



Guiding You Through Life's Toughest Times

DIVORCE CHECKLIST

Pre-Divorce Checklist

Financial Items

1. Pull your credit report.
2. Open credit card accounts in your own name.
3. Open checking and savings accounts in your own name.
4. Get copies of all financial documents you will need in your divorce (Get my Divorce Document Checklist for specifics.)
5. Make a budget of what you and your spouse earn and spend now.
6. Make a budget of what you will earn and spend after your divorce.
7. If you are covered under your spouse's health insurance policy, research how you can get your own insurance, and how much it will cost.
8. Get a realtor to give you an estimate of what your house is worth.
9. Investigate all of the employee benefits that you and your spouse have. Make sure you understand what each of you has, and what it is worth.

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Personal Items

1. Get a good therapist.
2. Consider joining a divorce support group if you think that would be helpful to you.
3. Put irreplaceable personal property (jewelry, family heirlooms, family photos) in a safe place before your divorce.
4. Figure out how you are going to pay the bills while your divorce is pending.
5. Figure out how you are going to pay the bills after your divorce.
6. Deal with any health issues before your divorce is final.
7. Get a PO Box and re-direct your mail.
8. Change your email and electronic account passwords. (Note: Do NOT change the passwords on your joint accounts without discussing it with your spouse and/or attorney beforehand.)
9. Change your social media passwords. Be careful what you post on social media during your divorce.

Family Items

1. Make a plan for how you (hopefully with your spouse) will tell the children about the divorce.
2. Make a schedule for when you and your spouse will each see the children during and after the divorce.
3. Make sure your children's teachers and other appropriate professionals, know about the divorce.
4. Get your children into counseling if necessary and appropriate.
5. Make a parenting plan. Remember to deal with all important religious, medical, and educational issues as well as just parenting time. (Get a copy of my Parenting Issues Checklist for Specifics.)

Legal Items

1. Think about HOW you want to divorce, and research the various ways to get divorced.
2. Find a good divorce lawyer who specializes in handling divorces in the way you want to get divorced.
3. Provide your lawyer with all necessary financial information.

4. Consider revoking any personal and healthcare powers of attorney you may have. (Talk to your lawyer about this first.)
5. For women - Make sure that your lawyer knows whether you want your maiden name back.

Post-Divorce Checklist

1. Make a new Will, Power of Attorney, and Healthcare Directive.
2. Change the beneficiary on all of your retirement accounts, investment accounts and life insurance policies (unless your divorce judgment says otherwise).
3. If you are changing your name, do so on all of your credit cards, bank accounts, and online accounts. Remember to change the name on your driver's license, passport, and social security card.
4. Change vehicle titles (if necessary).
5. Make sure that any retirement funds that were supposed to get transferred to you actually get transferred.
6. Make sure to transfer all funds from bank and investment accounts in accordance with your divorce judgment.
7. Pull your credit report again.

NOTE: These checklists are general lists for informational and educational purposes only. They do not constitute legal advice. Obtaining this list does not create an attorney-client relationship with Karen Covy. Please consult with an attorney in your area about your specific facts and about whether using all of the items on this list makes sense in your case.