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Post-Divorce Checklist

	<u>Completed</u>	<u>N/A</u>
1. Name & Address Change		
• Driver's License	_____	_____
• Voter Registration	_____	_____
• IRS	_____	_____
• Social Security Administration	_____	_____
• Government Benefit Programs (Pension)	_____	_____
• Post Office	_____	_____
• Credit Cards	_____	_____
• Banks	_____	_____
• Other Financial Institutions (Brokerage Houses)	_____	_____
• Insurance		
• Homeowner's	_____	_____
• Auto	_____	_____
• Health/Long-Term Care	_____	_____
• Life/Disability	_____	_____
• Utilities		
• Electric/Water	_____	_____
• Gas	_____	_____
• Telephone	_____	_____
• Cell Phone	_____	_____
• Cable	_____	_____
• Internet	_____	_____
• Security	_____	_____
• Passport	_____	_____
2. Wills and Trusts – review and revise. Prepare a will if one does not already exist.	_____	_____
3. Power of Attorney or Health Care Directives – if such documents were signed during marriage with ex-spouse having authority, these documents need to be legally destroyed or revoked.	_____	_____
4. Joint Bank Accounts – if not already done, remove your name or ex-spouse's name from any joint bank accounts.	_____	_____

Completed N/A

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| 5. | Joint Investment Accounts – remove applicable name from brokerage accounts, certificates of deposit, and other investments. | _____ | _____ |
| 6. | Stock Held Jointly Outside Investment House - actual stock certificates must be signed by both spouses and returned to the transfer agent along with the divorce order and a letter directing the transfer agent to issue new certificates in the amounts stated in the divorce order. | _____ | _____ |
| 7. | IRA, 401(K), 403(b), SEP, Keogh – beneficiary change must be made. | _____ | _____ |
| 8. | Pension/Profit Sharing Plan (Covered under ERISA) – a change of beneficiary or waiver of benefits must follow the ERISA plan instructions precisely to ensure that the divorcing parties’ intentions are carried out. | _____ | _____ |
| 9. | Qualified Domestic Relations Order (QDRO) – if benefits are to be paid from ex-spouse’s retirement account a QDRO is required. Have QDRO prepared as required and approved by plan administrator. | _____ | _____ |
| 10. | Joint Credit Card Accounts – close immediately if allowed by court. If joint obligations are being paid off, close as soon as allowable. | _____ | _____ |
| 11. | Establish Credit as Individual – open a new credit card account and make small credit purchase(s) to begin establishing credit. | _____ | _____ |
| 12. | Property Transfers – deeds, certificates of title, and other documents may need to be signed or changed to ensure a proper transfer of ownership if the divorce resulted in property transfers. | _____ | _____ |
| 13. | Title to Cemetery Lot | _____ | _____ |
| 14. | Safe Deposit Box & Storage Units – if jointly held, remove contents and open account in individual name. | _____ | _____ |
| 15. | Mortgages and Other Debt – if client remains a co-borrower but former spouse makes payments, confirm payments are being made. | _____ | _____ |
| 16. | Ex-Spouse to Pay Debts – if some joint debts are now the sole responsibility of the ex-spouse, transfer those debts into his/her name. Creditors must be notified in writing and provided a copy of the divorce order showing that the ex-spouse is required to pay. | _____ | _____ |
| 17. | Insurance – review for appropriate coverage levels, errors in policy ownership, and beneficiary designation changes. | _____ | _____ |

Completed N/A

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| 18. | Ex-Spouse to Maintain Insurance for Your Benefit – contact insurance company or ex-spouse to verify that you or your children (as stated in the divorce agreement) are listed as beneficiary of ex-spouse’s life or disability insurance policies. | _____ | _____ |
| 19. | Employment Related Changes – name and/or address, number of dependency exemptions, change in marital status, employer related insurance benefits, etc. | _____ | _____ |
| 20. | Support or Other Payments Made or Received – consider the necessity to keep documentation of any payments made or received. | _____ | _____ |
| 21. | Budget – prepare personal budget for the next year based on new income and expense levels. If shortfalls seem to exist in meeting expenses, changes in spending will need to be made. | _____ | _____ |
| 22. | Reminder System – if either party to the divorce is required to do something by a certain date, set up a reliable calendar reminder system so (1) client doesn’t forget to perform actions and (2) to verify that ex-spouse performs their actions when required. | _____ | _____ |
| 23. | Counseling – consider attending divorce-related counseling programs or support groups. | _____ | _____ |