

# Post-divorce checklist





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If you've received your final order from court (previously called the decree absolute), then your divorce has been finalised and you're legally free to re-marry if you wish.

Receiving your final order might be a painful moment, or you might feel a sense of relief.

However you feel about your divorce being finalised, we've compiled our post-divorce checklist to help you with all the necessary life admin, as well as our other tips and advice to help you build positive futures apart.

# Changing your name:

If you changed your name during your marriage and wish to change it back, you will need to update the following documents, including:

- Your Passport
- Your driving license
- Your bank Accounts
- Your credit cards (contact your bank)
- Your utility bills
- Your employer's records (contact your bank)

You can change your name through the options we explore in this checklist, or you can use <u>NameSwitch</u>, a company that aims to simplify the process.



Here are three ways you can change your name back:

### Option one: Revert back to your maiden name

The first option is to revert back to your maiden name, which can be done with or without a deed poll. A final order or decree absolute can also be used and is accepted as documentary evidence by all government bodies. These must be presented alongside either a birth certificate or a marriage or civil partnership certificate.

### Option two: Double-barrelling

The second option is 'double-barrelling' which allows you to revert back to your birth name whilst maintaining a linkage for your children if you have them. A deed poll will be required to initiate a double-barrelled surname post-separation or divorce.

### Option three: New name

The third option is to start again and create an entirely new surname after separation. A deed poll is required for this to take effect legally and should accompany any name change requests sent to government bodies and companies.

# Updating your marital status:

You will need to update your marital status on various official documents, such as:

- National Insurance number
- Voter Registration contact your local council
- HM Revenue and Customs (HMRC) records
- Pension scheme

You can do this by notifying the relevant organisations and you may need to provide additional documentation.



# Moving Home:

If you've moved to a new home, inform everyone necessary of your new address – especially the DVLA, DWP, doctor/hospital, and insurance companies. It's a good idea to set up a <u>post-redirection</u> from your old address to pick up anything you may have forgotten about.

Here are some resources to help if you're looking for a new home, or have recently moved:

- Three options to find out how much your property is worth when you separate
- 5 Tips to help you when searching for a new home after divorce
- The Divorce Podcast: Funding a life after divorce

### Wills and divorce:

It's recommended that you have a will. A divorce or separation is a good opportunity to create or update one.

To update your will in England and Wales, you have a few options depending on the changes you want to make.

Here are a couple of options you can take to update your will:

# Option one: Codicil

If you have only minor changes or additions to make to your existing will, you can create a codicil. A codicil is a separate document that amends your original will. It must be signed and witnessed in the same way as your will. Clearly reference the original will and state that you want the codicil to be read in conjunction with it. Keep the codicil with your original will in a safe place.

# Option two: Create a new will

If you have substantial changes to make or multiple updates, it may be more appropriate to rewrite your will entirely. In this case, create a new will that revokes all previous wills and codicils.



It is important to note that although your will is still valid post-divorce, your ex can't inherit anything from it. Anything you said you would leave to them will be treated instead, as though they died before you. Often, this means everything will go to the beneficiary(ies) next in line in your will. But if you left everything to your partner, with no backups, your estate will be dealt the same as if you had no will at all.

To learn more about wills, separation and divorce, contact <u>Farewill</u> to review and discuss your options.

# Separating your finances and dividing your assets

When you divorce, it doesn't automatically end your financial relationship with each other. If you haven't done so already, you will need to decide how to divide any money, property and other assets. You can decide this between yourselves or with the help of amicable. We offer negotiation sessions that have a 95% success rate, as well as mediation services. If you can't agree, there are a few options that avoid the court. One of them being arbitration.

Once you've reached an agreement you can have this made legally binding through a 'consent order'.

# Implementing your order:

If you have a financial remedy order (a consent order) from the court, there are several things you need to do:



You need to follow the court's orders to implement all of your agreements, if applicable. If there are things you need to do, like transfer property or make a lump sum payment, you do not need to confirm to the court when you've completed this.

If you have a pension sharing order, the transfer needs to send a copy of the paperwork to their pension provider as soon as possible:



- a original copy of the <u>pl form</u>,
- a copy of your consent order/financial remedy order
- a copy of your final order.

You will then liaise with the pension company for them to implement the transfer. They have to complete the transfer within 4 months of receiving the paperwork.



# Children:

Here are some resources to help support you if you have children:

- Download the co-parenting app
- Co-parent ways essentials course
- Books
- Resources

# **Emotional Support:**

Going through a divorce can be emotionally challenging. Here are some sources of emotional support you may find helpful:

- The Divorce Podcast
- Family and friends
- <u>Counselling or therapy</u>
- Divorce support groups

Going through a separation is an emotional journey, with legal and financial consequences. There are many places to go, professionals to speak to and groups you can join who will be able to support you with the emotional journey.



# Get in touch

If you would like help or advice about anything included in this post-divorce guide, you can contact amicable using the information below.



Book a free 15-minute call



Call us <u>0203 004 4695</u>



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