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The Guide to Changing Your Name after Marriage

By Rachel Greenberg

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Whether or not to change your name after marriage is a personal decision that each person must make on his/her own. But once you've decided to take the plunge, you need to be prepared for the administrative tasks that await you. Trying to get all of your IDs and accounts updated can be tedious, and even just knowing where to start is a major task itself. The following checklist should make this process much less worrisome, and hopefully hassle-free:

1. Certified copy of marriage license

Before you begin, make sure you get 2 or 3 certified copies of your marriage license from the office where you applied for the license. You will need to show this document several times as proof of your name change. You really only need one copy – since most places only need to see the copy, not keep it - but it's best to have a few extras on hand.

2. Driver's License

The Department of Motor Vehicles is run differently in each state, but it is most likely that you will need to go in person to the local office and show a certified copy of your marriage license. Some states will also have you update your name on your voter registration at the same time that you change your name on your license. If they do not, then make sure you contact the appropriate state office to get this done.

3. Social Security Card

This will also require a visit in person, so locate the Social Security Office in your area. They will need to see a certified copy of your marriage license, as well as another ID with your new name.

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If you have already completed step #2, then you will have the necessary ID. The Social Security Administration will notify the IRS and the Post Office of your name change, so you do not need to inform these organizations separately.

4. Bank Accounts & 401k

Most banking institutions will need to see a copy of the marriage license (just a regular copy, not a certified copy) along with a written letter stating that you wish to change your name on your accounts. You can either check your accounts online or call each place to see exactly what is needed. Once you have made the change, make sure to order checks with the new name.

5. Passport

You will need to mail in a certified copy of your marriage license along with an application to the appropriate passport center. You can obtain copies of this application from your local post office. If you are not renewing the passport (name change only), there should be no charge. You will get the same passport back, with a stamp in the back with your new name. If you are also renewing the passport, then there will be a fee, but you will get a new passport with your new name on it.

6. Local government offices

In addition to notifying the state and federal governments (which you have done in steps #2 and #3), you should call your local town or county office to notify them of your name change. Since their systems do not always get data from the regional and national systems, it is best to make sure you have everything covered.

7. Employer

Be sure to tell your employer of your name change, since it is important that your benefits and taxes are reported properly. Some employers will change the name with no documentation, but others will need to see the certified copy of the marriage license.

8. Business documents

If you own your own business (like I do), then you need to make sure that all business documents and correspondence gets updated with your new name. This includes business bank accounts, credit cards, letterheads, email addresses, etc.

9. Bills and other statements

With most utilities, like cable, electricity, phone, etc., you can either change your name online with no documentation required, or

make a quick phone call to the customer service department.

If you feel like this list is a bit overwhelming, then just make sure you get through the first three steps. They require the most time investment, so get them out of the way first. After that, just pace yourself, and you'll get the rest done with ease.

Rachel Greenberg has a background in business and finance, and she received her MBA from Duke University in 1999. She writes fun and informative pieces for her website <http://www.bargainfamily.com>, which she created with her husband Lee. The website provides advice and recommendations for families on various products and services for their homes, lives, and businesses.

The Basics Of Marriage Counseling

By Stephen Kreutzer

Almost half of all marriages end in divorce. That is why there is an increase in couples seeking marriage counseling. Nobody wants to think that the marriage they are in will end. Marriage counseling offers a way for couples to work thorough problems with an outside influence. Marriage counseling can help couples to rebuild a marriage that was on the way to divorce.

Marriage counseling is a type of therapy that helps married couples resolve problems they may be having in their marriage. Most often counseling is conducted with both partners present. However, sometimes there will be individual sessions depending on the couples needs. The basis for marriage counseling is research that has shown problems in a marriage are best solved through communication and working together. Marriage counseling usually lasts a short period of time, until the problems are resolved and the marriage is back on track and the couple can handle problems on their own. In a session the counselor will ask questions, listen and analyze problems. The counseling usually starts with an analysis of the marriage and its problems. Then the problems are worked through to an amicable conclusion.

Marriage counselors are trained in psychotherapy. They also have an understanding about families, how to understand client's needs and problems. They also have training that allows them to help clients work through the problems to reach conclusions. All of this training lets them be able to identify underlying problems. A good marriage counselor will not make a client feel guilty or blame. They will teach clients to work through problems and get over bad feelings.

Marriage counseling can help couples open the lines of communication. Communication has been shown to be the key to a healthy and happy relationship. Couples with problems seek marriage counseling o get a better understanding of what has went wrong in their marriage, so they can once again have a string marriage.

Stephen Kreutzer is a freelance publisher based in Cupertino, California. He publishes articles and reports in various ezines and provides information on marriage counseling at CyberTopics!



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