

I'm Married WHAT DO I DO NOW?

A Practical Guide to the Legal Aspects of Marriage: From
Finances to Homes, Insurance, Children and More



★★★★★

*Written by the
lawyers behind
bridelawyer.com*

SHARI RIVKIND
AND MORGAN WEIL

I'm Married What Do I Do Now?

A Practical Guide to The Legal Aspects of Being Married: From
Finances to Homes, Insurance, Children and More

Shari Rivkind and Morgan Weil

DEDICATION

This book is dedicated to Ruthie and Jules who showed Shari what a successful and loving marriage could be, to Amanda who causes Shari to always be very up to date on all legal issues grown-ups face, to Alex who has captured Morgan's heart and to all the marrieds out there who were brave enough to take the plunge and who inspired us to write this book.

CONTENTS

ACKNOWLEDGMENTS

INTRODUCTION

1. OPENING WEDDING GIFTS, THANK YOU'S & RETURNS

2. CHANGING YOUR NAME AND NOTIFYING OTHERS

3. DECIDING HOW TO HANDLE YOUR FINANCES

4. CREDIT CARDS

5. LEASING AN APARTMENT OR HOME

6. BUYING A HOME

8. AUTOMOBILES

8. HEALTH INSURANCE

9. LIFE INSURANCE

10. CHILDREN

11. INCOME TAXES

12. INVESTING FOR YOUR FUTURE

13. POSTNUPTIAL AGREEMENTS

14. WILLS, TRUSTS, MEDICAL DIRECTIVES AND OTHERS

15. DOMESTIC VIOLENCE

CONCLUSION

ACKNOWLEDGMENTS

Many years ago, in 1997 my darling father died and my mother and I found ourselves at a loss regarding what to do and what her legal rights were. We went to a bookstore trying to get answers and at the time found none. As a lawyer, I did legal research and had the idea to write a book “My Husband Died, What Do I Do Now?” I even thought of others I could write to address other common situations in one’s life. I started writing the book but put it aside. Yet a seed had been planted. The idea for our first book, *I’m Getting Married What Do I Do Now?* came to me instantly when newly engaged Morgan approached me very excited with her idea of expanding the marketing of our law practice specifically to brides.

We started actively marketing our book and one of the things we heard over and over was that many women said that they wished that our book was available when they were planning their weddings. The other common statement was that they were married so they no longer needed our book! We would tell them that a lot in that first book is applicable to everyone! If you are ever throwing an event, hiring a caterer, or considering getting a will we include all the ins and outs! Yet we started thinking.

Just because you get married, the legal ramifications of life don’t stop, in fact, they often just have begun! Life simply doesn’t come with a playbook. Schools and colleges really do not teach us what we need to know to go out in the world and be a grown-up! My youngest child, Amanda, reminds me of this every day. She’s never afraid to call me up to run by some legal question, from a notice from a health insurer to what a friend’s rights are when a loved one passes away to dealing with a difficult landlord to filing her taxes and about anything else you can imagine! This was the inspiration for this book, a primer on being a grown-up written for married people, but quite frankly, applicable to all.

As always, I would like to acknowledge all the help and aid of Morgan Weil in working out topics to cover, giving her fresh insights, and her help writing and editing it.

Shari Rivkind

Newly engaged in January 2024 and feeling overwhelmed with all the wedding details, I wondered how possibly could other brides who are non-lawyers understand all the legal aspects of getting married? A light bulb went off, we, as lawyers, would reach out and help those brides and

Bridelawyer.com™ was born. Yet the more we spoke to friends, family, clients, and new brides, the more we realized that the confusion doesn't stop on the wedding day! Like others I had lived with my parents, then with roommates and finally on my own, leased apartments, had jobs, had bank accounts, but had not yet really stated planning for the long-term future. Yet, the future suddenly felt as if it was right before me!

While my wedding is still some months away, I have already turned my thoughts to planning our future. The love of my life, Alexander Drew, has made me not only want to grow together but to also build a life together! His constant willingness to discuss the big issues has encouraged me to know more about the legal aspects behind some of life's biggest decisions. His solution-based approach to life's quandaries has helped me to believe that with a loving partner all things are possible! Lastly, I cannot help but to acknowledge Shari Rivkind who is the best mentor I have ever had and will be forever thankful for her sharing of her objective loving advice, knowledge, wisdom, and experience!

Morgan Weil

INTRODUCTION

You're married! Congratulations! Maybe you just returned from your honeymoon or maybe you've been married for a while and are pondering some legal issues in your married life. You've made the right decision by reading this book!

Life doesn't come with a guidebook. Now that you are married there will be many more life decisions to make than when you were single, simply because you will have to consider not only the "me" but the "us".

What's involved with renting a new apartment or buying a home? Whose health insurance policy will cover you? How do you change your name? Is having money taken out of your paycheck for a 401(k) plan a good idea? If your spouse has a child from another marriage, should you consider adoption? If you didn't get a prenuptial agreement, should you consider a postnuptial one? Isn't it about time that the two of you drafted some wills?

Our previous book, *I'm Getting Married, What Do I Do Now* covered getting engaged, planning the wedding, and many issues new brides encounter, but what legal issues arise after you have walked down that aisle?

Some legal issues are obvious:

Do you change your name and how do you go about it?
Should you have joint credit cards and bank accounts?
Is it better to lease or buy a car?
Whose health insurance should we keep if both our employers provide insurance?
Is there a cap on what a landlord can charge as a security deposit?
Does it matter if we file our federal taxes separately?

Other legal issues may not come immediately to mind:

If you didn't get a prenuptial agreement, should you get a postnuptial one?
If you want to get a new home and have to break your lease what happens?
What are my rights regarding the education of my children?
Do we really need an inspection if we are buying a new home?

What is a REIT and should I invest in one?
Shouldn't we just buy the cheapest car insurance possible?
If we can't have a baby, can we just pay a surrogate to have one?
What do I do if I become a victim of domestic violence?

You thought getting through the wedding was the hard part! Don't worry, we've got you covered! We'll take you step by step from planning a budget to choosing bank accounts, credit cards, autos, and investments, to addressing issues with leasing and buying a home to having children and your rights and duties regarding them, and a lot more!

In this book, you'll see all sorts of legal mumbo jumbo and note that we constantly tell you that all states are different and that nothing in this book can be taken as legal advice. You might say to yourself "If I really need an attorney, anyway, why do I need this book?"

We want you to be educated on what your legal rights may be, what the possibilities are and even maybe to be a better client for your lawyer. When you get a driver's license, you study all the laws, and they make you take a test, right? When you go out in the world, get married, and start jobs, businesses, and families there is no test. You are thrown out in the world and expected to know all the laws that you must follow and that impact your life. Just as it is important to know "the rules of the road" before you drive, it is important to know the basic legal rights and effects of things.

