



Name Change Tool Kit

Follow the simple **4-step** instructions to officially change your name for all your records and accounts.

Before you begin you will need to get the following:

- 1) Original Marriage Certificate
- 2) Photocopies of Marriage Certificate – The number of copies will depend on how many records you need to change. Count them in advance.
- 3) Photocopies of “Banking and Financial records-Name change Request Form” and “Household, Personal, and Membership account Name change Request Form” enclosed in this kit. The number of copies will depend on how many records you need to change. Count them in advance.
- 4) Official Government Agencies Notification Forms enclosed in this kit.
- 5) Be sure to have enough large #10 envelopes and postage on hand.

Important Note: Be sure to use the Name Change Check List to help you with this process. Also if you are changing your address we provide you an opportunity to notify your accounts along with your name change. See the name change request forms and check the appropriate box.

Step One

Name Change Request for: Banking, Financial, Household, Property, Personal, Membership, and Organizations

Gather all your records necessary to change your name. See [Name Change Check List](#) for reference.

Complete the Name Change Request Form for each account. Include a **photocopy** of your Marriage Certificate when you mail your request. If you need to change your chosen beneficiary on your account (i.e. life insurance) we have conveniently place a request box on the “**Banking and Financial Records-Name change Request**” form. Simply check the request box and they will send you all the necessary forms.

Make a photocopy of all completed forms for your records.

Mail forms to your accounts addressed “**Attention: Customer Service**”

For your property Records it depends on how you pay your tax bill. If you pay your property taxes through a mortgage company then all you have to do is send a name change form to the Impound Department of your mortgage company. They will make the change on your property tax record for you.

If you make your Property Tax Payment directly to the County Assessor’s Office then call the office directly. You can get their phone number on your Bi-annual tax bill or you can look their phone number up in you phone book under “County Government Offices.” Inform them that you would like to add an AKA (Also Known As) to your property record and give them your new name change. This is the fastest and easiest way to record your new name. However, if you would like to completely remove your maiden name them ask them directly what you will need to do for that particular county.

****Please Note** - Some banks will need you to go the branch to change your name on your accounts. They will need to witness the signing of your new signature card and they can add your husband at the same time.

Step Two

Name Change Request for: Department of Motor Vehicles and your Voter Registration.

Call your local Department of Motor Vehicles in advance to schedule an appointment. You can find your local DMV office in the blue pages of your phone book under “*State Government Offices*”. If you are going to change your Title/registration along with your license, tell them in advance since they may need to schedule 2 appointments.

You will need to bring your current **Drivers License** and your **Original Marriage Certificate**. The DMV clerk will return your Original Marriage Certificate immediately upon verification. They will take your old Drivers License and issue you a paper temporary license for the interim. Request the clerk photocopy your old Drivers License you may need it for later on. They will take an updated picture of you for your new Drivers License. You can also update your Voter Registration at the same time. Ask the clerk when you have your appointment and they will have you complete the necessary paperwork.

Step Three

Name Change Request for: Social Security Records

Fill out the SS-5 Form provided with this kit. Follow the instructions that came with the SS-5 Form. Once the form is completed you will have 2 options.

Option A:

Go to your local Social Security Office and bring the completed **SS-5 Form**. You will also need to bring you **Original Marriage Certificate** and a **Picture I.D.** such as your Drivers License.

Option B:

Mail your completed **SS-5 Form** along with your **Original Marriage Certificate** to your Local Social Security Administration Office. You can find your local office in the blue pages of your phone book under “*United States Government Offices*”. If you choose to mail in your form you can expect to get your Original Marriage Certificate mailed back to you within 7-10 days. Your new Social Security Card with your new name will be mailed to you within 2-4 weeks. If you have any questions regarding your Social Security Record you can call 1-800-772-1213.

**** Please Note** - The **IRS** is linked to the Social Security Administration and **does not** need formal notification providing you make the name change through the Social Security Administration. Your name change will update automatically with the IRS.

Step Four

Name Change Request for: United States Passport

Go to the U. S. Department of State web site at:

http://travel.state.gov/passport/passport_1738.html

Download form DS-5504 first

Read the directions for this form to see if you qualify to use this form. If not, you will need to download form DS-11.

