

Checklist

What you need to consider in the event of separation or divorce

✓	To-do list:	
☐	Create an overview of your finances	Gather information on your joint finances, assets and debt. There may be joint valuables, savings accounts or other accounts (e.g. custody accounts for securities).
☐	Look into joint debt	Look into options for dividing joint debt. Arrange a meeting with your bank to discuss these options. If you are unsure, seek legal advice.
☐	Divide your joint assets	Discuss with your former partner how joint assets can be split up. In the event of disagreement, mediation may be helpful. If you have doubts about the correct division of assets, legal advice can help you.
☐	Separate your bank accounts	<p>If there are joint accounts or credit cards, you should open a separate account for yourself as soon as possible. Notify the bank of your separation or divorce and ask for assistance in separating banking transactions that were previously jointly arranged with your ex-partner.</p> <p>If necessary, inform your employer or other bodies that make payments to your account of your new account information.</p>
☐	Check maintenance claims	In the event of separation or divorce, the former partners may, of their own accord, agree on maintenance. In certain cases, a legal obligation for maintenance exists. If you are unsure about your obligation or entitlement, you can obtain information from advisory centers or district courts, which provide advice on selected days (Amtstage).

<input type="checkbox"/>	Arrange a name change (if applicable)	<p>In the event of a name change after a divorce, numerous authorities must be informed. First and foremost, you should notify your employer and other bodies you receive payments from. In addition, you need to inform the tax office, insurance companies, banks and, if applicable, kindergarten and schools.</p> <p>If you have a car registered in your name, you also need to inform the registration office.</p> <p>And don't forget to renew your passport, identity card or driving license without delay.</p>
<input type="checkbox"/>	Change your emergency contact	<p>Ask a person you trust to become your emergency contact. In the event of an accident, this person will be the first to be notified.</p>
<input type="checkbox"/>	Create a plan and a budget for your household	<p>Get an overview of your financial situation by analyzing your income and expenses. Don't forget occasional expenses, such as insurance payments, which do not come up monthly, as well as leisure expenses. Create a budget that covers your needs. Ideally, try to set aside a fixed amount every month and arrange a standing order with your bank to transfer this amount directly to your savings account.</p>
<input type="checkbox"/>	Look into your housing situation	<p>Is your current housing situation suitable for you? Bear in mind that the size of your apartment or house influences the amount of your fixed costs. Its location, on the other hand, determines whether you can use public transport or need a car.</p>
<input type="checkbox"/>	Look into your pension provision	<p>Get your documents organized and review your personal financial provisions. Make adjustments if necessary.</p>
<input type="checkbox"/>	Check your insurance	<p>Check your insurance policies and adjust them to your new life situation. Compare offers from multiple insurance companies before taking out new policies or adjusting existing ones. Try to make sure all important risks are covered.</p>
<input type="checkbox"/>	Check your entitlement to aid	<p>Find out about possible benefits and allowances. As your living situation has changed, you may be entitled to housing benefits or other support payments.</p>

<input type="checkbox"/>	Seek legal advice	Use advisory services in your area. Talking to professionals who have guided many couples through separation or divorce can provide valuable informations.
<input type="checkbox"/>	Get support	Talk to your family and friends about the challenges of your daily life. You may know other people around you who have experienced a separation or divorce and can share their experiences with you.