

## **CLIENT ALERT**

### **I JUST GOT ENGAGED – NOW WHAT?**

#### 1. How do I change my name?

A bride is not required to take her husband's name, but if you want to do so, it's easy! Go online at [socialsecurity.gov](http://socialsecurity.gov), click on FAQ and go to "change a name on a social security card." Locate the nearest office, grab your card, your marriage certificate, and a photo ID. A new card will be mailed to you with your new name, but your number will stay the same. (So will your birth certificate.) If you are thinking of hyphenating your last name with his, you can do that too. Just remember that it's hard for computers to handle long, hyphenated names.

#### 2. Who needs to know about my new name?

You will need to change your name on all important documents, such as your drivers license, passport, bank accounts, health insurance cards, IRA, car title, the deed to your home, your apartment lease, all insurance policies, and your student and work IDs. Think about liabilities too, such as credit cards, mortgages, school loans, and utility accounts. This process takes time and it cannot be completed until after you are married. Therefore, if you are planning to travel internationally after the ceremony, whether for your honeymoon or a business trip, wait until you get back to change your name on the passport, your health insurance, and your other forms of ID. You want all forms of your ID to match if you are stopped for inspections or if you encounter any health problems on your trip.

Make sure that your employer and/or your school know about your new name so that you are listed correctly on all internal directories and employee materials. Make any necessary adjustments to your email and online social networks as well.

Keep track of all documents that you submit, whether by mail or online, in case they get lost and you have to start over. Expect that each organization or entity will ask you to fill out its own form and try to be patient. You may be asked to provide a "certified copy" of your marriage certificate every time. You can get as many of these as you need from the courthouse located in the county in which you were married – at reasonable cost. Start with at least ten!

#### 3. Do I need to do anything else financial?

Talk with your husband about making one another the beneficiary of your retirement accounts. Most couples want the other spouse to receive all funds in any retirement account, like an IRA, a pension, and a 401(k) plan, if one spouse passes away, but a lot of us forget to do the paperwork, or we think "they already know." It's easy to update beneficiaries online for most accounts, or you can do it by going to the bank in person or contacting your investment advisor.

If you own your own home and have your own investments and car, think carefully before you put your husband's name on any titles, accounts, or deeds. Once you do that, those assets

become “marital,” which means that he can share in them if things don’t work out between you – even if he did not contribute any money. The same goes for credit cards and mortgages. It’s a good idea to speak with a lawyer when making these big decisions.

Wedding gifts belong to both of you, unless you receive checks or other items of value that are titled (think cars and homes) to just one of you. That’s pretty rare, but when it happens it’s a red flag that tells you to talk with your husband about why the gift is being made in that way and whether the explanation feels right to you.

#### 4. What about health insurance?

If the two of you are lucky enough to each have coverage, carefully compare the two plans – not just by cost, but by quality – to see which one is the better fit for you. Once you are married, most companies permit you to add a spouse to your plan, or you may be offered a lower cost family plan. Be careful though: your husband’s plan may not cover your medication or your doctors. His plan may have a huge deductible (that’s the portion of the cost that you pay for up front), or the employer may not offer spousal coverage. Think about your gynecologist, your eye doctor, your primary doctor, your dentist, your psychologist, and any other providers – if you already like your plan, you may decide to stick with it.

#### 5. Should we get Wills?

Yes, even if you do not have a lot of money yet. If you die without one (called “dying intestate”), your assets are not divided according to your wishes, but by way of a statute. That means you could have to share your husband’s assets with his parents or siblings – even if that’s not what he wanted.

One of you may already be part of your family’s estate, called an “estate plan,” which may be quite complicated, especially if you are part of a family business. You will want to make sure that your own planning is done consistently with what is already in place, or you could get a nasty tax surprise later on. Think wills, trusts, and family limited partnerships that your parents and grandparents may have already set up.

Plan to complete “health care directives” (sometimes called “living wills”) at the same time, so that you and your spouse can make any medical decisions for one another in case something happens to either of you that makes it impossible for you to make the decision on your own.

Be wary of filling out forms that you find on the various legal websites. Each couple’s situation is unique. You deserve to have your own lawyer help you figure out your goals, and then work with you to make sure that they are achieved.

#### 6. Do we need life insurance?

Maybe. The reason we get insurance is so that the financially dependent spouse can pay the family’s bills if the breadwinner passes away. This is called the “death benefit.” There are all sorts of policies out there at all sorts of costs – and, sadly, a lot of misleading information in the way they are marketed to us. Chances are that you will only need life insurance if one of you leaves the work force, such as to care for young children, or if one of you earns far less than the other and the high

earner is supporting the household. At that point, you should consult with a lawyer who can help you navigate your way through the options.

7. Wow! That was a lot to think about: now what?

Start your new life together with the confidence that comes from the fact that you know what you're doing!

About the Author: Ms. De Shong is one of Pennsylvania's leading family law attorneys. She has counseled hundreds of men and women on all aspects of divorce, child custody, distribution of assets, support, and alimony, as well as property settlement agreements, prenuptial agreements, cohabitation and partnership agreements, family business agreements, protection from abuse matters, and more. She is a Fellow of the American Academy of Matrimonial Lawyers, a national organization of approximately 1600 highly skilled litigators and negotiators who represent individuals in all areas of family law. (For more information about the academy, please visit [www.aaml.org](http://www.aaml.org)). A past Chair of the Montgomery Bar Association Family Law Section and its Continuing Legal Education and Law Reporter Committees, she lectures, writes and plans courses on family law matters for the Montgomery Bar Association, the Pennsylvania Bar Institute, the Pennsylvania Bar Association and the Pennsylvania Institute for Certified Public Accountants. If you would like further information concerning family law or if you have a family law matter that you would like to discuss with our lawyers, please email Ms. De Shong at [adeshong@wispearl.com](mailto:adeshong@wispearl.com).

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