



# DIVORCE WORKSHEET

Everything You Need To Get Organized During & After A Divorce

Divorce is always difficult, no matter what. Planning ahead and organizing the money you'll need to spend, documents you'll need to revise, and accounts you'll need to manage can help make the transition less stressful for everyone involved.

## THIS WORKSHEET CONTAINS INFORMATION ON THE FOLLOWING:

- ✓ Important & Emergency Contacts
- ✓ General Budget Overview
- ✓ Updating Beneficiaries
- ✓ Banking & Investment Accounts
- ✓ Credit Cards
- ✓ Life, Car, & Health Insurance
- ✓ Revising Important Legal Documents
- ✓ Home Payments & Utilities
- ✓ Assets & Personal Mementos
- ✓ Shared Digital Accounts & Passwords
- ✓ Name Changes
- ✓ Co-Parenting & Joint Custody

## THERE'S A BETTER WAY...

Consider storing this information in an Everplan, which allows you to update and share these details with the people you (still) love and trust.

Learn more at [everplans.com](https://everplans.com).



Learn more about creating an Everplan at [everplans.com](https://everplans.com).

© 2018 Beyondly, Inc. This guide should not be taken as legal, financial or medical advice.

## IMPORTANT CONTACTS

These are the people/organizations directly involved with the divorce proceedings, as well as others that might be able to provide assistance:

- Your Attorney: \_\_\_\_\_
- Your Ex-Spouse's Attorney: \_\_\_\_\_
- Financial Advisor: \_\_\_\_\_
- Insurance Agent: \_\_\_\_\_
- Estate Attorney: \_\_\_\_\_
- Other (Mediator, Therapist): \_\_\_\_\_

## EMERGENCY CONTACTS

Perhaps your ex is still a viable emergency contact... or perhaps not. Either way, you should name new ones just in case.

- Contact 1: \_\_\_\_\_
- Contact 2: \_\_\_\_\_

## COSTS & BUDGET

The following should give you an idea of the money you'll spend to become a newly-single person.

- Legal Fees
- Alimony (payment schedule)
- Child Support (payment schedule)
- Rent/Mortgage For A New Home
- Payments For A New Car (if you shared one)
- Moving Expenses
- Furniture or Appliances (for new place)



You might be able to write off some of your divorce settlement fees come tax time. Ask your attorney or mediator to provide you with an itemized list of services performed and attach it to your tax documents.

## UPDATE BENEFICIARIES

Unless otherwise stated in your divorce proceedings, these accounts should be updated so your ex-spouse is no longer the beneficiary or transfer-on-death designation.

- Personal Checking
- Personal Savings
- Investments
- Stocks/Bonds
- Mutual Funds
- 401(k)
- Other: \_\_\_\_\_
- Traditional IRA
- Roth IRA
- Pension (SEP / SARSEP)
- Military Benefits
- 403(b)
- Trusts

## BANK ACCOUNTS

If you and your ex maintained a degree of financial independence then this is easier to manage. If all of your assets were tied together, as it is for many married people, it can be a bit more involved.

- I have a personal bank account in my name.  
\_\_\_\_\_
- I need to open my own bank account
- Bank Name: \_\_\_\_\_
- Accounts Needed: \_\_\_\_\_
- Close joint bank account(s) once divorce proceedings are concluded
- Bank Name: \_\_\_\_\_
- Account Info: \_\_\_\_\_

## CREDIT CARDS

What joint cards need to be canceled, which ones are still in use, and do you need to open any new ones?

**AUTOPAY ALERT:** Before you cancel any cards make sure any services set on autopay are transferred to new cards.

	LAST FOUR DIGITS:	EXPIRATION DATE:
AMERICAN EXPRESS		
DISCOVER		
MASTERCARD		
VISA		
OTHER		

## MANAGING SHARED INSURANCE POLICIES

Time to untangle and reassemble all the insurance policies you shared with your ex. This can get complicated so always ask for help from your attorney or insurance agent.



