



Legal Briefs

From the Fort Knox Legal Assistance Office

Post-Divorce Checklist

Completing divorce proceedings can make you feel like the separation is finalized and there is nothing left to do; however, it is likely there will still be many matters that need to be resolved after the judge has made a divorce final. This is a post-divorce checklist to help ensure that you take all the necessary actions to protect yourself by truly finalizing your divorce from your former spouse.

It is extremely important that you contact all relevant businesses and parties to inform them of your updated marital status. You will need to change all official records and business records to show your change in marital status. This list is only intended to give you general guidance on who you should contact. It is not a full and complete list. Please remember to always keep a copy of your divorce papers in a secure location. You may also want to keep a copy of your marriage license.

POST-DIVORCE CHECKLIST

- ❑ **Notify Your Employer:** Your employer may need to change company records, health or life insurance plans, or accounts regarding retirement or 401-K programs.
- ❑ **Notify Your Banks and/or Places of Investment:** Make sure you close all joint accounts and have your former spouse's name removed from all open accounts and other bank and financial records.
- ❑ **Cancel or Change Credit Card Accounts.** Close all credit card accounts held jointly by you and your former spouse or ensure that your former spouse's name is removed from the accounts. Along with major credit cards, do not forget to change the account information on retail store charge account cards such as Sears, Dillard's, etc.
- ❑ **Change Your Tax Status:** Change your tax status to reflect you are no longer married and/or to alter the number of exemptions you have been claiming. If you use a tax preparer you will want to notify that person of your change of marital status.
- ❑ **Change Your Insurance Policies:** Notify ALL of your insurance carriers – health insurance, life insurance, disability insurance, etc. – that your marital status has changed. Be sure that your insurance policies correctly list your beneficiaries and those who are insured under the policy. Be prepared to provide a copy of your divorce papers.
** If you are on your former spouse's insurance policy and you want to pay for an extended amount of coverage, contact your insurance carrier and ask about COBRA rights that allow you to pay for your own coverage for a limited amount of time.
- ❑ **Ensure the Accuracy of Your Will:** Do not assume your will automatically changes when you get a divorce. Make sure you remove your former spouse's name as a beneficiary or executor if you do not desire your spouse to be a beneficiary or executor.

- ❑ **Revoke all Powers of Attorney:** If you have given your former spouse a power of attorney you should ensure that it is revoked in writing. Make sure all copies of a power of attorney have been destroyed. Notice of the revocation should be given to all third parties that previously relied on the power of attorney and to all third parties that may unwittingly rely on it in the future. ** If the power of attorney was somehow recorded as part of a public record, a properly acknowledged revocation should be recorded as well.
- ❑ **Other Important Documents:** Make sure other important documents show correct and accurate information. Deeds to real property, automobile titles, stock certificates, bonds, treasury notes and other such items should be reviewed to ensure that only the proper names appear on the documents. You may need to transfer ownership to change these documents.
- ❑ **Social Security Benefits:** It is important that you keep your divorce papers and a copy of your marriage license because you may have the right to claim your spouse's social security benefits. For example, if you are married more than ten years, or if your spouse dies while making child support payments, you may be eligible to receive his or her social security benefits.
- ❑ **Child Support:** Ensure that the County Attorney's Office has your correct address. Be sure to document the dates and amounts of any payments you make as child support. It is best to obtain a receipt from your spouse for your payments.
- ❑ **Changing Your Name:** If you change your name you are required to notify and change your name with (1) the Department of Motor Vehicles or whoever issues your driver's license; (2) the Social Security Administration; (3) your employer (so they can ensure a correct W-2); (4) your bank and other financial institutions (so they can change your account information, ensure a correct W-4, etc.); (5) all credit card companies with whom you have credit.

Please be aware that this is not a complete list of who you should contact after a divorce or what actions you should take. This list is only meant to get you started.

If you have any questions concerning these matters, please call the Legal Assistance Office for an appointment at (502) 624-2771 or visit our website at www.knox.army.mil/center/sja/. Our hours of operation are Monday, Tuesday, Wednesday and Friday, 0900 – 1600, and Thursdays 1300-1600. The Fort Knox Legal Assistance Office is located in Building 1310, Pike Hall at the corner of Knox and Third Street.