Understand we are not a substitute for an attorney. The scary thing about the law is that even one word or a comma can totally change the legal meaning of a sentence and the impact of an agreement on you. Each situation is unique and when it comes to the law every state is different. We are New Jersey and New York attorneys and are familiar with those states, but every situation is different, so when it comes down to the nitty-gritty, nothing in this book can be considered legal advice for your situation and you should always consider consulting or retaining an attorney. To put this legally:

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Also, on a special note. We at The Rivkind Lawyer and Bridelawyer.com™ are dedicated to supporting the needs of the LGBTQIA+ (Lesbian, Gay, Bi-Sexual, and Transgender) community. While references herein are to brides, grooms, and marriage, and references may be to traditional gender roles, it is to simplify the text. Much of what is stated herein equally applies to civil unions, domestic partnerships, and men and women in both NY and NJ. In fact, many laws no longer refer to “spouse” but to “spouse, partner in a civil union, or domestic partner.” It is important to realize that couples in same-sex marriages, civil unions, or domestic partnerships often have very special issues that face them and that these legal relations have different legal ramifications, which differ from state to state.

Same sex marriages began to be recognized by the federal government starting after the June 2013 decision in *U.S. v. Windsor*. By October of 2013, same sex marriages became legal in New Jersey. By June 2015, all 50 states were required to recognize same sex marriage. This complicated area of law with its special provisions and rapid changes requires its own book to properly address it and as of the publishing of this book we are working on it!

With that said, may your happily ever after begin!

1. OPENING WEDDING GIFTS, THANK YOU'S & RETURNS

Now that the fabulous wedding and the heavenly honeymoon are over, you come home to the best part - opening the wedding gifts! Whether they are cards or envelopes with checks inside, lavish or heartfelt gifts, or even some quirky thing from your elderly aunt, nothing is more fun than opening lots of presents. Yet, before you start, remember a couple of things:

- 1. Carefully Open Those Boxes!** In case you need to return a gift directly to a company, nothing is worse than having to find or buy another box simply because you were over-eager and destroyed the one it came in! Some stores won't even take a return if the inner box is not returned.
- 2. Keep a Careful Detailed List.** A spreadsheet or table is best! Make a column for the gift, when you received it, who gave it, and the date you sent out your thank-you note. Don't just write "teapot," but rather describe it, i.e., "Blue and white porcelain teapot." You don't want to later be confused about which teapot was given by whom!
- 3. Note Partial Sets.** If you have sets of things such as dinnerware or silverware, keep track of how many pieces of things you have received.
- 4. Separate Exchanges And Returns.** Put aside things that you know you will need to return or exchange and keep those boxes!
- 5. Saving Wrapping Paper.** To save or not to save? Try to balance being eco-friendly and frugal with not junking up your home!

Thank You Notes.

- **When To Send Out a Thank You Note.**

There is much debate about how long it is acceptable to send out thank you notes. For a while, people said a year – which seemed terribly long – and others now say three months. Some say right when you get the gift. What's the correct answer?

Common sense should kick in.

Gifts Received More Than a Week Before Your Wedding.

There is no reason that you should not send out a thank you note right away if it is received more than one week before your wedding. Some couples think they should wait because sending their “Mr. & Ms.” thank you notes just doesn’t feel right. Don’t wait! If you anticipate receiving many gifts in advance of your wedding, get yourself some notecards with your names on them. They can be formal or informal such as “Jane Doe & John Roe” or “Jane & John.” Yes, it is considered “proper etiquette” to have the female’s name first, but today you can do whatever you like! Expect just a few early gifts? Simply buy a box of pretty thank you notes. Is emailing a thank you appropriate? Probably not, but you know best when it comes to your friends and family!

What To Do With Gifts You Receive At The Wedding.

If you know that you have certain friends or family who will be expecting to receive their thank you notes right away, put them on the top of your list. Other than that, while we know you are busy, you have to make the time to do your notes. To keep them fresh commit to doing a certain number each day until you are finished. Mail them out as you go.

- **Write Heartfelt Notes.**

We are also big believers in writing heartfelt notes, not stock boilerplate ones such as “Thank you ____ for the ____ and thank you for coming to our wedding. We really appreciate it.”

You might think we’re crazy. “Heartfelt notes, who has the time?” you might say. We say take the time. These people not only gave you a gift but also probably attended your wedding. Shopping for the gift took time, as did going to your wedding, and you can’t find the time to write a nice thank you?

There are etiquette books, blogs, and plenty out there on what you should write, but what always means the most is when you speak from the heart. Are those candlesticks something you really wanted? Maybe not. But why not say something as simple as “We absolutely adore the lovely candlesticks and can’t wait to light them on our first romantic dinner at home!”

As lawyers we realize that everyone we meet comes into our circle; some people stay and others leave. Some even return! By writing lovely thank-you notes, you will be thought of well amongst family and friends who came to your wedding and thus are in your circle. These are the people who you will be able to call on to help you in life! Take care of your circle and it will take care of you!

- **How Do You Write a Thank You Note When You Are Going To Return The Gift or Hate It?**

Here we believe in the little white lie. That person probably took careful time and attention to pick the gift and telling someone you returned something might hurt their feelings. Write a simple thank you as if you did love the gift. Do you keep it? Some people will go as far as keeping a gift they don’t

like and displaying it in their home if the person comes over! Again, these things are up to you. Consider who the gift giver is, what your relationship is, and how they would react if they knew you returned it.

Returning Gifts Purchased in Person.

Let's get down to the legalities. There is no law on return policies; it really is up to the company. The only general laws that exist vary by state and concern displaying return policies prominently in a store.

For example, in New Jersey:

Every retail establishment in New Jersey is required to disclose its refund policy. The disclosure must either be:

- on a sign attached to the merchandise itself,
- on a sign affixed to each cash register at the point of sale,
- on a sign that can be easily viewed by the consumer while standing at the cash register, or
- on a sign posted at each store entrance used by consumers.

The disclosure must advise whether you have the option of either a cash refund, credit card credit, or store credit, provided the merchandise you are returning has not been used or damaged. It must also let you know if there are any other terms or conditions which must be met for you to receive a refund.

In New York:

A store is legally required to post its refund policy. If the store does not post a return policy, it is required to accept your return within 30 days of purchase. There is no requirement under New York law for a store to offer a refund in the form of cash, credit, replacement merchandise, or other means. Stores must provide a written copy of the store's refund policies available and disclose any fees associated with returns.

Most other states have similar requirements so you can check out the law where the gift was purchased. How do you find out the law of a particular state? Do an online search for "retail return law ____" and put the state at the end. Look for sites that either are ".gov" or have a Consumer protection agency or state attorney general behind them for correct information. You would be surprised how often other websites will not have the correct information!!