### CAR INSURANCE

You can leave your current car insurance policy as is during the divorce. Once the divorce is finalized, contact your provider within 30 days to let them know the following:

- Who will be keeping the insurance and who will be removed?
- If you're being removed:** You need to purchase a new policy before being removed
- If you're keeping the insurance:** Transfer the premium payments to one of your accounts and remove your ex-spouse from the car title.



### HEALTH INSURANCE

An ex-spouse can no longer be a dependent once you are legally divorced.

#### Primary Insurance Holder

- Notify your benefit manager of your divorce
- Remove your spouse as a dependent
- Abide by settlement regarding dependents (underage children, special needs adults)

#### Options For Dependent Being Removed

##### Currently Employed

- Sign up for coverage through your employer ("Qualifying Life Event")

##### Currently Unemployed

- Purchase a policy directly from an insurance company or your state's health insurance marketplace.
- Maintain coverage through your ex-spouse's insurance via COBRA, which provides coverage for up to 36 months. **[NOTE:** To facilitate this option you'll need to speak with your ex-spouse's benefits manager.]
- Find out if you're eligible for Medicaid



### LIFE INSURANCE

Get in touch with a Life Insurance agent or company to discuss the following options:

- I Have Life Insurance** and need to leave my ex-spouse as a beneficiary to account for child support or alimony payments if something happens to me.
- I Don't Have Life Insurance** but need to purchase a policy as part of a settlement to account for child support or alimony payments.
- I have a policy and no legal obligation to pay my ex as part of the divorce agreement. If this is the case, **Name New Beneficiaries:**

---



---



### REVISE LEGAL DOCS

Your ex-spouse's name may appear on crucial legal documents so make sure to update them.

- Advanced Directive (Living Will & Health Care Proxy)
- Last Will and Testament
- Property Ownership Documents
- Power of Attorney
- Trusts
- Other: \_\_\_\_\_



If you haven't created these documents yet, speak with your attorney to start your new life off on a positive planning note.



## HOME PAYMENTS & UTILITIES

The person remaining in the home should have all the utilities in their name and know how each one is paid for or what the rates should be.

### OWNERSHIP DETAILS

- Location of Deed or Lease
- Payment Information (Mortgage | Lease)
- Property Tax Information

### UTILITIES, VENDORS & SERVICES

Share the company name and any relevant details (special instructions, contact info, online login, etc.)

ELECTRICITY/GAS	
WATER	
INTERNET/CABLE	
HVAC	
SEPTIC	
GARBAGE REMOVAL	
CLEANING	
LANDSCAPING	
EXTERMINATOR	
PLUMBER	
ELECTRICIAN	
SECURITY	
OTHER (pool care, handyman, etc.)	



Change security code passwords (including video cameras) and share the instructions for smart home devices



## PROPERTY INSURANCE

### IF YOU'RE KEEPING THE HOME

- Make sure the policy is in your name
- Make sure premium payments are associated with your bank account or credit card
- Remove the name of the person who moved out

### IF YOU'RE MOVING OUT

- Purchase property insurance for your new home
- Make sure your name is removed from any other policy



## ASSETS & PERSONAL MEMENTOS

Apart from the big items accounted for in a divorce settlement, there's a lot of other stuff that needs to be divided. Try and categorize things into three sections:

- Stuff I Really Care About
- Stuff I Don't Care About
- Stuff I'm Ambivalent About



This might not be very sophisticated, but it gives you some direction during a difficult task. If things are getting heated, have your attorneys, a mediator, or a personal organizer assist.



## MANAGING PASSWORDS & SHARED ACCOUNTS

Control access to your digital world by resetting the passwords on devices and accounts.

