

First 90 Days After Divorce: Financial Priorities *What happens after the legal work ends*

Week 1: Secure the basics

- Open individual checking/savings accounts
- Update passwords and pull credit reports
- Save decree/QDRO documents in secure folder

Month 1: Stabilize cash flow

- File new W-4 for correct tax withholding
- Elect COBRA or marketplace coverage (60-day deadline)
- Start emergency fund: 3-6 months expenses

Months 2-3: Major decisions

- **House:** Assess whether you can comfortably afford it solo - we help run the numbers alongside your personal priorities
- **Retirement:** Confirm QDRO implementation and transfers
- **Investments:** Restructure accounts for single income
- **Insurance:** Update beneficiaries and coverage levels

Common costly mistakes we help avoid:

- ✓ Missing COBRA's 60-day deadline
- ✓ Wrong tax withholding (surprise April bill)
- ✓ Ex-spouse still on beneficiaries
- ✓ House they can't afford alone

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