It may be possible for you to actually fill out the appropriate form online.



Name Change Check List

Directions: Use this check list to follow your progress and to make sure your name has been changed on all records. Please note that on each of the Notification Forms there is a box to check if you will be authorizing a change of address. Be sure to check the appropriate box on each form if you are changing your address.

Banking and Financial Records

- All Checking and all savings accounts
- Investment Accounts (i.e. Mutual Funds, Stock Brokerage)
- Retirement Accounts (i.e. 401K IRA, Deferred Compensation)
- All Vehicle Loans or Lease Companies
- All Credit Cards
- All Department Store Accounts
- Reward Programs (i.e. Frequent flyer or frequent stay programs)

Government Agencies

- Social Security Card** - The Social Security Department will automatically forward your name change to the IRS and your State Department of Franchise. (For your state taxes if applicable) It is not necessary to contact these two Agencies. (See application included.)
- Department of Motor Vehicles** (Change your Drivers License, Vehicle Title Registration, and State Identification card if applicable.)
- Voter Registration** – look in your local phone book under Government Agencies the heading is “Voter Registration”
- Change your current Passport records**- if applicable through the U.S. Department of State. Go to their web site at: http://travel.state.gov/passport/passport_1738.html

Household Records

- Change of Address with Post Office** – If applicable
- Mortgage Company or Landlord**
- Homeowner Associations, Association Dues, any other Management Company**
- All utility companies-** Power, Gas, Water, Garbage, Phone, Cable, Internet
- Pager and/or Cell Phone company**
- Property Tax**
- Title Records**
- Auto Insurance**
- Homeowners Insurance**
- Health Insurance**
- Life Insurance/Disability Insurance**
- Household Security Companies-If applicable**
- Magazine subscription**
- Newspaper Subscription**

Personal Records

- Medical records** – Family doctor, dentist, and veterinary
- Your Accountant, Lawyer, Insurance Agent, Financial Planner etc.**
- Your Company's Human Resource Department**

Membership and Organizations

- Health Clubs, Country Clubs, and any other social organizations**
- Professional Membership Organizations**
- Charity Organizations**
- Church**
- Alumni Organizations**
- Library**



Name Change Request Form

For Financial Records and Accounts (See use of this form below)

Please be advised that I have had a change of name.

Currently my account information with your institution is as follows:

Account Number: _____

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

My new information of record is:

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

A "Change of Beneficiary Form" is Needed , Not Needed , (**check one**)

Please accept this form as an official authorization for you to make the needed changes to my account. If you need more information or have any further questions regarding this change please contact me at the following:

Phone Number

E-mail Address

Sincerely,

Signature: _____

Printed Name: _____

Enclosure: Photocopied Certificate of Marriage (only if applicable)

(Use this form for the following: Checking Accounts, Savings Accounts, Investment Accounts, Retirement Accounts, Vehicle Loans or Leases, Credit Cards, Department Store Accounts, Reward Programs)



Name Change Request Form

For Household, Personal and Membership Accounts (See use of this form below)

Please be advised that I have had a change of name.

Currently my account information with your institution is as follows:

Account Number: _____

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

My new information of record is:

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

A "Change of Beneficiary Form" is Needed , Not Needed , (**check one**)

Please accept this form as an official authorization for you to make the needed changes to my account. If you need more information or have any further questions regarding this change please contact me at the following:

Phone Number

E-mail Address

Sincerely,

Signature: _____

Printed Name: _____

Enclosure: Photocopied Certificate of Marriage (only if applicable)

(Use this form for the following: Checking Accounts, Savings Accounts, Investment Accounts, Retirement Accounts, Vehicle Loans or Leases, Credit Cards, Department Store Accounts, Reward Programs)

SOCIAL SECURITY ADMINISTRATION

Application for a Social Security Card

Applying for a Social Security Card is free!

USE THIS APPLICATION TO APPLY FOR:

- An **original** Social Security card
- A **replacement** Social Security card
- A **change of information** on your record

IMPORTANT: You **MUST** provide the required evidence before we can process the application. Follow the instructions below to provide the information and evidence we need.

