



Divorce Resources

Credit & Self Protection Checklist

Self Protection

- Keep cash on hand.
- Withdraw from or protect bank accounts (and change ATM password).
- Close or freeze joint credit cards.
- Obtain credit report.
- Remove items from a joint safe-deposit box.
- Obtain a P.O. box.
- Secure your home (change security code, make sure all windows and doors lock, change hidden key, change locks).
- Change your voicemail password.
- Change passwords for e-mail and all online accounts (including social media, shopping, medical, credit cards, banking, investment accounts).
- Obtain extra keys from your spouse for cars, relatives' homes, and garage door openers.
- Change auto insurance.
- Change your life insurance beneficiary.
- Maintain homeowner's or renter's insurance.
- Obtain copy of your will.
- Change powers of attorney.
- Change health care directives.
- Evaluate your physical safety and the safety of your children.
- Take steps to ensure pets' safety.

Credit Protection

Either of you can charge anything to joint cards, and both of you will be held responsible by the credit card company. If your spouse refuses to pay or goes bankrupt, you are on the hook for the entire amount, even if you are not the one who charged the item and even if you did not know about it.

Monitor joint credit cards online on a regular basis to be certain your ex isn't misusing them. If you have existing credit card accounts in your name only, be sure to change the online login password. If your divorce drags on for over a year, it may be a good idea to order your credit report every five or six months to make sure your spouse has not applied for a joint credit card or loan without your consent.

Pull Credit Reports

You are entitled to one free copy of your credit report from each of the three credit reporting agencies. Your credit report will list all credit cards and loans in your name (including those that are joint). You can close accounts that are open but inactive to prevent future abuse by your spouse, and you will find out if your spouse opened any new joint accounts without your knowledge. You will also get your credit score and see if you are delinquent on any accounts.

You can order them all via the government site www.AnnualCreditReport.com or you can contact each company individually at:

Experian

888-397-3742

www.experian.com

Trans Union

P.O. Box 2000

Chester, PA 19022

800-916-8800

www.transunion.com

Equifax Equifax

P.O. Box 740241

Atlanta, GA 30374

800-685-1111

www.equifax.com



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