POST-DIVORCE

Financial Checklist

Close Shared Accounts

Review joint bank accounts, credit cards, and lines of credit to determine whether updates or closures may be appropriate. Most institutions require authorization from both account holders.

Verify Your Tax History

Review IRS transcripts for the past five years to confirm that returns were filed and identify any items that may need further attention.
https://www.irs.gov/individuals/get-transcript

Consider Social Security Eligibility

If you're approaching 10 years of marriage, review how divorce timing may affect future Social Security spousal benefits.
https://www.ssa.gov/benefits/retirement/planner/applying7.html

Secure Health Insurance Coverage

Review health insurance options, including COBRA, and any required enrollment deadlines.
https://www.dol.gov/general/topic/health-plans/cobra

Protect Your Digital Life

Update passwords and enable multi-factor authentication on key accounts.

Update Healthcare & Personal Records

Review medical directives, healthcare powers of attorney, emergency contacts, and other key records that may need updates following your divorce.

Update beneficiaries.

Review retirement accounts, life insurance policies, and other accounts with beneficiary designations to determine whether updates are needed.

BENEDETTI GUCER & ASSOCIATES | BEAM

Your goals are unique.Taking time to review these considerations can help you better understand your situation and think through what comes next.