- STEP 1** Read the instructions on this application. They contain important information about documents that can be submitted as evidence, and how to complete and submit the application.
- STEP 2** Complete and sign the application using **BLUE** or **BLACK INK**. **Do not** use pencil or other colors of ink. Please write legibly. If you print this application from our website, you must print it on 8 1/2" x 11" white paper (if you live abroad and cannot obtain 8 1/2" x 11" paper, A4 size paper (8.25" x 11.7") is the only acceptable alternative).
- STEP 3** Submit the completed and signed application with all required evidence to a Social Security office.

HOW TO SUBMIT THIS APPLICATION

In most cases, you can mail or take this application with your evidence documents to any Social Security office. However, if you live in an area serviced by a Social Security Card Center, you may need to visit the Social Security Card Center in person for all SSN related business. We will return your documents to you.

IMPORTANT: If you are **age 12 or older** and have **never** been assigned a Social Security number before, you **MUST** apply **in person**.

If you have any questions about this form, or about the evidence documents we need, please visit our website at www.socialsecurity.gov. Visiting our Internet site will help you make sure you have everything you need to apply for a card or change information on your record. You may also call Social Security at 1-800-772-1213 or contact your local office. You can find your nearest office or Social Security Card Center in your local phone directory or on our website.

PROTECT YOUR SOCIAL SECURITY NUMBER AND CARD

Protect your SSN card and number from loss and identity theft. **DO NOT** carry the card with you. Keep it in a secure location and only take it with you when you must show the card, e.g. to obtain a new job, open a new bank account, or to obtain benefits from certain U.S. agencies. **DO NOT** allow others to use your Social Security number as their own.

ABOUT YOUR EVIDENCE DOCUMENTS

You must provide the required documents based on your type of request. There will be situations when we must verify a document with the issuing agency. If your documents do not meet these requirements, we cannot process your application.

- We need **ORIGINAL** documents or **copies certified by the custodian of the record**. We will return your documents after we have seen them.
- **We cannot accept photocopies or notarized copies of documents.**
- See **EVIDENCE DOCUMENTS WE NEED TO SEE** on page 3.

ORIGINAL CARD: To apply for an **original card**, you will need to provide **at least two** documents to prove **age, identity, and U.S. citizenship or current lawful, work-authorized immigration status**. **If you are not a U.S. citizen or do not have current lawful, work-authorized immigration status, you MUST prove that you have a valid nonwork reason for requesting a card.** (See **HOW TO COMPLETE THIS APPLICATION, Page 2, Item 3.**)

REPLACEMENT CARD: To apply for a **replacement card**, you must prove your **identity** (See **IDENTITY**, Page 3). If you were born outside of the U.S., you will also need to prove your **U.S. citizenship or current lawful, work-authorized immigration status**.

CHANGE OF INFORMATION: If you need to correct information on your SSN card, or information shown in our records (e.g., a name change, or corrected date of birth), you will need to prove your **identity and provide documents that support the change and establish the reason for the change (e.g., a birth certificate to show your corrected date or place of birth)**. A name change document (e.g., marriage document) must identify you by both your old and new names. If it does not have enough identifying information (See **IDENTITY**, Page 3), we will request an identity document in your prior name and another in your new legal name in addition to the name change document. If you were born outside of the U.S., you also need to prove your **U.S. citizenship or current lawful, work-authorized immigration status**.

LIMITS ON REPLACEMENT SOCIAL SECURITY NUMBER (SSN) CARDS

Public Law 108-458 imposes **limits on the number of replacement SSN cards** you may receive at 3 per year and 10 in a lifetime. In determining these limits, SSA will not count changes in legal name (i.e., first name or surname), or changes to a restrictive legend (i.e., Valid for Work with DHS Authorization, Not Valid for Employment) shown on the SSN card. In addition, we may grant exceptions on a case-by-case basis if you provide evidence to establish a need for an SSN card **beyond these limits** (e.g., a letter from a social services agency stating you must show the SSN card in order to get benefits).

HOW TO COMPLETE THIS APPLICATION

Most items on the form are self-explanatory. Those that need explanation are discussed below. The numbers match the numbered items on the form. If you are completing this form for someone else, please complete the items as they apply to that person.

