

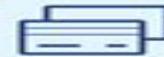
Managing finances during a divorce or separation



Use this checklist to help establish your financial independence.

Close joint accounts

Close joint accounts (including credit cards, lines of credit) to gain financial control and limit liability. **Note:** Both parties must sign off in-branch. If you're a resident of Canada, you can open an account in your own name at any time with proper identification.



Update beneficiaries

If needed, designate new beneficiaries on your estate plan, investments and insurance policies, and name new people for your powers of attorney. (Consult a lawyer or financial professional.)



Update insurance policies

Notify providers and review your life, disability, and auto coverage for gaps. If you lost coverage from your spouse, consider purchasing your own health and dental insurance.

Tackle joint financial obligations

You might choose to pay off joint debts (loans, mortgages, credit cards) using assets, such as from the sale of the marital home. Alternatively, you could divide joint debts fairly and transfer your portion to a new lending product in your name.

Consider spousal and child support

Budget for paying or receiving support. For payers, this is a fixed, mandatory expense. For recipients, it's reliable income, but it may not last forever. Ensure support amounts and schedules are clearly outlined in your legal agreement.



Money Matters On Separation And Divorce

Didier Musso



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