

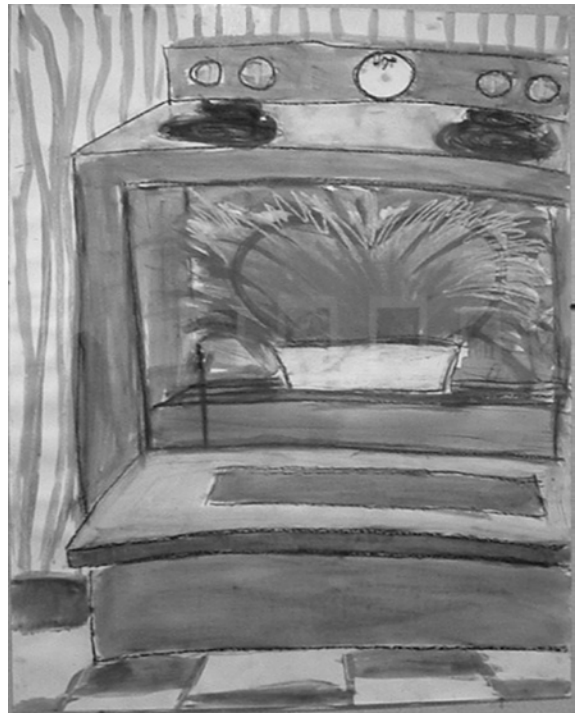
Ministerio God's Healing Hands



Ayuda durante tiempos de pérdida

Divorcio

Dejanos ayudarte durante este tiempo de gran pérdida. Tal vez tu mente no se encuentre en las mejores condiciones, estés en shock o tengas demasiadas responsabilidades. Dios te guiará. Ten fe y con la fe viene la esperanza. Utiliza los siguientes recursos como ayuda para enfrentar las varias decisiones y responsabilidades que tengas. Sin embargo, recuerda que Dios es tu mayor consejero. Dios te bendiga.



C Greene Rosen "Her Heart is in the Oven"

Experimentando una pérdida debido a un divorcio

Varias decisiones pueden ser abrumadoras

Incluso cuando estés lidiando con sentimientos de pérdida durante o después del divorcio aparecerán preguntas legales y financieras que deberás responder. Tal vez te sientes como si estuvieras en el horno y todo se está calentando. Los siguientes recursos son para ayudarte con decisiones difíciles que deberás tomar. Recuerda, Dios provee esperanza y paz. Deja que Él te guíe en todo lo que hagas.



Experimentando una pérdida debido a un divorcio

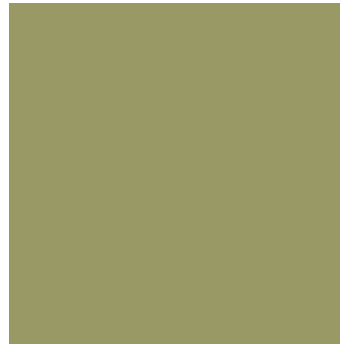
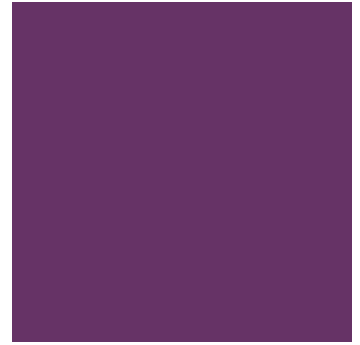
Recursos - Problemas Financieros

Un divorcio puede ser devastador. Desafortunadamente varias decisiones deberán ser consideradas y tomadas, sin tomar en cuenta el trauma emocional, antes de un divorcio o separación:

- Habla con un consejero de matrimonios o pastor.
- Habla con un abogado. No te mudes de la casa hasta que hables con un abogado, al menos que tu pareja sea violenta.
- Ten tu propio buzón para guardar tu correo de manera segura.
- Reúne todos tus registros financieros.
- Toma posesión de algunas cosas que necesitarás durante la separación, como ser auto, ropa, muebles y otras cosas valuales (joyería, cuentas de banco personales, bonos, etc).
- Abre una nueva cuenta bancaria.
- Cierra cuentas que tengan juntos (incluyendo tarjetas de credito). Esto hará que tu crédito se mantenga seguro.
- Abre tarjetas de crédito solo a tu nombre.
- Saca una copia dde tu reporte de crédito.
- Notifica a compañías de seguro (auto/vida). Cambia beneficiarios si es necesario.
- Ponte de acuerdo en quien será el que pague hipotecas y otros gastos y cómo estos serán pagados.
- Transfiere cualquier inbueble que esté con ambos nombres a solo tu nombre.