A 30-day return policy is pretty common. In the past, certain retailers were extremely generous, but many of them have since dropped those policies. Keep in mind that the gift may have been purchased well in advance of the wedding!

Online Returns

Online returns are as varied as they come! Most big box retailers generally allow returns within 30 days excepting certain types of purchases. Some allow the recipient to do a gift return on their own,

receiving a credit of the current price if they do not have a gift receipt and for the price paid if they do if done within the proper time frame. Some allow for the gift giver to get a refund on the credit card they used. Policies vary greatly so the first place to start is with the store's policies posted on their website.

Top Things to Remember About Returning Gifts.

1. Do Not Open The Box.

If you know you are not going to keep it, do not open the box! For certain items, like consumer electronics, 15% restocking fees may be charged for open boxes. Other items cannot be returned once they are opened.

2. Note Time Limits On Returns.

While many stores have 30-day policies, some larger retailers may have 90-day ones. Some retailers make their return policies longer than their standard policies during the holiday season.

3. Do The Return in Person if Possible.

If a retailer has an in-store location it may be better to do your return in-store rather than online. You can replace the gift right away and know that you'll be happy with the replacement, rather than having a store credit that you may never use or may forget about. You may save shipping costs and having to pack up the return. The other plain truth is bending the rules is often up to the salesperson or manager. If you do not like the response you are getting when you try to return something, try another day, someone else may let you do it! (This works for online returns that you do by phone, too!)

4. Keep Those Gift Receipts.

With a gift receipt, you can get back the full value paid as a credit while often without one you get the price the item is selling for at the time of the return.

5. Bring ID When You Make A Return In Person.

Many retailers will allow you to make a return without a receipt but will insist on ID.

Returns From Gift Registries.

Policies for returns from gift registries also are all over the place so hopefully you checked them out before you registered and only registered for things you really wanted. One large retailer has the following policy:

If the item was purchased before the occasion or event date, items may be exchanged or returned (with receipt) 90 days from the event date.

If the item was purchased after the occasion or event date, items may be exchanged or returned (with receipt) 90 days from the purchase date.

One of the largest online retailers has the following policy:

Gifts purchased from your Wedding Registry are eligible for free returns within 180 days of receipt of your shipment. This return policy does not apply to items you purchase for yourself from your registry.

One upscale department store has the following generous policy for both in-store and online purchases:

You'll have 365 days after your Occasion date to return almost any gift you've received from your registry for a refund in the form of store credit, as long as the item is still in saleable condition.

How about Regifting?

Some people think regifting is tacky while others think that it's fine. In today's environmentally conscious world, it would seem that if you cannot return something and know someone else who would adore it, regifting is a great idea. It really is up to you!

If a Store Gives You a Problem, What Should You Do?

If you are outside time limits realize that you are at the store's mercy. The best thing you can do if an employee is giving you a problem is to ask for a manager. Most employees are told that they cannot do anything other than the store's official policy, but managers have the authority to bend the rules.

If you are having problems and are within the conditions and time frames of the store's policies, get all your documentation together first. If one person gives you a problem, speak to a manager. If they tell you one is not available, ask for a call back or keep calling. Going in person is often better. Get people's names. If you still get nowhere write a formal letter to the corporate office and keep proof, such as a certified mail receipt that you sent it.

Simply do not give up! Blasting someone on social media might feel good, and perhaps there are times when you should, but it may not get you a credit or the money back. Similarly, you can report the company to the Better Business Bureau or your state's attorney general (most states have a place where you can file an online complaint) but here too it may not result in a credit or money back to you. Lastly, you can sue them in court, possibly even by yourself in small claims court, but this can be very time-consuming.

Rarely, do most stores ever let it get to a court action. Keep in mind their reputations are very important to them, so most retailers will try everything to accommodate people.

Remember to Follow Up on Your Returns!

Many of us feel accomplished when that person on the phone says they will credit our return but forget to check whether it really happens. You might get an email that your credit card will be credited, but don't forget to follow up and make sure that it does. Try always to get the name of the person you are dealing with on the phone and ask for an email confirmation of what you discussed. Then check your credit card account or whatever is being credited to make sure it really happens.

2. CHANGING YOUR NAME AND NOTIFYING OTHERS

The world is changing! Name-changing that is! Do you do it? Some brides wouldn't ever entertain the thought of not changing their names. Others are adamant about keeping their maiden name. Some couples each change their name. You might change your name when you apply for your marriage license or years later. What's with a name anyway?

Few people realize that anyone can change their name at any time. You do not have to have gotten married or anything else! The process differs depending on when and why you are doing it and what state you live in.

Like filing your taxes, changing your name can be a confusing and time-consuming process of filing forms, having them returned for errors, waiting a lot, and reading lots of confusing instructions. There are many sites online offering to help you do it for a price and first, you may wonder if it is worth it.

As lawyers, we generally believe these services are **not** worth it. Simple procedures can be discovered online at official government sites such as state sites, the Social Security Administration, your state's Department of Motor Vehicles, and court-related sites. Often, the heavy-duty work – filling out forms, going in person, and getting things notarized will have to be done or provided by you anyway, so these services save you very little time or effort. People change their names due to marriage, divorce, a gender change, or simply because they want to for various reasons. If you are married and want to change your name, usually it is a relatively simple process and will not involve court proceedings. Yet, if you want your name changed to other than the standard ones your state allows for newly married people, or if it is for a different reason, you will need to file papers with a court. If you need to go to court, you'll probably need an attorney, not an online service!

There isn't anything such as an official name. Your name on your birth certificate or with social security is about as official as it gets. Can you get through life with one name on your driver's license, another on your passport, and another with social security? Yes, one of these authors did it for decades! It made things quite complicated and she used to walk around with her passport that had both her maiden name and her married name on it. It is **not** something we recommend!

Realize that once you change your name on one document, it needs to be changed on everything else to avoid problems. This will take time and money. If you later divorce, you might want to change it all back! So carefully think about it and discuss it with your spouse. Remember, you can generally be called whatever you want! Many will change their names on official documents but continue to go by their maiden names professionally. Others never change their names but will be referred to as “Mrs. [last name of spouse]” socially.

The Order You Change Your Name On Things is Very Important!

Notice below, that when you are doing what we call a “simple name change,” it is best to go first to The Social Security Administration, then Motor Vehicles, and then do your passport. Yet when you must get a court order, we recommend first going to Motor Vehicles, then Social Security, then your passport. The reason for this is that Social Security generally has you wait 30 days before a name change and when you get a court order you are advised to notify the MVC within two weeks in certain states such as New Jersey!

