

# YOUR POST-DIVORCE COMPASS

PRACTICAL, REAL-WORLD ADVICE FOR  
THE NEWLY SINGLE



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## How to Use This Book

To understand what this book *is*, it is important to understand what this book is *not*:

- This book is not about coping with your divorce emotionally. There are lots of resources for that, including:
  - *Books*. There are literally thousands of available titles that can help you. Brittany Wong of The Huffington Post has a good list here: [http://www.huffingtonpost.com/2015/06/05/books-to-read-during-divorce\\_n\\_7522458.html](http://www.huffingtonpost.com/2015/06/05/books-to-read-during-divorce_n_7522458.html)
  - *Trained Professionals*. The assistance of a counselor, life coach, psychologist, and/or psychiatrist can be invaluable. There is no shame in at least talking with someone, and I am a strong believer that pretty much everyone who goes through a divorce should speak with a counselor at some point.
  - *Religious Figures*. If you are looking for “faith-based” assistance, you might speak with your priest, minister, pastor, rabbi, or other religious leader.
  - *Support Groups*. There may be one in your area that can provide assistance in a group setting.

If you need help dealing with your emotional or spiritual health, that is more important than anything you will read in *this* book. Get whatever help you need, from anywhere you can get it.

- This book is not about co-parenting or dealing with issues relating to your children and/or your former spouse. There are several good books about that subject, also, as well as parenting and co-parenting classes that you can take.
- This book is not about dating or your other relationships after your divorce. The only advice I can give you on that subject is to force yourself to slow down, especially if you have children.
- This book is not about helping you figure out “what went wrong” – or worse, “what you did wrong” – during your marriage. Those questions may be worth asking before you become involved in another long-term, committed relationship, but there are other resources for helping you work through those issues.

What this book *does* contain is information which is much more pragmatic and will help you sort out the nuts and bolts of your everyday life. We will address things like making sure your insurance needs are met, straightening out your banking, and

remembering to update your driver's license. We will look at some areas you might not have thought about, like updating online passwords, shredding old documents, and fixing the title to your house. And we will try to think beyond the immediate as we explore repairing your credit score and your financial life, as well as building a team of advisors who will serve your financial needs for years to come.

Another theme of this book is that I don't want you to feel like the list of things to do is more than you can handle. By spreading out the tasks on the list over a series of days, you will be able to get everything done. It's all about being intentional and consistent, and if you work systematically, you will get everything done, in surprisingly little time.

*Want to see the whole list? Keep reading...*

## **The List**

Okay, let's get to it: here's the whole list. Again, please keep one thing in mind – I don't recommend trying to plow through the whole thing in one sitting, or over just a few hours or days. Maybe you can handle doing things that way, but the odds are that you can't. I would rather you take your time, be methodical, and patiently work through it. You'll still be done in just a couple of months, which is pretty quick in the grand scheme of things.

**Day 1: Automate Support Payments**

**Day 2: Get an Income Deduction Order**

**Day 3: Pull Your Credit Reports**

**Day 4: Verify Joint Accounts Have Been Closed**

**Day 5: Notify Creditors of Name Change and/or Change of Address**

**Day 6: Update Your Social Security Card**

**Day 7: Update Your Driver's License and/or Passport**

**Day 8: Change Online Passwords**

**Day 9: Open a Savings Account**

**Day 10: Get a Credit Card and Set Up a Recurring Payment**

**Day 11: Change Beneficiaries on Retirement Accounts**

**Day 12: Change Beneficiaries on Life Insurance Policies**

**Day 13: Get Your QDROs Done**

**Day 14: Get Health Insurance**

**Day 15: Get Life Insurance**

**Day 16: Get Umbrella Insurance**

**Day 17: Update Your Estate Plan**

**Day 18: Refinance Your Mortgage or Sign a New Lease**

**Day 19: Retitle Your House**

**Day 20: Retitle Your Car**

**Day 21: Update ALL Your Insurance**

**Day 22: Get a Tax Accountant**

**Day 23: Get a Financial Planner**

**Day 24: Buy a Cross-Cut Shredder and Put It to Work**

**Day 25: Get a Safe Deposit Box or Personal Fireproof Safe**

**Day 26: Get Extra Certified Copies of Important Documents**

**Day 27: Get Proof of Life Insurance from Your Spouse**

**Day 28: Go Through Every Room in Your Home**

**Day 29: Put Together a Basic Debt Payoff Plan**

**Day 30: Review Your Divorce Paperwork, One More Time**

I know it's a lot to take in. That's why I've systematized it the way I have in this book. Believe me, you can do this.

*Want to see a sample? Keep reading...*

## Day 6: Update Your Social Security Card

If you reverted to your maiden name, you will need to update your Social Security card. This is a fairly straightforward process. Here's what you have to do:

- 1. Make sure you did, in fact, get your maiden name back.** If it's not in your divorce decree, then you'll need to see if you can get that corrected, which is probably only possible if you were divorced *very* recently. If you can't get it corrected in your divorce decree, then you will probably need to file a separate name change petition in the jurisdiction where you live and get a final decree of name change first.

**DONE on \_\_\_\_\_!**

- 2. Get a certified copy of your divorce decree.** A regular copy won't work; it has to be a "certified" copy from the Clerk of the Court. You should expect that you won't get this one back once you send it to the Social Security office.

**DONE on \_\_\_\_\_!**

- 3. Download a copy of the "Application for a Social Security Card", print it out, and fill it out.** The link, as of this writing, is:

[www.socialsecurity.gov/forms/ss-5.pdf](http://www.socialsecurity.gov/forms/ss-5.pdf)

**DONE on \_\_\_\_\_!**

- 4. Mail the completed Application and the certified copy of your divorce decree to the Social Security office as directed.**

Alternatively, if you wish, you can take it to your local Social Security office, if that's convenient for you.

**DONE on \_\_\_\_\_!**

Your new card will probably arrive in a couple of weeks. Pay special attention to checking the mail until it arrives, to minimize the chance that it is stolen by an identity thief.

For more information or to buy the book:

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