



Initial Steps to Take When Getting Divorced

- Establish the “date of separation” and keep record of that date. Contact legal counsel for more information.
- Open a new bank account with a “TOD or POD” (Transfer on Death or Pay on Death) to someone other than your spouse.
- Contact your human resources department at work to re-direct your paycheck into the new account above.
- Open a new credit card in your name only (if you don’t have one already).
- Order your credit report (annualcreditreport.com) and check on your identity theft procedures.
 - Equifax: 1-888-766-0008
 - Experian: 1-222-397-3742
 - TransUnion: 1-800-680-7289
 - LifeLock.com
 - idwatchdog.com
- Freeze all outstanding credit where your spouse could increase the debt.
- Set up text notifications for credit card purchases on joint credit cards.
- Gather and save all financial documents and records.
 - a. Bank account information
 - b. Mortgage statements
 - c. Credit card bills
 - d. Retirement account information
 - e. Wills/Trusts/Medical Directives
- Do your research on how the divorce process works and the different methods of divorce that are available. Which one makes the most sense for you? What is the next step after making this decision (examples: hiring a lawyer, hiring a mediator, etc.)?

Getting organized is the first step in taking control of your divorce process. At Alternative Divorce Solutions, we can help you through these steps as we work together on your Divorce Financial Plan. For more information, or to meet with one of our Certified Divorce Financial Analysts®, call our office today at 937-471-4654 for your complimentary initial consultation.