Determining Whether You Can Change Your Name Just With Your Marriage Certificate or Need a Court Order

Each state differs as to its procedure. Every state also has rules regarding what names you can simply change to and what names require court proceedings. New York’s license application includes a spot to note any name changes desired and it is official once the ceremony is over! In New Jersey, there isn’t a spot, but your name will be officially changed when you change it with Social Security, MVC, and on your passport.

What Names Can You Change Your Name to Without Going Through Court Proceedings?

Each state is different, but generally, you can change your last name to any of the following:

- your spouse’s last name;
- any former name of either spouse;
- a new name combining into a single name all or a part of either spouses’ present or former last names;
- a hyphenated name consisting of any combination of either spouse’s last name or former last name.

In New York, you can change your middle name and last name when you marry by putting the new name on the marriage license application. Your marriage certificate is proof of your new name and can be used to change your name on other identification papers such as your driver’s license. For more information, go to <https://nycourts.gov/courthelp/namechange/marriageDivorce.shtml>

When Court Proceedings Are Required to Change Your Name.

Any adult over 18 can generally change their name, but it will require court proceedings. A new couple may choose to change their names to something other than the generally standard ones the state allows for, such as hyphenating both last names or taking on a spouse's name.

Are Any Particular Names Forbidden?

Most states do not have laws regarding forbidden names for adults. Generally, the standard a court uses is that the name change is not being requested with the intent to avoid creditors or criminal prosecution or for other fraudulent purposes. When deciding whether a chosen name is inappropriate, the courts often will look to the state laws regarding naming a child. In New Jersey, for example, the law states:

(a) The designation of a child's name including the surname is the right of the child's parent(s). The child may be given any chosen name(s) or surname, except that the State Registrar may reject a name that contains an obscenity, numerals, symbols, or a combination of letters, numerals, or symbols, or a name that is illegible. N.J. Admin. Code § 8:2-1.4

The name of a famous person generally will not be allowed. Some states will allow you to have just one name, others won't. There is no general national standard as it is left up to each state. If a name you choose is denied, your recourse is generally with the courts and challenges are usually on constitutional bases.

The Process Of Court Proceedings To Change Your Name.

Court proceedings vary from state to state and generally consist of filling out forms, filing them with the court, serving them on various parties, paying fees, appearing in court, and then properly dealing with the court's order afterward. Should you get an attorney to represent you? It depends. If you have a criminal history or a lot of creditors an attorney is advisable as complications may arise that a lawyer could best deal with. If you have children and desire to change their names at the same time, it also might be advisable. Most people find legal proceedings to be daunting, so if you have any hesitation you should seek legal counsel.

Yet, most states have websites with forms and instructions that are rather clear. For example, New Jersey has a website <https://www.njcourts.gov/self-help> which helps people without attorneys to do all sorts of things including changing their name. <https://www.njcourts.gov/self-help/name-change> is the link that explains how to do it. It also explains what the court and court personnel can and cannot do to help you and even lists how to contact free legal services that you might qualify for.

New York residents can go to <https://nycourts.gov/courthelp/namechange/basics.shtml> For other states, do an online search for "name change" and the name of the state you live in, and look for a website that includes the state initials or name, the word "courts" and has a ".gov" extension. Be very careful! As with anything on the internet, when you are looking for legal information to do something yourself only go to official government sites.

In the past, most states required you to publish your application in a newspaper so that the public was on notice and could object. These laws have mainly gone by the wayside as concerns over identity theft and safety, and the costs to people of limited means have been determined to outweigh the need.

Costs vary state by state. If you live in New York City it can be only \$65.00, whereas the rest of New York is \$210.00. In New Jersey, the cost is presently \$250.00. In most states, you may be able to apply for a waiver of the fee. There are also other, smaller, costs for copies, postage, and the like.

Let's go through the basic process for changing your name with a court proceeding, for a case where no minor children are involved, taking New Jersey as an example. You can file the documents electronically through Judiciary Electronic Document Submission (JEDS), by mail, or by delivery.

Electronic filing does not mean filling in blanks on an online form! Remember this is a real court proceeding. Electronic filing means registering first for electronic filing, preparing all the forms, saving them as documents, filling out some confusing entries, and paying filing fees online. In New Jersey, the electronic filing system currently does not work on mobile devices so you need a computer or laptop. Filing fees can be paid by credit card, debit card, or ACH transfer from U.S. banks only. If you are doing electronic filing go to <https://www.njcourts.gov/self-help/jeds>. We find electronic filing confusing even for attorneys, so we'll outline filing it by mail here.

If you are going to mail the forms go to <https://www.njcourts.gov/public/directories/court-services/civil-dir> and send your documents to the county where you live.

Follow These Steps:

1. Complete the forms and a Civil Case Information Statement and file them with the court with a \$250 filing fee. Each form should be typed or printed clearly on 8 1/2" x 11" white paper only, they won't be accepted on a different size or color paper.

- Note that only one fee is required to change the names of multiple adult family members.
- Send the court not just the original forms, but a copy of each. Make another copy of everything to keep for yourself.
- Pay the fee by writing a check to "Treasurer, State of New Jersey".
- When you mail the documents and fees, it is wise to send them by certified mail, return receipt requested.
- Include a stamped envelope addressed to yourself so that the court will be able to return the forms to you. Be sure to include adequate postage. You won't get a copy back if you don't!

The Forms include the following:

Form A (Verified Complaint)

This sets out the basics of where you were born, your current name, and the following statements:

1. That you are not seeking to change your name with the intent to avoid creditors or criminal prosecution or for other fraudulent purposes.

If it is, your request will be denied!

2. That you have/ or do not have unsatisfied judgments of record, or suits pending against me, except: (enter any recorded judgments or pending suits)

This may or may not serve as the basis for a denial.

3. Why did you request the name change?

Don't go into a long saga or explanation. Keep it simple!

4. Whether you have made previous applications to change your name.

5. Whether you have any pending applications for a name change in any other court or jurisdiction to the best of your knowledge and belief, and if so, where, including the state, county, and docket number(s) of any pending applications.

6. That you certify that the statements made by you are true and are aware that if any are willfully false, you are subject to punishment.

Form A1 (Certification of Confidential Information for Name Change).

This form simply sets forth your social security number. In days gone by social security numbers were part of the original verified complaint, but now this information goes on a separate document so that it is not part of the public record.

Form B (Order Fixing Date of Hearing).

Just fill out the blanks with your current name and address, the name you want to assume, and the county you live in. The court will fill in the rest.

Form C (Final Judgment)

This form is the document officially changing your name that you can then take to Social Security MVC and the like to have your name changed.

Again, fill out the blanks with your current name and address, the name you want to assume, and the county you live in. The court will fill out the rest.

Form C1 (Final Judgment Addendum)

Again, fill out your present name, your social security number, and the name you want to change to.

The Civil Case Information Statement

The Civil Case Information Statement is available on the Judiciary website at: njcourts.gov and is simply a cover sheet that the courts use for all cases.