Fíjate en los borradores adjuntos que pueden ser usados para facilitar el cierre de cuentas y asegurar tus fondos sea accesible.

Cartas para:
Oficina de Crédito
Institución Financiera
Seguro de Vida
Empleador
Hipoteca
Cartas de Utilidad



Experimentando una Pérdida

Guía Post-divorcio

Cosas a considerar después de un divorcio:

- a. Dividir la propiedad de acuerdo al decreto de divorcio.
- b. Transferir título de propiedades (auto, casa, etc).
- c. Actualizar las políticas de los seguros (si aún no lo hizo).
- d. Todos los préstamos deben ser actualizados con el nombre del responsable.
- e. Escribe un nuevo testamento.
- f. Actualiza los beneficiarios de los seguros de vida, 401K y otras cuentas.
- g. Actualiza tu domicilio con bancos, compañías de seguros, trabajo, IRS, seguro social y oficina postal.
- h. Si tu estás cambiando tu nombre, notifica la seguro social, aplica para una nueva licencia de conducir y actualiza todas las instituciones financieras.

Aspecto Financiero

Documentos Importantes por Adquirir:

- a. Testamento
- b. Seguro de vida
- c. Cuentas Bancarias e Inversiones
- d. Beneficios de Veteranos
- e. Beneficios del Seguro Social
- f. Información Histórica
- g. Información Vital
- h. Retorno de Impuestos
- i. Libros bancarios
- j. Escrituras de Bienes Raíces
- k. Certificado de Descargo Militar
- l. Certificado de nacimiento y matrimonio
- m. Tarjeta de Seguro Social
- n. Otros Seguros
- o. Título del auto
- p. Llave de caja fuerte

Inversiones:

- a. Adquiere extracto de todas tus inversiones
- b. Determina que inversiones necesitan ser transferidas o redimidas
- c. Reúnete con un asesor financiero para que mire tu portafolio y te recomiende que pasos seguir de acuerdo a tu impuestos y tus deudas
- d. Cancela todas las inversiones directas
- e. Determina beneficiarios de acciones 401Ks, IRAs, SEPs y anualidades
- f. Transfiere cuentas de jubilación
- g. Vivienda primaria y secundarias deberán ser incluidas en la reestructuración de tu portafolio.

Grupos de duelo y de ayuda

GHHnow.org

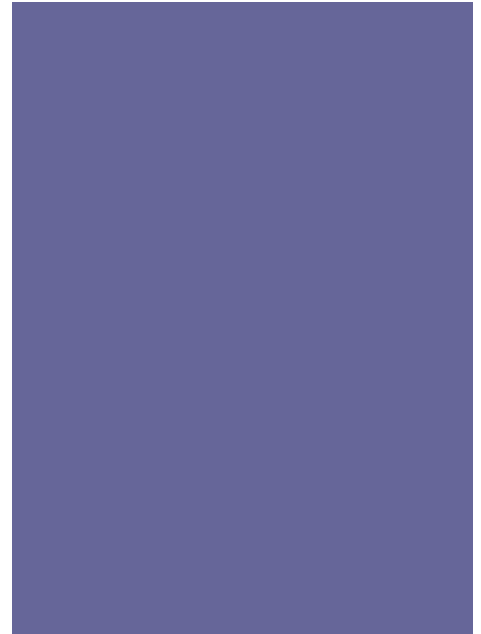
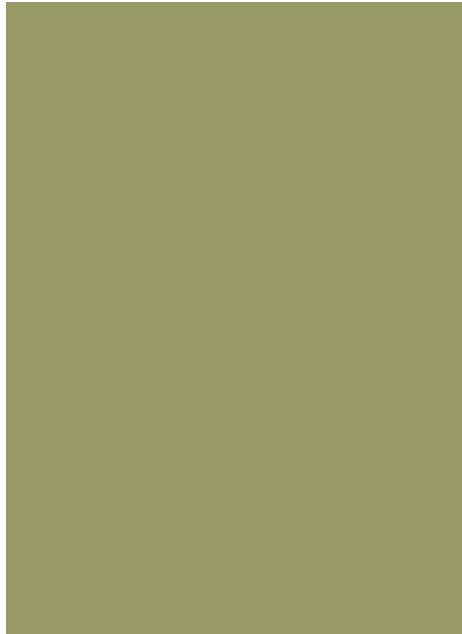
Divorcecare.org



C Greene Rosen (Mother and Child)

Recursos para enfrentar el duelo

Números y páginas importantes



Administración del seguro social:

800-772-1213

www.ssa.gov/pubs

Oficina de administración personal de US:

