



Post-Divorce Checklist: What to Do Next

Finalizing your divorce is a major milestone. This checklist is designed to help with your next steps.

Immediately After Your Divorce

Implement the Terms of Your Final Judgment/Settlement Agreement

Carefully review your Final Judgment and/or Settlement Agreement and complete any required actions, such as transferring assets, refinancing a home, closing joint accounts, or dividing retirement funds. Many items have deadlines—make a plan to address them promptly.

Obtain Certified Copies of Your Final Judgment

You can request certified copies from the clerk of court. These are often needed for name changes, financial institutions, and other legal or administrative matters.

Consider Recording Your Final Judgment

Recording your Final Judgment in the public records may provide additional protection if enforcement becomes necessary. However, it will become publicly accessible online, so this should be considered carefully.

Financial & Legal Updates

Separate Financial Accounts

Close or separate any joint bank accounts, credit cards, or lines of credit. Open accounts in your individual name and update automatic payments and deposits.

Transfer Titles and Property

Complete any required transfers of real estate, vehicles, or other titled assets. This may include signing and recording deeds or updating vehicle titles and registrations.

Complete Retirement Account Transfers

If your divorce involves dividing retirement accounts, ensure any necessary Qualified Domestic Relations Orders (QDROs) are prepared and submitted. Delays can create complications.

Update Your Estate Plan and Beneficiaries

Review and update your will, trusts, power of attorney, and healthcare documents. Also update beneficiary designations on life insurance policies, retirement accounts, and financial accounts.

Review Insurance Coverage

Update your health, auto, life, and homeowners or renters insurance policies to reflect your current situation and remove your former spouse where appropriate.

Complete Your Name Change (if applicable)

If your name was restored, update it with Social Security, your driver's license, passport, employer, and financial institutions.

Ongoing Responsibilities

Track Important Dates

Calendar key deadlines such as support payments, refinancing requirements, or timesharing schedules to stay organized and avoid issues.

Focus on Effective Co-Parenting (if applicable)

Maintain clear and respectful communication with your co-parent and follow your parenting plan. Consistency and stability are key for your child.

Review and Adjust Your Budget

Take a fresh look at your income, expenses, and financial goals. A realistic post-divorce budget can help you regain stability and plan ahead.

Moving Forward

Prioritize Your Well-Being

Divorce is a significant life transition. Give yourself time to adjust and focus on your physical and emotional health.

Seek Professional Support

A therapist, counselor, or financial professional can provide valuable guidance as you navigate this next chapter.

Reconnect with Your Goals

This is an opportunity to reset and refocus. Consider what you want your life to look like moving forward and take steps toward those goals.

Need Help After Your Case is Closed?

We are here as a continued resource. If you need assistance with implementation, enforcement, or next steps, feel free to reach out.



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