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The Re-Launch Checklist

Life after the decree: what to handle, update and protect as you rebuild. Work through it at your own pace over your first year.

1 Close the legal loose ends

FIRST 30 DAYS

- [ ] Get certified copies of your final judgment and every order. Keep copies in two safe places.
- [ ] Confirm every transfer in the judgment actually happened: deeds, titles, accounts and payments.
- [ ] Split retirement accounts with a QDRO (or your state's equivalent), and confirm the plan has approved it.
- [ ] Get your name off joint debts, or finish the refinance by the deadline in your judgment.
- [ ] Put every deadline in your orders on your calendar: support reviews, property sales, custody reviews.
- [ ] Have a protective order? Note when it expires and how to renew it.
- [ ] Changing your name? Start with Social Security, then your driver's license, passport, banks and employer.

2 Money and credit

FIRST 90 DAYS

- [ ] Close or separate every joint account and card, and ask each lender for a letter confirming it.
- [ ] Pull your credit reports from all three bureaus. Consider a credit freeze if you're worried about misuse.
- [ ] Build your new budget around your real monthly number, and start an emergency fund, even a small one.
- [ ] Have support paid into an account only you control, and keep a log of every payment.
- [ ] Taxes: your filing status depends on whether you're divorced by December 31. Settle who claims the children, and ask a tax pro how support is taxed (federal rules changed for divorces finalized after 2018, and some states differ).
- [ ] Married 10 years or more and not remarried? From age 62 you may be able to claim Social Security on your ex-spouse's record.
- [ ] Meet with a Certified Divorce Financial Analyst or a fee-only planner to re-plan retirement.

3 Insurance, beneficiaries and your will

FIRST 90 DAYS

- [ ] Health coverage: COBRA can continue employer coverage for up to 36 months after a divorce. Compare it with marketplace plans, and enroll before the deadline.
- [ ] Update beneficiaries on retirement accounts, life insurance and bank accounts, unless your judgment requires otherwise.
- [ ] Make a new will, power of attorney and health care directive, and name a guardian for minor children.
- [ ] Confirm any life insurance your judgment requires to secure support is in place.
- [ ] Get your own auto, home or renters insurance.

4 Home and safety

ONGOING

- [ ] New home? Change the locks and garage codes, and update your address with USPS, banks, your employer and schools.
- [ ] If safety is a concern, ask about your state's address confidentiality program (in California, Safe at Home).
- [ ] Do a digital reset: new passwords and two-factor login everywhere. Check location sharing, family phone plans, shared cloud and photo albums, smart-home devices and car apps.
- [ ] Remove your ex as a contact or authorized user on your accounts and medical portals, as your orders allow.

5 Children and co-parenting

ONGOING

- [ ] Keep the parenting plan handy, and share the schedule with schools and caregivers.
- [ ] If conflict continues, keep communication written, brief and factual, ideally through a co-parenting app.
- [ ] Keep a simple log of exchanges, missed visits and support. It matters if you ever need to go back to court.
- [ ] Line up support for your kids: a counselor, teachers they trust, steady routines.

6 Health and healing

ONGOING

- [ ] Book a checkup and catch up on care you postponed.
- [ ] If your marriage or divorce was high-conflict, find a trauma-informed therapist.
- [ ] Protect your sleep, movement and meals. Start with small routines.
- [ ] Stay in community with women who've been there. You don't have to rebuild alone.

7 Career and identity

FIRST YEAR

- [ ] Update your résumé and LinkedIn. Describe the gaps as the work they were.
- [ ] Reconnect with ten people in your network, one a week.
- [ ] Look at retraining, certifications or education, and check what your employer offers.
- [ ] Choose one thing just for you: a goal, a class, a trip.

If the conflict didn't end with the decree: don't argue, document. Write down dates, facts and proof each time an order isn't followed, and ask an attorney or your court's self-help center about enforcement.



You made it through. Now it's your turn.

The LikeHER community helps women rebuild with others who've been there, plus vetted experts for money, career, health and home. Your first week is free.

Rebecca Kaykas-Wolff, Founder