888-767-6738

Número de reclamo de administración de veteranos:

800-272-6272

www.cem.va.gov

Agencias de reporte de consumo

Equifax: 800-685-1111

Experian: 888-397-3742

TransUnion: 888-909-8872

Servicio de ingresos internos:

(800) 829-1040

www.IRS.gov



Date

<Finance/Loan/Mortgage Company>

<Address>

<City>, <State>

<Zip Code>

Attention: Branch Manager

CONFIDENTIAL

To Whom It May Concern,

Re: Joint Account _____ – Loan <number>

Enclosed is a copy of _____ Divorce Decree or filing for divorce, which I ask that you I request that your branch assist with the estate settlement by:

Providing a copy of the loan agreement(s)

Advising on all terms and status of the loan(s)

Confirming all loan balances as of the date of death

Advising if any portion of the loan is covered by insurance, and any arrangements that are now necessary as a result

Changing the name on the loan to the _____

Indicating the names of any persons jointly associated with the account(s)

Advising on the conditions of repayment for this debt

Advising if the estate is entitled to any death benefit or refund

Advising any other details that I should be aware of

Thank you in advance for the service your branch has provided to date and for your time attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

<Daytime Phone Number>

Encl.

Date

Experian

P.O. Box 9701
Allen, TX 75013

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Divorce>

Please be advised that _____ and _____ have divorced on _____. I request that a notice indicating, "Divorce. Do not issue credit under joint names." be placed on credit file.

Full name was and new name
Date of birth: _____
Social Security Number: _____

I have enclosed the following support documentation to process this request:

- a. A photocopy of the Divorce Decree to substantiate my role
- b. A copy of the Marriage certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of name change identification showing new name, address, date of birth

I also request that a copy of _____ credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your address
< Daytime Phone Number >

Encl.

<Current Date>

Equifax

P.O. Box 105069
Atlanta, GA 30348

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Divorce>

Please be advised that _____ and _____ have divorced on _____. I request that a notice indicating, "Divorce. Do not issue credit under joint names." be placed on credit file.

Full name was and new name

Date of birth: _____

Social Security Number: _____

I have enclosed the following support documentation to process this request:

- a. A photocopy of the Divorce Decree to substantiate my role
- b. A copy of the Marriage certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of name change identification showing new name, address, date of birth

I also request that a copy of _____ credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your address

< Daytime Phone Number >

Encl.

Date

Trans Union
P.O. Box 6790
Fullerton, CA 92834

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Divorce>

Please be advised that _____ and _____ have divorced on _____. I request that a notice indicating, "Divorce. Do not issue credit under joint names." be placed on credit file.

Full name was and new name
Date of birth: _____
Social Security Number: _____

I have enclosed the following support documentation to process this request:

- a. A photocopy of the Divorce Decree to substantiate my role
- b. A copy of the Marriage certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of name change identification showing new name, address, date of birth

I also request that a copy of _____ credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your address
< Daytime Phone Number >

Encl.

Date

<Bank/Credit Union Company>

<Address>

<City>, <State>

<Zip Code>

Attention: Branch Manager

CONFIDENTIAL

To Whom It May Concern,

Re: The Joint _____ – Account <number>

Enclosed is a copy of _____ Divorce Decree. I request that your branch provide the following information to assist with settlement:

Confirm all account numbers and the account values as of the date of divorce or filing of divorce.

Indicate the names of any persons jointly associated with the account(s).

Provide full details for all term deposits, GICs, IRAs etc.

Provide full details of any liabilities _____ has owing at your branch.

Confirm whether or not _____ had a safe deposit box at your branch.

Advise any other details that I should be aware of.

Thank you in advance for the service your branch has provided to date and for your time and attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

< Daytime Phone Number>

Encl.

<Financial/Investment Institution>

<Address>

<City>, <State>

<Zip Code>

Attention: <Investment Advisor>

CONFIDENTIAL

To Whom It May Concern,

Re: The Joint account _____ – Account <number>

Enclosed is a copy of _____ Divorce Decree or filing for divorce. I request that your office provide the following information to assist with settlement:

Confirm all account numbers, account types and account values as of the date of death.

Indicate the names of any persons jointly associated with the account(s).

Indicate the names of any named beneficiaries associated with the account(s).

Advise any other details of which I should be aware.

Thank you in advance for the service your office has provided to date and for your time and attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

< Daytime Phone Number>

Encl.

Experimentando
una pérdida con
la gracia de Dios



GHHnow.org

Box 309
McGaheysville, VA 22840

GHHnow@gmail.com