Practical steps to regain clarity, confidence, and control over your finances *following a divorce.*

We are experienced in managing the finances of those who have gone through a divorce. We aim to meet our clients where they are, providing education, empathy, and guidance to help them feel secure in the next phase of their life.

IMMEDIATE STEPS IN THE FIRST FEW WEEKS

- Retitle or open checking and savings accounts in your name; ensure you have immediate access to cash for bills and living expenses.
- Update your mailing address, email, and contact information with financial institutions.
- Gather key legal documents: divorce decree, QDROs (qualified domestic relations orders), settlement paperwork.

ORGANIZE YOUR FINANCES AND FINANCIAL PLANNING

- Create a comprehensive net worth statement: assets, liabilities, and income sources.
- Rebuild emergency savings; target 3–12 months of essential expenses depending on liquidity.
- Reassess debts: confirm which liabilities you're responsible for and adjust credit/loan arrangements.
- Reevaluate insurance needs (life, disability, long-term care).
- Revisit retirement planning and cash flow needs based on your new circumstances.
- Build an updated financial plan that reflects your next chapter with confidence.
- Work with a financial advisor to realign investments with your goals and risk tolerance.

LEGAL AND ESTATE UPDATES

- Update your estate plan: wills, powers of attorney, healthcare directives, and trusts.
- Update beneficiary designations on retirement accounts, insurance policies, and other assets.
- Retitle property or investment accounts as required by the settlement.

BENEFITS AND PLANNING

- Review health insurance coverage; explore COBRA or marketplace options if needed.
- Explore Social Security benefits eligibility (divorced spousal benefits may apply if married 10+ years).
- Review life insurance needs and coverage.
- Consider tax implications around property transfers, retirement accounts and withdrawals, or alimony.

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