2. Show the address where you can receive your card 10 to 14 days from now.
3. If you check "Legal Alien **Not** Allowed to Work," you must provide a document from a U.S. Federal, State, or local government agency that explains why you need a Social Security number and that you meet all of the requirements for the U.S. government benefit. NOTE: Not all U.S. State or local benefits are acceptable for non-work SSN purposes. Contact SSA to see if your reason qualifies.

If you check "Other," you must provide a document from the U.S. government agency that explains why you need a Social Security number and that you meet all of the requirements for a Federal benefit except for the number.
5. Providing race/ethnic information is voluntary. However, providing this information helps us prepare statistical reports on how Social Security programs affect people. We do not reveal the identities of individuals in these reports.
6. Show the month, day and full (4 digit) year of birth, for example, "1998" for year of birth.
- 8.B. You **must** show the mother's Social Security number only when the application is for an **original** Social Security card for a person under age 18. However, this item may be left blank if the mother was never assigned a Social Security number, or if you do not know the mother's Social Security number and are unable to obtain it. We will still be able to assign a number to the person under age 18.
- 9.B. You **must** show the father's Social Security number only when the application is for an **original** Social Security card for a person under age 18. However, this item may be left blank if the father was never assigned a Social Security number, or if you do not know the father's Social Security number and are unable to obtain it. We will still be able to assign a number to the person under age 18.
13. If the date of birth you show in item 6 is different from the date of birth you used on a prior application for a Social Security card, show the date of birth you used on the prior application and submit evidence of age to support the date of birth in item 6.
16. If you are age 18 or older, you **must sign** the application. If you are under age 18, you or a parent or legal guardian may sign. If you are physically or mentally incapable of signing the application, generally a parent, close relative, or legal guardian may sign the application. If you cannot sign your name, you should sign with an "X" mark and have two people sign as witnesses in the space beside the mark. Please do not alter your signature by including any additional information on the signature line as this may invalidate your application. Call us if you need clarification about who can sign. (See the "IMPORTANT" note under evidence of **IDENTITY** on page 3.)

EVIDENCE DOCUMENTS WE NEED TO SEE

The following lists are not all inclusive. However, they provide examples of the types of documents we need to see. **All documents must meet the criteria shown under "ABOUT YOUR EVIDENCE DOCUMENTS" on Page 1 in order to be considered.** If you have questions or need to discuss additional documents, see "If you have any questions" also on Page 1. Some documents we **may** accept are as follows:

AGE: In general, we must see your birth certificate. In some situations, we may accept another document that shows your age. Some of the other documents we may accept are:

- U.S. Hospital record of your birth (created at the time of your birth)
- Religious record established before age five showing your age or date of birth
- Passport
- Final Adoption Decree (the adoption decree must indicate that the birth data was taken from the original birth certificate)

Call us for advice if you cannot obtain one of these documents.

IDENTITY: We must see evidence of identity in your legal name. Your legal name will be shown on the SSN card. Generally, we prefer to see documents issued in the U.S. Documents submitted to establish identity must show your legal name **AND** provide biographical information (your date of birth, age, or parents' names) **and/or** physical information (photograph, or physical description-- height, eye and hair color, etc.). Additionally, if you send a photo identity document but do not appear in person, the document **must** show your biographical information (e.g., your date of birth, age, or parents' names). To protect your Social Security card and number, identity documents **must** be of recent issuance.

WE MUST SEE YOUR:

- U.S. driver's license; **or**
- U.S. State-issued non-driver identity card; **or**
- U.S. passport

If you do not have one of these documents, or cannot get a replacement within 10 days, we may accept other documents such as a U.S. military identity card, Certificate of Naturalization, or employee identity card. For young children, we may accept medical records (clinic, doctor, or hospital) maintained by the medical provider. We may also accept a final adoption decree, or a school identity card or a school record maintained by the school.

If you are not a U.S. citizen, we **must** see your current U.S. immigration document and your foreign passport with biographical information or photograph.

WE CANNOT ACCEPT A BIRTH CERTIFICATE, HOSPITAL SOUVENIR BIRTH CERTIFICATE, SOCIAL SECURITY CARD OR CARD STUB, OR A SOCIAL SECURITY RECORD as evidence of identity.

IMPORTANT: If you are **applying for a card on behalf of someone else, you must provide evidence that establishes your authority to sign the application on behalf of the person to whom the card will be issued** (e.g., a minor child's birth certificate establishes the authority of a parent to sign on behalf of the child). **In addition**, we must see different documents as proof of identity for both you and the person to whom the card will be issued.