2. You will get back copies of the documents you filed that are stamped with the court and the date they were filed. The documents will also include a docket number which is the case's official number identifying the case.

3. The Order Fixing Date of Hearing will include your hearing date. Make a note of it as you will need to appear in court that day.

4. If you have criminal charges pending against you in New Jersey:

You must send a copy of the Verified Complaint, Certification of Confidential Information for Name Change and Order Fixing Date of Hearing by regular mail and certified mail, return receipt requested to the Prosecutor of the county where the matter is being heard at least 20 days before the hearing. If the charges were brought by the Office of the Attorney General, you must send a copy of the Verified Complaint, Certification of Confidential Information for Name Change, and Order Fixing Date of Hearing to the Director of the Division of Criminal Justice.

5. If you don't have criminal charges pending against you in New Jersey:

Send just a copy of the Order Fixing Date of Hearing by regular mail and certified mail, return receipt requested, to the Director of the Division of Criminal Justice in Trenton, New Jersey, at least 20 days before the hearing at the following address:

Director, Division of Criminal Justice
ATTN: Records and Identification Section
R. J. Hughes Justice Complex
25 Market Street
P. O. Box 085
Trenton, New Jersey 08625-0085

6. Once you get back the green card (called a certified mail receipt) from the post office fill out the form called Proof of Mailing (Form D) and check each entity to whom you sent a copy of the Verified Complaint, Certification of Confidential Information for Name Change, and/or the signed Order Fixing Date of Hearing. Fill out the rest of the Proof of Mailing as you did the Judgment and Order Fixing Date of Hearing. Attach a copy of the green certified mail receipt(s) to the Proof of Mailing and mail it to the court. Make sure your docket number is on all correspondence and keep a copy for your files.

7. Go to court! At the hearing itself, you will need proof of your current name. If you were just married bring the original or a certified copy of your marriage certificate as well.

8. After the hearing, the court will issue the signed Final Judgment and Final Judgment Addendum. Sometimes you can wait in court and you will get them the same day. In other courts, they will be sent to you in the mail.

9. Get extra certified copies of the Final Judgment and Final Judgment Addendum. The fee for each certified copy with a raised seal is \$25.00. You will need to make a request with the clerk's office in that county or through JEDS.

Where You Will Need To Send Copies:

1. Department of Treasury.

You will need a certified copy with a raised seal of the Final Judgment, with the Final Judgment Addendum attached to the Department of Treasury. You must include a check or money order payable to the Treasurer, State of New Jersey for \$50.00.

2. Registrar of Vital Statistics.

Send certified copies of the Final Judgment and Final Judgment Addendum to the Registrar of Vital Statistics. The Office of the Registrar is located in the capital city of the State in which you were born. Check to see if the office requires a fee. If you were born in New Jersey, the address for this office is Bureau of Vital Statistics Attn: Vital Records Modifications Unit P. O. Box 370 Trenton, NEW JERSEY08625. In New Jersey, there is a \$2.00 fee to process the legal name change. There is also a \$25.00 fee if you want to receive a corrected birth certificate, marriage license, civil union, or domestic partnership record. Checks or money orders should be made payable to the Treasurer, State of New Jersey. There is a \$2.00 fee for each additional copy of the same certificate.

3. Motor Vehicle Commission.

If you have a driver's license, you will also present certified copies of the Final Judgment and Final Judgment Addendum in person to the Motor Vehicle Commission. If you are a licensed driver, a registered owner of a vehicle, or possess a handicapped or nondriver identification card, you must present the Final Judgment, with the Final Judgment Addendum, in person at any Motor Vehicle Agency or Regional Service Center within two weeks after the effective date outlined in the Final Judgment. The effective date is not the date of the hearing or the date the Final Judgment was signed. The effective date is the date you may begin using your assumed name.

In New Jersey, New York, and other states, generally, your first step is to take your certified marriage certificate and other required identification to The Social Security Administration and apply for a new social security card. Again, in New Jersey, if your name change was by court order, go to MVC first, then Social Security.

Steps to Follow to Change Your Name with Social Security.

You have your signed court order or wedding certificate and it's time to go to Social Security. Note that Social Security advises you to wait 30 days after you are married to change your name! Go to their website <https://www.ssa.gov/personal-record/change-name> where you can go step by step and see their procedures.

See if you can request a replacement card online or at least streamline the process. They'll ask if you are over 18, whether you are a citizen, if you have a US address (including PO boxes) whether you have an unexpired driver's license, what changes you want (which will include name) whether you are just changing it because you were married (where they tell you to wait 30 days), if your marriage certificate was issued in the US, and what state it was issued in.

Generally, you do an online application and schedule an appointment to visit a local office. When you go for your appointment, bring a raised seal certified copy of your marriage certificate and an **original form** of ID which may include:

- U.S. driver's license or non-driver's state-issued ID,
- U.S. passport or passport card,
- Health insurance or Medicaid card that shows your name, photograph age, or date of birth,
- Medical records from a clinic, doctor, or hospital (not hospital bills, payment, or admission letter). The document must show your name, age or date of birth, a treatment date within the last 2 years, and a signature or stamp from the medical provider,
- U.S. military ID card, or
- Certificate of Naturalization or U.S. Citizenship.

They expressly note that **original** documents cannot be:

- Photocopies,
- Pictures,
- Laminated,
- Notarized copies, or
- Translated copies of the original.

After your appointment, you'll receive the card in the mail. It is free. Most cards arrive 14 days after they approve your application.

If you don't like doing things online, you can simply call and make an appointment. You can search to find your local office hours and location or find one at <https://www.ssa.gov/locator/>. You can call either the national number 1-800-772-1213 or the local number to see if you can make an appointment. If you want to save time at the office, you can print out the form which you can find at <https://www.ssa.gov/forms/ss-5.pdf> and bring it with you.

Steps to Follow to Change Your Name with Motor Vehicles.

Each state is different. New Jersey's website <https://www.nj.gov/mvc/drivertopics/namechange.htm> includes all the information you need. A name change can be processed at any MVC Licensing Center on a walk-in basis. Go to <https://www.nj.gov/mvc/locations/liccenters.htm> to find a location. You can change your license, voter registration, and auto registration, all at the same time!

Bring your certified marriage or civil union certificate or court order linking the new name with the previous name as well as your "6 points" documents. Find a nice little chart on the "6 Points" at https://www.nj.gov/mvc/pdf/license/Standard_License_Sheet_Engl.pdf. Although it seems complicated, you're covered if you have a birth certificate with a seal, a driver's license, and a social security card!

