LaRocque Law
ILLINOIS FAMILY LAW

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After Your Divorce Is Final

AN ILLINOIS CHECKLIST FOR THE WEEKS AFTER JUDGMENT

The Judgment ends the marriage, but it does not move money, change titles, or update records on its own. Many post-divorce problems come from steps that never got done. Work through this list as soon as the Judgment is entered.

Right away

✓	Step	Notes
☐	Get certified copies of your Judgment	From the Clerk of the Circuit Court in the county where your case was heard. Banks, plan administrators, and government offices often require a certified copy.
☐	Read your Judgment for deadlines	Refinance deadlines, transfer dates, payment dates, and who does what. Put every date on your calendar.
☐	Keep a complete copy somewhere safe	Including the Marital Settlement Agreement and any Parenting Plan

Retirement accounts

✓	Step	Notes
☐	QDRO for 401(k)s and private pensions	A Qualified Domestic Relations Order is usually required before a plan will divide the account. The Judgment alone is typically not enough.
☐	QILDRO for Illinois public pensions	Teachers, police, fire, state, and municipal pensions use a Qualified Illinois Domestic Relations Order instead
☐	Send the order to the plan administrator	Plans review and approve the order before dividing anything. Do not let this sit; delays can cause real problems if the account holder retires, withdraws, or dies.

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House, cars, and accounts

✓	Step	Notes
☐	Record a deed if the house is being transferred	Usually a quitclaim deed recorded with the county recorder
☐	Refinance or confirm release from the mortgage	The Judgment does not release you from a mortgage. Only the lender can. If you are staying on a loan for a house you no longer own, that is a risk.
☐	Transfer vehicle titles	Through the Illinois Secretary of State
☐	Close or separate joint accounts and credit cards	Remove authorized users and change passwords and PINs

Name change

Only if your Judgment restores a former name. Use a certified copy of the Judgment for each step.

✓	Step	Notes
☐	Social Security card first	Most other agencies check against Social Security records
☐	Illinois driver's license or state ID	Through the Illinois Secretary of State
☐	Passport, employer, banks, insurance, and voter registration	After your Social Security record is updated

Support payments

✓	Step	Notes
☐	Make sure the Income Withholding order reaches the employer	Support is typically paid through withholding to the Illinois State Disbursement Unit
☐	Keep a record of every payment	Paid or received. You will need it if there is ever a dispute.

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Insurance, beneficiaries, and estate planning

✓	Step	Notes
☐	Health insurance for a former spouse	Divorce is a COBRA qualifying event. The plan must be notified, generally within 60 days.
☐	Beneficiary designations	Life insurance, retirement accounts, and payable-on-death accounts. Do not assume the divorce changed them. Update each one, unless your Judgment requires you to keep a former spouse as beneficiary.
☐	Will, trust, and powers of attorney	Update them, including who makes decisions for you if you cannot
☐	Auto and homeowner's or renter's insurance	Update named insureds, drivers, and addresses

Taxes

✓	Step	Notes
☐	Know your filing status	Your marital status on December 31 controls your filing status for that year
☐	Update your W-4 with your employer	Your withholding likely needs to change
☐	Form 8332, if the Judgment allocates a child's tax benefits	Used when the custodial parent releases the claim to the other parent

If you have children

✓	Step	Notes
☐	Share the Parenting Plan with schools and doctors	So they know who can pick up, receive records, and make decisions
☐	Update emergency contacts	School, child care, activities
☐	Keep the parenting schedule and a simple log	Useful if the schedule ever needs to be enforced or changed

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Questions about your case?

This checklist is not a substitute for an attorney. Every case is different, so talk with an attorney before you file anything. If your former spouse is not following the Judgment, or a QDRO, deed, or refinance never got done, LaRocque Law handles post-decree enforcement and QDROs. Call (312) 584-3456 or visit larocque-law.com.