

How to Change Your Name: Marriage or Divorce

I've been married four times and divorced three times. Twice married in Nevada, twice in California. All of my divorces were done in California. I believe these basic steps are the same regardless of which state you get married or divorced.

Please know though, that when get married or divorced changing your name is optional; it is not legally required. Oh, and you don't need to hire a lawyer for any of this. Other than a small fee at the Social Security office and the DMV, this entire process is free. Yes, free!

All of this can be done in a few days, or weeks, depending upon how many accounts you have. I won't lie though; it can be a lot of work. Just create a list and check things off as they are completed. That way you'll see that you're making progress and won't give up. To make your life a little easier, at the end of this file I've included a list of all the possible people and accounts that might need your new name.

The two that are the most critical are your Social Security number and your driver's license. And of course, they take the longest because you have to go into the brick and mortar building and wait in lines. Yuk! But many of the rest of your accounts may require one or both of these documents for a name change so you have to do them first.

Let's get started!

Begin by making copies of your marriage certificate or final divorce decree. You will need enough copies for the Social Security office, the DMV, your bank accounts, employer, dentist, doctor, eye doctor, and then all your credit cards, mortgage holder/landlord. (Again, a complete list is included at the end of this document.)

First step, the Social Security Office.

Your new name must appear on your Social Security card before many banks will accept a name change. They will need a copy of the certificate and will have you fill out an application.

- You will get a receipt for the change request.
- Make a copy of this receipt because your employer will ask for it and I seem to remember the DMV asking to see it as well.



- Your new card will be sent in the mail. (At least this is how it worked in 2003, after my last wedding.)

Second, the DMV.

- Take your social security paperwork and marriage cert to the DMV to get a new license. I don't believe they need a copy of the social security paperwork, but they might want to see it. After all, *you didn't need it* to get a driver's license in the first place.
- Do your hair and make-up because you get a new picture. And remember, they only take one picture (no retakes) so be prepared: the second you line your toes up on the tape, they snap the picture!
- You will get a temporary license with your new name.
- Make copies of this document. A lot of companies want that too.

Third, take your marriage cert, Social Security and DMV paperwork to your employer so they can update the following files:

1. Employee files.
2. Retirement 401(k) if you have it
3. Flex plan if you have it
4. Medical, Dental, vision coverage.

Fourth, contact your bank to update your savings and checking accounts.

They usually ask for the marriage certificate and your driver's license. They will update all your accounts such as checking, savings, and certificate of deposits, whatever you have there. A new debit card and checks (if you use these) will be ordered as well.

Fifth, contact all your creditors.

- Ask what they need from you for a name change.
In many cases, you only have to mail (or email) a copy of your marriage certificate. Some may want a copy of your temporary driver's license too. But you never know, so ask.
- They should never ask for a copy of your Social Security card and if they do, refuse. It's not like they needed that card to open your account in the first place.

Sixth, take all three documents to your medical providers.

That would include all doctors, dentists, and eye doctors.

I can't remember if they ask for anything more than the marriage certificate so take everything with you just in case.



Seventh, make sure you update all the rest of these companies if they apply to you.

- Car Insurance
- Bank that holds the loan or lease on your car
- Life Insurance
- If you have a will or living trust (or both), contact the lawyer who handles this for you
- Mortgage holder or landlord
- Utility companies such as phone (cell & land line), electric, water and trash
- Store member ships such as Costco or Best Buy
- Any on-line accounts you might have for shopping such as Macy's, Walgreens, JC Penney's, etc.
- Social Media Accounts such as Facebook, Twitter, Google +, Instagram, Linked In, etc.

Lastly, tell all your friends and relatives!

Although if they were at the wedding, they might have already assumed you took on a new name. And if you didn't, you might want to tell them.

That's it! Yes, this is a lot of work but after getting your employer updated, you can take your time on the rest of this, well, except maybe your friends and relatives.

Please feel free to e-mail me directly with any questions, or suggestions, you might have at janetmnast@yahoo.com. If I don't know the answers, I'll direct you to someone who does.

Sincerely,

Janet M. Nast



Name Change: Who needs to know?

Use this as a check list. You might have more or less going on in your life that this list shows, so add or cross out as needed.

1. Social Security
2. Department of Motor Vehicles (for new driver's license)
3. Your Employer for these accounts:
 - Employee files.
 - Retirement 401(k) if you have it
 - Flex plan if you have it
 - Medical, Dental, vision coverage.
4. Banks
 - Checking Account
 - Savings Account
 - Other such as Certificate of Deposits
 - Debit Card
 - Credit Cards
5. Department Store Credit Cards
6. Medical Providers.
 - Doctors
 - Dentist
 - Eye doctor.
7. Car Insurance
8. Bank that holds the loan or lease on your car
9. Life Insurance
10. If you have a will or living trust (or both), contact the lawyer who handles this for you
11. Mortgage holder or landlord
12. Utility companies such as phone (cell & land line), electric, water and trash
13. Store member ships such as Costco or Best Buy
14. Any on-line accounts you might have for shopping such as Macy's, Walgreens, JC Penney's, etc.
15. Social Media Accounts such as FaceBook, Twitter, Google +, Instagram, Linked In, etc.

