



Post-Divorce Checklist

Your divorce is final — but there are important steps to take in the weeks and months ahead to protect yourself legally, financially, and personally. Use this checklist to make sure nothing falls through the cracks.

Legal & Court Documents

- Obtain certified copy of divorce judgment from Family/Supreme Court
- Ensure QDRO (Qualified Domestic Relations Order) is filed with plan administrator
File within 30 days of judgment to avoid distribution delays
- Complete name change documents if applicable
File with County Clerk and Social Security Administration
- Update all court orders if circumstances change (custody, support, etc.)
- Store original judgment and QDRO copies in safe deposit box or secure location

Financial Accounts

- Close or remove spouse from all joint bank accounts
- Open individual checking and savings accounts in your name only
- Update direct deposit with employer to new account(s)
- Remove spouse as authorized user on all credit cards
Request written confirmation from card issuers
- Establish individual credit history if needed
Apply for credit card in your name; consider secured card if no history
- Update signature cards at all financial institutions
- Review account statements for unauthorized transactions



Retirement & Benefits

- Implement QDRO with all retirement plans (401k, IRA, pension)
Do not delay—orders must be processed by plan deadlines
- Update beneficiary designations on 401(k), IRA, and all retirement accounts
- Review pension survivor benefit elections if applicable
Confirm which option you elected in the QDRO
- Update life insurance beneficiaries to remove spouse
- Enroll in new health insurance if removed from spouse's plan
COBRA deadline is 60 days from loss of coverage—do not miss this
- Update FSA/HSA beneficiaries if applicable
Check if you are entitled to spouse's unused FSA funds
- Verify Social Security records are updated with name change

Estate Planning

- Update will to remove spouse as beneficiary/executor
New will should reflect current wishes and any minor children
- Revoke previous will if necessary and execute new one
- Update trust documents if you have a living trust
Include QTIP or other provisions if applicable
- Update healthcare proxy/healthcare power of attorney
- Update financial power of attorney
- Update all account beneficiary designations (life insurance, bank accounts, etc.)
- Update Transfer on Death (TOD) and Payable on Death (POD) designations
Ensure alignment with your estate plan
- Review guardianship designations for minor children
Update if needed and discuss with designated guardians



Insurance

- Obtain auto insurance in your name only
Remove spouse; verify coverage is effective immediately
- Update homeowner's or renter's insurance
Confirm spouse is removed as named insured or loss payee
- Obtain individual health insurance if removed from spouse's plan
Complete by COBRA deadline (60 days)
- Review and update life insurance policies
Verify coverage limits are adequate and beneficiaries correct
- Update disability insurance beneficiaries
Confirm employer and individual policies are updated
- Remove spouse from any umbrella or additional coverage

Property & Titles

- Transfer deed if you were awarded the marital home
File with county clerk; record original judgment or QDRO if required by county
- Transfer vehicle titles to your name only
Obtain new titles from Department of Motor Vehicles
- Update vehicle registration and insurance
Ensure registration matches title
- Remove spouse from mortgage if you retained home
Refinance in your name alone if required by judgment
- Notify lender of divorce and judgment
Provide certified copy; ask about transfer procedures
- Update any rental property deeds and titles
- Notify tenants of ownership change if applicable



Tax & Government Records

- Update IRS filing status effective January 1 following divorce
Complete Form W-4 with your employer immediately
- Notify Social Security Administration of name change
Visit SSA.gov or local office; bring certified divorce judgment
- Update driver's license with new name/legal status
Complete within 30 days of final judgment
- Update passport if name changed
Apply for new passport using judgment as proof of name change
- Update voter registration
- Update address with USPS and all financial accounts
- Notify employer of name change for payroll and benefits records
- Update address with all insurance companies

Children

- Update school emergency contacts and pickup authorization
Provide new contact info; review custody/parenting time rules
- Update medical provider records with insurance and contact info
Confirm custody arrangement and decision-making authority
- Update health insurance information with all providers
Ensure claims process and coverage are clear
- Update childcare provider information
Inform of parenting schedule and custody arrangement
- Review child support payment setup
Confirm SCU (Support Collection Unit) or direct payment arrangement
- Calendar parenting schedule and holiday provisions
Set reminders for transitions and special dates
- Establish communication protocol with co-parent if needed

Ready to speak with an attorney?

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