All documents must be original or certified copies and have the required municipal and/or State seals. To obtain certified copies of New Jersey records, you should contact the municipality that originally issued the document and/or contact the State Office of Vital Statistics and Registry by visiting www.nj.gov/health/vital or by calling (609) 292-4087. If your birth certificate was issued by Jersey City or Hudson County, and you were born before 1965, you must visit www.state.nj.us/health/vital/order-vital/jersey-city-hudson-county-records/ or call (609) 292-4087.

If the required documents for a name change are not in English, they must be accompanied by a translation from an approved translator or translation service. This list of approved translators may be viewed at: <https://www.njcourts.gov/sites/default/files/public/language-services/registry.pdf>

If you have a special situation, call MVC's Customer Support Line at (609) 292-6500 on weekdays (except holidays) from 8:30 a.m. to 4:15 p.m.

Now It's Time to Change Your Passport.

Go to <https://travel.state.gov/content/travel/en/passports/have-passport/change-correct.html>. Follow the prompts that ask you if it's less than a year since your passport was issued and you changed your name or the option that is for when it is more than a year since your passport was issued or your name was changed. For the first option, it advises you that you need:

To complete Form DS-5504 (find mailing instructions on the form),
Your most recent U.S. passport,
An original or certified document that shows that you changed your name less than one year after you were issued your most recent U.S. passport. Examples include a marriage certificate, divorce decree, or court order, and
One passport photo.

You will not have to submit any passport fees unless you want expedited service which costs an extra \$60.00.

If you fall into the second area:

You may be eligible to renew your passport by mail using Form DS-82 or apply in person using Form DS-11.

Can I renew by mail?

You can renew by mail using Form DS-82 if your most recent passport:

- Is submitted with your application,
- Is undamaged (other than normal wear and tear),
- Was issued when you were age 16 or older,
- Was issued within the last 15 years, and
- Was issued in your current name (or you can show your name change).

If you are eligible to renew, submit the following by mail:

- Form DS-82,
- Your most recent U.S. passport,
- Your original or certified name change document, such as a marriage certificate, divorce decree, or court order,
- One color passport photo, and
- Fees, which are different depending on your age.
- Send Form DS-82 and the supporting documents to the PO Box addresses listed on Form DS-82.

How do I apply in person if I cannot renew by mail?

If you are not eligible to renew your passport by mail using Form DS-82, apply in person and submit the following:

- Form DS-11,
- Your evidence of U.S. citizenship and photocopy of that evidence,
- Your original or certified name change document, such as a marriage certificate, divorce decree, or court order,
- Valid ID and photocopy of that ID,
- One color passport photo, and
- Fees, which are different depending on your age.

Note: If your name has changed because you are married and you show an ID issued in your new name, you do not need to submit proof of your name change. You must include the details of the marriage on the second page of Form DS-11.

The website indicates that processing times are:

Routine: 6-8 weeks.

Expedited: 2-3 weeks and an extra \$60*

However, the site reminds you to consider the total time it will take to get a passport when you are booking travel. The times they refer to, above, only include the time your application is at a passport agency or center. It may take up to 2 weeks for applications to arrive at a passport agency or center. It may take up to 2 weeks for you to receive a completed passport after they print it.

Don't forget to update your name everywhere else to avoid problems! This includes doctors, insurance providers, employers, credit cards, banks, auto titles and registrations, mortgages, deeds, utility companies, loans, leases, and anywhere else!

Here's a checklist of where else you should have your name changed. First, find out their requirements. Some may require certified original documents. Keep proof that you have sent the notification for your own records.

Auto Loan or Lease
Auto Insurance
Banks
Brokerage Houses
Auto Titles, Registration, etc.
Credit Cards
Deeds
Disability Insurance
Employers
Financial Vehicles of all kinds – accounts, CDs, bonds, etc.
Health Insurance
Life Insurance
Loans
Medical Providers – including doctors, hospitals, and diagnostic centers.
Mortgages
Retirement Plans
Utility Companies

Let others know about it too! Your parents might want to change their wills to note your new name. Any reference to you in the will is still valid even if they do not, but it will just take some extra work for you to establish that you are you!

3. DECIDING HOW TO HANDLE YOUR FINANCES

If you haven't figured it out already, deciding how to handle your finances is certainly a first step once you are married. Maybe you had a plan but were surprised during your honeymoon at your spouse's spending habits. Perhaps you've been married for a while but see your savings depleting rather than growing. It's time to make a plan.

There is no right or wrong here. Pooling your finances and determining how to pay for expenses will vary widely from couple to couple. Determine what works best for you!

A. Consider The Following Factors:

1. Is one of you the sole wage earner?
2. Do both of you earn similar incomes?
3. Do you both work but make substantially different incomes?
4. Have you been following a plan that has not been working?

In olden times, things, in a way, were easy. Generally, the husband made the money, the wife worked in the home, and they had a joint account where the husband's income went and expenses were paid. Today things are often different. Some women earn more than their husbands or are the sole wage earners. One spouse may be following their dream and starting a new business.

Finances can be a touchy thing, but they shouldn't. When you get married you are going from being a single entity, we like to think of it as a sole proprietorship, to a joint entity which we think of as "Corporation Us". You are co-CEOs of "Corporation Us" and need to address all finances as to what is best for your company!

In any company, each individual contributes their skills and labor. Your marriage is no different. Your beloved may be the huge wage earner, but you may keep him sane. You like cutting the grass, but he's an incredible cook. From day one recognize that contribution to the marriage is not just how much money one earns.

B. Make a Basic Budget.

Consider what your expenses will be and lay it out. Everyone needs a basic budget, so now is as good a time as any to prepare one. You always can – and undoubtedly will – end up changing it!

The Budget:

Budgets are all different depending on your situation. Get yourself a spreadsheet or a budget app or program. Leave room for three columns, one for each spouse and the middle for an “us”. The “us” is for your truly joint expenses – the rent, utilities, and joint expenses on your home or apartment such as insurance, snow removal, cable, etc. Consider the following:

Income: Your Total After-Tax Income

Necessary Expenses

Housing

- Rent/mortgage
- Renter or homeowners' insurance
- Common area charges, if any
- Property tax
- Garbage bills
- Snow clearing bills
- Required landscape expenses

Auto

- Auto payments
- Auto Insurance
- Registration
- Auto maintenance
- Gas

Commuting Expenses for Work

- Public Transportation: Bus, train, or subway passes, etc.
- Rideshare costs

Medical

- Health Insurance
- Uncovered medical expenses
- Over-the-counter medicines

Other Insurances

- Life Insurance
- Disability Insurance

Utilities

- Electricity
- Gas

Phones
Internet
Cable Tv
Water Bills

Food

Other

Minimum student loan Repayment
Minimum credit card payments
Installment loan repayments
Pet Costs
Child support or alimony

Total

Has your monthly total already exceeded your income? We've got a problem here! Let's get on with the other expenses:

Other Expenses

Clothing, accessories
Dining Out
Alcohol
Entertainment – movies, event tickets
Club memberships including gyms, country clubs
Travel expenses
Extras for the home whether it be furniture and decorative items

Savings and Debt Repayment

Savings account
Emergency acct
401K contributions/IRAs
Investments
Paydown of credit cards
Extra repayment of student loans/mortgages/other long-term debt

Examine the list and look at the totals. Could you fairly both afford to split 50/50 the “us” expenses and each comfortably pay your individual expenses? Will that leave one of you without the possibility of ever saving? Are your incomes so divergent that maybe joint expenses should be divided pro rata according to your incomes?