U.S. CITIZENSHIP: In general, we can accept your U.S. birth certificate or U.S. Passport. Other documents we may accept are a Consular Report of Birth, Certificate of Citizenship, or Certificate of Naturalization.

IMMIGRATION STATUS: We need to see a current document issued to you by the Department of Homeland Security (DHS) showing your immigration status, such as Form I-551, I-94, I-688B, or I-766. We **CANNOT** accept a receipt showing you applied for the document. If you are not authorized to work in the U.S., we can issue you a Social Security card only if you need the number for a valid nonwork reason. (See HOW TO COMPLETE THIS APPLICATION, Page 2, Item 3.) Your card will be marked to show you cannot work. If you do work, we will notify DHS.

THE PAPERWORK/PRIVACY ACT AND YOUR APPLICATION

The Privacy Act of 1974 requires us to give each person the following notice when applying for a Social Security number.

Sections 205(c) and 702 of the Social Security Act allow us to collect the facts we ask for on this form.

We use the facts you provide on this form to assign you a Social Security number and to issue you a Social Security card. You do not have to give us these facts, however, without them we cannot issue you a Social Security number or a card. Without a number, you may not be able to get a job and could lose Social Security benefits in the future.

The Social Security number is also used by the Internal Revenue Service for tax administration purposes as an identifier in processing tax returns of persons who have income which is reported to the Internal Revenue Service and by persons who are claimed as dependents on someone's Federal income tax return.

We may disclose information as necessary to administer Social Security programs, including to appropriate law enforcement agencies to investigate alleged violations of Social Security law; to other government agencies for administering entitlement, health, and welfare programs such as Medicaid, Medicare, veterans' benefits, military pension, and civil service annuities, black lung, housing, student loans, railroad retirement benefits, and food stamps; to the Internal Revenue Service for Federal tax administration; and to employers and former employers to properly prepare wage reports. We may also disclose information as required by Federal law, for example, to the Department of Homeland Security, to identify and locate aliens in the U.S.; to the Selective Service System for draft registration; and to the Department of Health and Human Services for child support enforcement purposes. We may verify Social Security numbers for State motor vehicle agencies that use the number in issuing drivers' licenses, as authorized by the Social Security Act. Finally, we may disclose information to your Congressional representative if they request information to answer questions you ask him or her.

We may use the information you give us when we match records by computer. Matching programs compare our records with those of other Federal, State, or local government agencies to determine whether a person qualifies for benefits paid by the Federal government. The law allows us to do this even if you do not agree to it.

Explanations about these and other reasons why information you provide us may be used or given out are available in Social Security offices. If you want to learn more about this, contact any Social Security office.

This information collection meets the requirements of 44 U.S.C. §3507, as amended by Section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 8.5 to 9.5 minutes to read the instructions, gather the facts, and answer the questions. *You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send only comments relating to our time estimate to this address, not the completed form.***

MAIL OR TAKE THE COMPLETED FORM TO A LOCAL SOCIAL SECURITY OFFICE. The office is listed under U.S. Government agencies in your telephone directory or you may call Social Security at 1-800-772-1213. You may also locate the nearest Social Security office on the Internet at <http://www.socialsecurity.gov>.

