



TRANSITIONS - DIVORCE checklist

Many people go through divorce and no two situations are the same. Now it's time to hit the financial reset button. The items below are the most common things that you might consider as you prepare to focus on the practical realities that go along with being on your own again.

Prospera® Offered Services

-  Basic financial services - open individual checking and savings account; set up online services
-  Set up a monthly budget or revise current budget for individual expenses - complete Prospera Budgeting Worksheet (available in hardcopy and/or online in electronic format)
-  Determine other financial service needs - auto loan, home loan or refinance, credit card, debt consolidation, additional savings accounts such as holiday club savings and/or savings for future large purchases
-  Understand impact on credit rating - reference document *Understanding Your FICO® Score* (available in hardcopy and/or online in electronic format)
-  If you have not already, consider a plan for future saving and investing - free financial check up with Prospera Investment Services

Other Items for Your Consideration

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|  Determine supplemental income needs - if not previously employed, will you back to work or go from part-time to full-time |  Consider kids accounts and joint owners to be listed |
|  Plan for employer health insurance and other employee benefits |  Review auto insurance |
|  Remember to update beneficiaries and Power of Attorney on employer and other forms |  Review or purchase additional life insurance - beyond what is offered by your employer(s) |
|  Plan for transportation |  Plan for tax preparation - will you use a professional or do it yourself (DIY), consider implications of single filing status |
|  Plan for living space - buying versus renting |  Review will with legal assistance |
|  Payment plan for individual debt consolidation |  Consider online or in-person classes for managing finances on your own |
|  Legal advice on estate, alimony and/or kids |  If not computer-savvy, consider computer classes |

For items not directly offered by Prospera Credit Union, please visit myprospera.com/lifestage for a list of helpful resources. (We will add additional resources and local referrals as they come to our attention. Do you know of a great resource or local referral? Let us know and we'll see if we can add it!)

Membership eligibility requirement.



Investment service options provided by Prospera Investment Services.
Securities offered through LPL Financial, Member FINRA/SIPC.
Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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