Perhaps regardless of what you see you just want to have a joint account. If that is the case, should each person set aside a certain amount that they get to spend however they want or save in an individual account? This is something I have always recommended. Whether you want the freedom to spend on something your partner doesn't want or approve of, want to splurge on a gift for someone or your partner, or want to save some money of your own for a rainy day – it's always

good to have some money set aside that you can call your own. Perhaps you think your partner spends too much, and you're a saver. This way you can save and will be less upset about their spending. You're even free to do what you want – even spend it on something for the two of you!

Did you enter a prenuptial agreement? If so, what did it say and how will it impact how you treat your finances? Did he move into your house, a house that the agreement says will be yours alone, even if it increases in value? Does it make sense for him to contribute towards the mortgage? Maybe “yes” and maybe “no”.

How about taxes? Taxes are funny things. Certain things are deductible on your income tax only if you paid directly for them. Before you start making payments consider checking with an accountant to ensure that you are not adversely affecting your tax deductions.

Discuss Your Goals.

What are your short and long-term goals as a couple? It's time to discuss them. Even if you have been married for ten years, if you've never done it, it's time! A common statement is that money causes the biggest problems in a marriage. Probably true. Yet, like anything else, it comes down to communication. Talk it out!

What are your short and long-term aspirations?

To buy a condo or house?

To pay off your student debt?

To pay off your credit card bills?

To buy a vacation home?

To start investing in stocks, mutual funds, or real estate?

To fix up your home, maybe landscaping, a renovation, or a new roof?

To save for kids' college?

To save for your retirement?

Whatever it is, you'll find that if you make a plan and do your best to follow it, you can make some, if not all, of your goals a reality. If you don't plan, you'll find yourselves like many, just getting by and paying the bills, not really saving, or acquiring assets, and in some cases just going into debt.

Seeing income and expenses and seeing your goals and dreams all on paper can be eye-opening. You may have been spending your money on unnecessary clothing and expensive gifts. This is common for singles. Yet, at some point, you have to start thinking about your future.

Can Certain Expenses Be Cut Or Reduced?

Married life is different and you probably each might be able to cut some of those previous expenses you had. If you were already living together, it might not be that many things, but there still might be some.

Just remember little things do add up.

1. Subscriptions.

Today the world is going crazy with subscriptions. You no longer buy computer software; you pay a monthly or annual fee. Many no longer have cable TV, but simply various streaming services. Then there are all those great apps on your phone. Monthly or annual fees there, too.

First, take a look and get rid of your duplicate ones – there's no need to have two different accounts for streaming services when you are in the same household. While you're doing it, consider getting rid of the ones you do not use or need.

2. Coffee Fixes.

Maybe it's time to ditch your favorite coffee house that you stop by each morning and start having morning coffee with your spouse instead. Maybe you're neglecting your mom since you've been married and should stop by her once a week in the morning for coffee to connect. Think about bringing a cup to the office instead of buying one on the way.

This is how we see coffee fixes: as an occasional treat, it's a cheap thrill, but done every day or a couple of times a week, it is a money eater.

3. Family and Friend Gift Giving.

Your family and friends will love you whether you give them expensive gifts or not. Why do so many people feel compelled to buy gifts that they cannot afford? I knew a girl once with a huge extensive close family. Between weddings, funerals, births, birthdays, holidays, and everything else, it seemed like every weekend was filled with somebody's celebration and with it a gift she would have to buy them! For whatever reason, the gifts were becoming increasingly pricey and it was putting her in a financial hole. She started to run up credit cards and then take loans against her 401(k) plan. Silly. Everyone wants to be generous with their friends and family but only do what you can reasonably afford.

One year, one of these authors made a declaration when her kids were young. There would be no purchased gifts, everyone had to make gifts for each other. It didn't matter what it was. It was to teach them what mattered.

4. Explore Your And Your Spouse's Emotional Reasons For Spending And Saving.

This could be a book on its own. If you each understand your motivations behind the way you feel about money, saving, and spending and try to understand those behind your spouses, you'll truly be able to better handle your joint expenses.

One spouse may have come from a family that never had much and that spouse might never want to live that way again. Maybe one spouse was used to having everything they wanted and hasn't faced that now that their parents aren't footing the bill, they no longer can. Maybe one spouse feels they work hard for their money, why shouldn't they spend it however they feel like it?

There are more than just general attitudes toward money, there are specific ones too! You might feel that that \$40.00 manicure is your stress relief and is cheaper than seeing a psychologist. A fancy gym membership might be a necessity for you to remain fit. That gas-guzzling auto is your pride and joy.

Your whole department wears designer bags, so you need one too to fit in. You couldn't stand the thought of your neighbors thinking you're not keeping up the appearance of your house. Whatever.

Talk it out together. Realize that sometimes, we spend in a manner that might appear irrational to others, but we're not ready yet to shake it. You are exploring things here, not looking for a fight. Don't criticize or argue. Know when to drop something.

Go back to that budget, see if it's realistic, and then determine how you're going to handle those expenses.

Bank accounts.

Now time to set up your accounts.

The Joint Checking Account.

You will undoubtedly have joint expenses no matter what you do, thus a joint account is generally wise. It may simply be an account that the monthly expenses get paid out of, with each spouse depositing their share or it might be one where both parties deposit their entire paychecks.

What are the drawbacks to this type of account? Each party is entitled to use the entire account! So, although you put in your share of the rent, what happens when you find out that your spouse spent some of it, which might even have been accidental? Suppose you get into a minor fight and your spouse withdraws the funds and runs home to his parents. How are you going to pay for food for the week?

Just remember that you're forming an "us" here. There are always risks. A very common one in divorce cases is when one spouse empties one or sometimes several accounts right before the divorce.

Is there a way to get around this? Sometimes. You might be able to open that account with restrictions. Some banks will allow you to require that checks must be signed by both parties. This usually won't avoid withdrawals from ATMs, which can also be limited in amount. Sometimes even checks and withdrawals can fall through even if there are restrictions. Keep in mind that generally if there is a divorce these funds are considered marital property. A court can order the funds returned, that the equivalent value of assets be given to the other party, that the amount taken be deducted out of their ultimate share, and that they even be assessed attorney fees and costs.