### HARDWARE

- Mobile phone     Computer     Tablet     Other: \_\_\_\_\_



Change password and unlock codes on your phone and other devices to be safe and prevent snooping

### PASSWORDS

#### IF YOU USE A PASSWORD MANAGER:

- Remove Permissions     Change Passwords     Update Emergency Access Contact

#### IF YOU DON'T USE A PASSWORD MANAGER:

For those keeping track of their digital world the old fashioned way -- like in a Word document or on a piece of paper -- here's an overview of the types of accounts to focus on to get you on the right path:

- |   |   |
|---|---|
| <input type="checkbox"/> Email  | <input type="checkbox"/> Web Hosting                            |
| <input type="checkbox"/> Social Media   | <input type="checkbox"/> Messaging/Communication tools          |
| <input type="checkbox"/> Shopping Accounts  | <input type="checkbox"/> Travel/Ticketing                       |
| <input type="checkbox"/> Cloud Storage: Primarily for photos                            | <input type="checkbox"/> Food Delivery Services                 |
| <input type="checkbox"/> Software   | <input type="checkbox"/> Payment Services That Contain No Funds |
| <input type="checkbox"/> Entertainment Streaming Accounts:<br>Movie/TV   Music   Gaming |   |

### ACCOUNTS CONTAINING FINANCIAL ASSETS

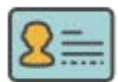
Any digital property with funds need to be disclosed as part of the divorce proceedings. This includes:

- Investment Site From Financial Institution     Online Only Service     Revenue Generating Business Venture



#### WHEN IN DOUBT, SPEAK WITH A PRO

Be careful when dealing with any financial or valuable assets that could be in dispute. You might think something is no big deal, but emotions can run rampant on both sides. If you're unsure of anything, always consult your attorney or financial advisor.



### NAME CHANGES

If you took your ex-spouse's name and want your old one back here are the things you need to change:

- |   |   |
|---|---|
| <input type="checkbox"/> Driver's License     | <input type="checkbox"/> Passport         |
| <input type="checkbox"/> Social Security Card | <input type="checkbox"/> Social Media     |
| <input type="checkbox"/> State ID             | <input type="checkbox"/> Email Signatures |
| <input type="checkbox"/> Armed Forces ID      | <input type="checkbox"/> Other: _____     |



#### Get Your New IDs Before You Ditch The Old Ones

If you plan on traveling, entering secured buildings, or doing any official business you need to have ID that corresponds with the name on the ticket or security list.



## CO-PARENTING & JOINT CUSTODY

This could be a worksheet on its own, so we'll keep it simple.

- Details of Custody Agreement
  Visitation Schedule
  Payment Arrangements

### HEALTH & MEDICAL

Make sure your kids' daycare or school has your and your ex's updated contact information.

While you're at it, pass that info along to their doctor, too.

- Contacts for all doctors (general practitioner, specialists, therapist)
  Most recent immunization records from last check-up (for school, camp, or other major activities)
- Medications
  Noticeable changes in attitude, mood, or behavior
- Food Allergies as well as likes/dislikes
  Other: \_\_\_\_\_

### DAILY/MONTHLY SCHEDULE

For each of the following make sure you have updated contacts for each school, organization, and a contact list of parents of kids who are best friends or involved in any of the activities listed here:

- School
  Lessons (music, dance, karate)
- Camp
  Activities (sports, crafts, playdates)
- Tutors
  Holidays/Vacations (who gets kids for which/ major upcoming trips)
- Other: \_\_\_\_\_

### FINANCIAL PAPERWORK

Your attorney or financial advisor needs know the following to avoid an IRS-induced headache later:

- Head of Household Status on Tax Return
  Ownership of 529 College Savings Plans

## NOTES & PERSONAL THOUGHTS

Use this section for any important information, personal thoughts, or anything we may have missed. Remember, you can do this all online. Create an Everplan so this info, along with much more, is neatly organized, securely stored, and easy to share with the people you care about most.

---



---



---



---



---



---



---



---

## GET STARTED WITH EVERPLANS NOW AT EVERPLANS.COM

Create, store, and share all of the information in this document (and so much more) in a personalized Everplan so it's accessible to those who will need it.