

POST DIVORCE CHECKLIST

Financial and legal steps to consider after your divorce is final.

Your Accounts & Credit	Time Frame
<input type="checkbox"/> Change your name on all your financial documents, bank statements, etc.	Immediately
<input type="checkbox"/> Change all of your online passwords. Close and change names on all joint accounts. Make sure all credit card bills and loans are paid promptly and closed by you or your spouse if responsible.	Immediately
<input type="checkbox"/> Open a checking/savings account in your name.	Immediately
<input type="checkbox"/> Establish your own credit history. Open a credit card in your name.	Immediately
<input type="checkbox"/> Get a copy of your credit report and check it for any discrepancies. Make sure all joint accounts are closed and there are no unusual loans.	Immediately
<input type="checkbox"/> Set up a liquid account with 3 to 6 months of living expenses.	Immediately
<input type="checkbox"/> Check investment accounts to see that ownership of stocks, bonds, and mutual funds are properly listed.	Immediately/final decree

Your Identification	Time Frame
<input type="checkbox"/> Change your name with the Social Security office, if necessary.	Once you receive final decree
<input type="checkbox"/> Change your name on your driver's license, if necessary.	Once you receive final decree
<input type="checkbox"/> Change title on your automobiles, if necessary.	Immediately
<input type="checkbox"/> Remove spouse's name from the mortgage or lease documents for your home.	Immediately
<input type="checkbox"/> Transfer ownership of all deeds for your homes or automobiles, boats, etc., and make sure that they are recorded at the appropriate county recorder's office.	Immediately

Your Insurance & Finances	Time Frame
<input type="checkbox"/> Change over your automobile insurance.	Immediately
<input type="checkbox"/> Change your beneficiaries on all life insurance policies, annuities, etc.	Immediately
<input type="checkbox"/> Change beneficiaries on all retirement and pension accounts.	Immediately
<input type="checkbox"/> Health insurance - Be sure to revise coverage for spouse and/or dependents depending on divorce decree.	Immediately
<input type="checkbox"/> If you have a QDRO (Qualified Domestic Relations Order) make sure it's complete.	Check with Attorney
<input type="checkbox"/> Execute a new will or trust. Designate guardians for your children if necessary. Be sure to update your health care proxy and your power of attorney documents.	Immediately
<input type="checkbox"/> Review every detail in your settlement with your attorney and financial advisor to make sure everything is complete and in order.	Immediately
<input type="checkbox"/> Reconsider the need for life, long term Care, and disability insurance.	Immediately
<input type="checkbox"/> Reassess the amount of Property and Casualty (P&C) insurance coverage on assets (once they are divided).	Immediately
<input type="checkbox"/> Consider the need to find a new Financial Advisor who is independent of your previous relationship.	Immediately
<input type="checkbox"/> Review your tax withholding allowances with your employer, tax advisor, or CPA.	Immediately



POST DIVORCE DOCUMENTS CHECKLIST

There are a few documents that you must have on hand to ensure a timely and smooth transition.

Important Documents	Primary Location	Secondary Location
<input type="checkbox"/> Birth and death certificates, marriage license, divorce-related agreements, citizenship papers, deeds, car titles, mortgage agreements, inventory, and photos of household property.	Safe Deposit Box	Home
<input type="checkbox"/> <ul style="list-style-type: none"> • Tax returns, including documentation for prior six years • Insurance policies • Bank, brokerage, and mutual fund statements • Mortgage statements • Employment benefit documents, including booklets about group insurance and retirement plans • Employment agreements • Deferred compensation agreements • Stock option plans • Retirement plan, current benefit statements, and IRA documents • Business documents, such as partnership agreements, tax returns, stock redemption/buy-sell agreements, and financial statements. 	Filed Separately and Easily Accessible	Home
<input type="checkbox"/> Trust documents (if created by you or for the benefit of you, your spouse, or your children).	Safe Deposit Box and Attorney's Office	Home and Home of Executor and Trustee
<input type="checkbox"/> Will, power of attorney, living will, and power of attorney for health care.	Safe Deposit Box and Attorney's Office	Home and Home of Executor and Trustee
<input type="checkbox"/> Keep all payments and receipts for alimony and child support and any credit cards or loans paid off by you or your spouse. Make copies of all checks you send or receive. Keep a log of all checks with dates and amounts.	Filed Separately and Easily Accessible	Home
<input type="checkbox"/> Make a copy of your final judgment and settlement agreement. Keep the original in a safe or safe deposit box.	Safe Deposit Box	Home
<input type="checkbox"/> Keep all of your children's documents together in a separate file. All birth certificates, Social Security cards, immunization records for school, names of new and old doctors with address and telephone numbers.	Filed Separately and Easily Accessible	Home

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