Keep in mind that most joint accounts are set up with the right of survivorship, meaning that if one of you dies the other becomes the sole owner of the funds.

Separate Checking Accounts.

You might keep your former accounts or open new ones. Either way, just make sure that they are titled correctly and that you name your spouse as a beneficiary if that is your desire.

Do not forget that you did this! Let's say that you get divorced or you're separated and forget to unlist your ex-spouse as your beneficiary on your bank account or stock portfolio. Although most

state laws, like New Jersey's, provide that will provisions that give ex-spouses assets are automatically voided from the will, that does not apply to bank accounts. So, your ex-spouse might still be considered your beneficiary!

Savings Accounts.

The same considerations go into savings accounts as they do for checking accounts.

Fancy Accounts.

We'll call these "fancy accounts," but what we mean is other types of bank accounts.

These can be anything. From Christmas Club Accounts to Money Market accounts, you may find yourselves together or separately opening these types of accounts.

- **Christmas/Holiday Savings Accounts.**

A Christmas/Holiday Club Account is a type of savings account. You make deposits throughout the year, which can be automatic from your paycheck or just paid in by you. There may be regular deposits for you to make or you may be able to deposit when you feel like it. Generally, these accounts pay interest and usually there is no minimum required or monthly maintenance fee. Generally, by the end of November, you receive a check for the balance. Sometimes there is a small charge, maybe \$10.00 for any withdrawals you make early to give you an incentive to not take the money out. You might even get some type of gift for opening the account.

- **Money Market Accounts.**

Unlike standard investment accounts, with money market accounts, you can more easily take money out to get cash or pay bills. Unlike most bank accounts, these accounts are not insured by the FDIC. However, they are required by federal law to invest in short-maturity, low-risk investments, making them less prone to market fluctuations. Businesspeople often use them so that money is not sitting around in a checking account not earning any interest but is readily available when money is needed. If you think you might consider having one, talk to a financial adviser or a financial institution.

Credit Cards.

It's difficult to exist today without a credit card. Once you're married, the question becomes, should you keep your own credit card? Should you get joint cards? If you keep your old card, do you need to change your name? How about additional cardholders, is that something you should consider? Are some types of cards better than others? Let's talk about it!

Keeping Your Pre-Marriage Credit Card.

The general wisdom is that often closing a credit card account will adversely affect your credit. This may be true in a couple of ways. The first has to do with your credit limit which is noted on your credit report. Each credit card has a limit and one of the factors that gets considered with your credit score is what your total available limit is. Often, if you are a good payor, the credit card company will

increase your limit over time. So, you may be sitting with a credit card that has a nice limit on it. Now credit scores are based in part on how much of your available limit you have used. Let's say your current card has a limit of \$4000.00 and you get a new card with a lower limit of \$1000.00. Let's say you have an outstanding balance on your new card of \$500.00.

If you kept your old card, your outstanding balance would be \$800 out of a \$4000 credit limit or 20% which is considered very good. It's recommended that you do not go above 30% of your credit limit. Yet, if you close your current account, you now have used \$800 out of \$1000 or 80% of your limit which is considered bad.

Credit scores also look at the average age of your accounts so closing a longer-held account will reduce that average. There are also other reasons that closing an account might adversely affect your credit score.

With that said, there are reasons to not keep a card. You may have a card with a high annual fee. One of these authors once had a credit card seemingly upgraded to a gold card without them doing anything. She didn't think twice until the annual fee charge showed up on a statement which was hundreds of dollars whereas her old one was less than \$100.00. She threw a fit!

What she didn't do was cancel the card, which would have adverse effects on her credit, instead, she had them downgrade the card back to its original. Think twice about canceling cards simply because you are angry at a credit card company because it might hurt only you!

Getting Joint Credit Cards.

There are two ways for a couple that is not yet married to get a credit card account together. The first is a true joint account. The card issuer looks at both individuals' incomes, credit records, etc., and issues a card where both parties are liable for payment no matter who made the charge, even if the issuer gives you separate cards or even if they give you separate card numbers.

The other way is for one of the parties to get a card in their name and have the other as an "authorized user". Why would you do this? Well, not all cards offer joint accounts and if you have a case where one individual does not meet the card's criteria, they may refuse to give a joint card. If there is a primary cardholder, most credit card agreements provide that the primary cardholder is responsible for the charges on both their card and those of the "authorized user" and that the "authorized user" usually is not responsible.

Credit cards have become such a big part of life that we have devoted the next entire chapter to them!

You have your budget and have set up your basic accounts. Now what? It's time to follow your plan. Just paying bills is never fun so make sure to treat yourselves. We always like turning everything into a game. Make a deal with yourselves that if you follow your budget for a month and don't do any extraneous spending you get a "treat". Before you know it, you'll find that seeing your credit card balances going down, loans being paid off, and your accounts increasing are as fun as spending!

ABOUT THE AUTHORS

Shari Rivkind has been practicing law since 1987 and is licensed in the State of New Jersey. A graduate of Boston University School of Law she returned to her home state of New Jersey and has been practicing law there ever since. In 2007 she formed The Rivkind Law Firm. Her practice areas throughout the span of her career have been varied and she has represented everyone from interior designers to physicians. Throughout her career she has always represented clients regarding their personal legal matters including divorces, trusts and wills, contract negotiations of all kinds and litigation matters. As part of Bridelawyer.com™ she regularly works with brides and others, drafting prenuptial and postnuptial agreements, wills, living trusts, and cohabitation agreements and reviews and negotiates vendor contracts and more.

Ms. Rivkind was married for twenty years and has four children. She has owned her own businesses, owned and leased properties, lived in condos, houses and apartments, owned cars, vans, and SUVs, and invested in CDs, stocks, bonds, mutual funds, and about everything else. In short, she has lived a life facing many of the same legal issues that many married women do.

Ms. Weil graduated from the Elisabeth Haub School of Law at Pace University in 2019 and is licensed in the States of New Jersey and New York. During law school, Morgan interned at New York Legal Assistance Group (NYLAG) as an elder law intern and helped low-income individuals execute medical directives, powers of attorney, and simple wills. Thereafter, Morgan worked for a New York City firm specializing in estate planning, working with complicated estates and frequenting the surrogate's courts in New York City.

Upon graduation, Ms. Weil joined The Rivkind Law Firm focusing on wills and trusts. Engaged and with a host of friends who were also in the midst of wedding preparation, she began to see a real need for brides for attorneys experienced in navigating the costly, stressful period of planning for a wedding, marriage and beyond. Her practice expanded into drafting prenuptial agreements and reviewing and negotiating vendor contracts and more. Ms. Weil decided to form and head up an area of a practice focused on the legal issues brides face and created Bridelawyer.com™.