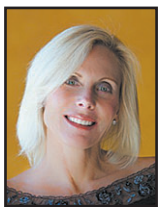


Advice for getting through a divorce

BY DEBBIE MARTINEZ



I got divorced last month and I am feeling very overwhelmed with all the things listed in the MSA that I am responsible for taking care of, along with my own personal things (license, insurance, etc.).

Is there a checklist or a company that will help me with all these matters? I don't know where to begin and all this could take hours. I work a full-time job and have three children at home. This is stressing me out.

Following through with the MSA can be daunting at best. Rather than address your question myself, I went to Carlos Blanco who founded Aftermath, which helps people navigate post divorce issues, and asked him to address this:

Your divorce is not done just because the Court finalizes it. Sorting through post-divorce matters means time and effort navigating through all the issues created by the divorce, many of which you are unfamiliar with and not able to manage.

Once a divorce is finalized and the final judgment entered into public record, there are many items in the Marital Settlement Agreement (MSA), which need to be executed by one or both parties to the divorce. However, besides the items specifically listed in the MSA, there are many other notifications and changes required in order to properly separate the life previously shared by the former spouses, and in order to protect individual interests moving forward. The list and recommendations presented here is a prioritized guideline. A much more detailed list of action items can be found at <www.mattersofdivorce.com>. Simply visit the site and download the free Post-Divorce Checklist.

POST DIVORCE TOP 10

But with what seems like a mountain of task items, where to begin? What are the

DIVORCE COACH

things that can't wait and should be addressed right away? Well, besides quickly tackling the Marital Status Agreement (MSA) "to do list", you should at a minimum address the following items immediately:

- **Cancel All Joint Accounts** — Terminate any accounts held jointly with your former spouse, and open new accounts in your name.

- **Will and Living Trust.** First and foremost, make sure any existing will/trust with your former spouse is rescinded. Secondly, establish a new will/trust; this is especially critical if you have children.

- **Beneficiary Designations.** Make sure to update your designations on any account or policy that allows such designations, among them being: life insurance policies, IRAs and 401(k) plans.

- **Medical Insurance** — If as a result of the divorce you are no longer covered by your former spouse's medical insurance policy, either file for COBRA or secure private insurance. If you elect for COBRA, make sure to secure alternative insurance (private or through an employer) as soon as possible.

- **Life Insurance** — If you have children and your former spouse was the one covered by life insurance, seriously consider a policy of your own.

- **Motor Vehicle Titles and Insurance Policies** — Change all titles to reflect the proper ownership and update any insurance policies to reflect any changes in ownership, drivers and change of address.

- **Rework Joint Debt** — Refinance and remove your name from any debt previously held jointly, such as leases and mortgages

and apply for credit on your own.

- **Online and Physical Access** — If you shared online credentials with your former spouse, quickly change all passwords and/or terminate the accounts.

- **Change or collect all keys/access codes** to vehicles, vessels, real estate and other property.

- **Change of Address** — If you vacated the marital home, make sure to update all service providers, your licenses and especially creditors of the new address.

- **Change of Name** — If your maiden name was restored as a result of the divorce, you must make the corresponding change with creditors, the department of motor vehicles, on your passport, with the Social Security Administration and the department of elections, among others.

ABOUT AFTERMATH

Aftermath is a "one-stop-shop" service provider managing the various matters related to post-divorce administration. Via its skilled staff and network of professionals, Aftermath delivers exceptional value to attorneys and their clients by saving them time, money, potential liability and frustration. Aftermath delivers peace of mind by ensuring that important post-divorce matters are properly addressed.

For information, go to <visit www.mattersofdivorce.com>, email <info@mattersofdivorce.com> or call 305-908-1171.

Note to Self —

I will take one day at a time

Debbie's Library —

The Divorce Organizer and Planner

by Brette McWhorter Sember

Debbie Martinez is a Certified Divorce Life Coach. She has given workshops on divorce and women's issues and has offices in South Miami. For more information, call 305-984-5121 or go to <www.thepowerofdivorcecoach.com>.