
 - » Loans — if possible, have your name removed from note
- Stocks, bonds, retirement — need to be dispersed according to your agreement
- Redo trusts and wills
- Insurance (life, medical, dental, vision, disability, homeowners, car, boat) — get new policy and/or change beneficiary
- Homestead exemption
- Titles to property (car, boat/Jet Ski, house, quit claim deeds) — title should be changed to new owner
- Electric, gas, pool, water, cable, phone, alarm, cell phones — remove former spouse from account
- Cars and boats (transponders, registration, service warranties, leases/loans)
- Medical — any doctors associated with the children should be updated with both parents' contact information and co-parenting requirements
- Professional advisors (CPAs, attorneys, financial planner, etc.)
- Employers — any changes in retirement/pension plans, health insurance, stock options, benefits, exemptions due to divorce/your agreement
- Magazine subscriptions, social/club/professional memberships
- Reward programs (stores, airlines hotels, etc.) — remove former spouse or distribute points as per your agreement
- Pet(s) — if you are retaining the family pet, you will need to contact the vet, chip registration, any pedigree association, and county license
- Make a copy of your decree and put the original with your other important papers.
- Go through your decree and add to this list those things that are pertinent to your divorce that need to be completed. If things have completion dates attached to them, put that down and highlight it on your calendar. You **do not** want to miss these dates.

Some things I want you to remember: You have just gone through a very huge life-changing experience, and your life will be different. No matter how hard you try to keep things the same, they won't be — so stop that fight. Acceptance of your situation is key to you moving on faster and in a better way. It is not a sign of weakness to seek help. It is actually a sign of strength, and I encourage you to reach out to a therapist or coach. Please don't compare how you feel and how long it is taking you to recover to those of your friends that have gone through a divorce. There is no greater harm you can do to your mental health than to compare. Your situation is yours and yours alone. Stand strong and take each day as it comes, piece by piece, minute by minute and before you know it, you have arrived to the other side.

DEBBIE MARTINEZ, MA, is a certified life coach specializing in divorce. 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 debbie@transformationaldivorce.com or 305.994.9121.