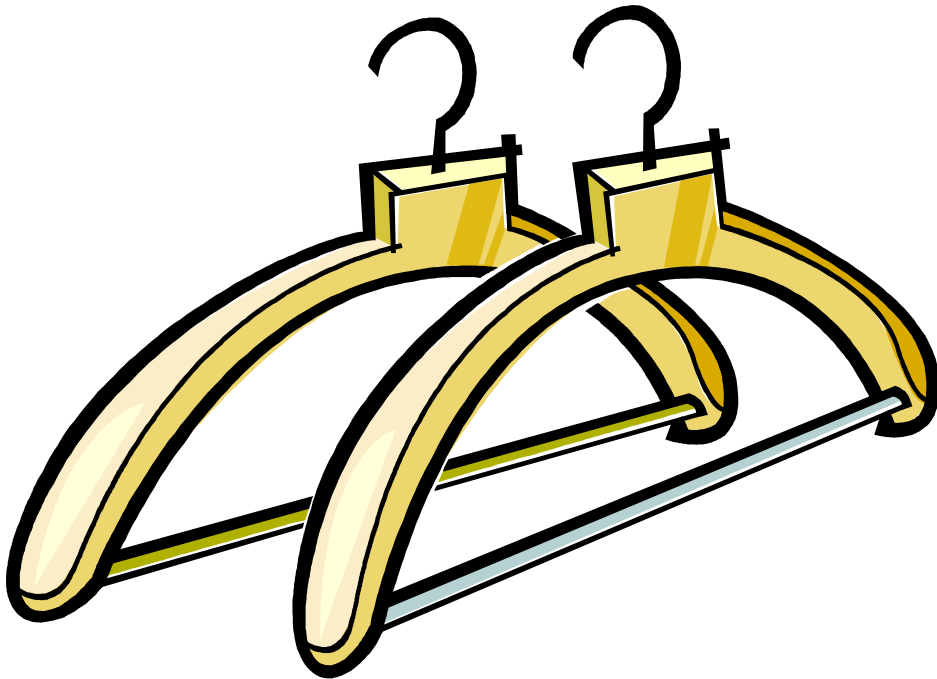
SOCIAL SECURITY ADMINISTRATION

Application for a Social Security Card

Form Approved
OMB No. 0960-0066

1	NAME _____ <small>TO BE SHOWN ON CARD</small>	First	Full Middle Name	Last							
	FULL NAME AT BIRTH IF OTHER THAN ABOVE	First	Full Middle Name	Last							
	OTHER NAMES USED										
2	MAILING ADDRESS _____ <small>Do Not Abbreviate</small>	Street Address, Apt. No., PO Box, Rural Route No.									
		City	State	ZIP Code							
3	CITIZENSHIP _____ <small>(Check One)</small>	<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Legal Alien Allowed To Work	<input type="checkbox"/> Legal Alien Not Allowed To Work (See Instructions On Page 2)	<input type="checkbox"/> Other (See Instructions On Page 2)						
4	SEX _____	<input type="checkbox"/> Male	<input type="checkbox"/> Female								
5	RACE/ETHNIC DESCRIPTION _____ <small>(Check One Only - Voluntary)</small>	<input type="checkbox"/> Asian, Asian-American or Pacific Islander	<input type="checkbox"/> Hispanic	<input type="checkbox"/> Black (Not Hispanic)	<input type="checkbox"/> North American Indian or Alaskan Native	<input type="checkbox"/> White (Not Hispanic)					
6	DATE OF BIRTH _____ <small>Month, Day, Year</small>	7	PLACE OF BIRTH _____ <small>(Do Not Abbreviate) City State or Foreign Country FCI</small>		<small>Office Use Only</small>						
8	A. MOTHER'S NAME AT HER BIRTH _____	First	Full Middle Name	Last Name At Her Birth							
	B. MOTHER'S SOCIAL SECURITY NUMBER (See instructions for 8B on Page 2) _____		<table style="width:100%; border:none;"> <tr> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> </tr> </table>								
9	A. FATHER'S NAME _____	First	Full Middle Name	Last							
	B. FATHER'S SOCIAL SECURITY NUMBER (See instructions for 9B on Page 2) _____		<table style="width:100%; border:none;"> <tr> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> </tr> </table>								
10	Has the applicant or anyone acting on his/her behalf ever filed for or received a Social Security number card before? <input type="checkbox"/> Yes (If "yes", answer questions 11-13.) <input type="checkbox"/> No (If "no," go on to question 14.) <input type="checkbox"/> Don't Know (If "don't know," go on to question 14.)										
11	Enter the Social Security number previously assigned to the person listed in item 1. _____	<table style="width:100%; border:none;"> <tr> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> </tr> </table>									
12	Enter the name shown on the most recent Social Security card issued for the person listed in item 1. _____	First	Middle Name	Last							
13	Enter any different date of birth if used on an earlier application for a card. _____	<table style="width:100%; border:none;"> <tr> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> <td style="border:none; width:15%;"> </td> </tr> </table>									
14	TODAY'S DATE _____ <small>Month, Day, Year</small>	15	DAYTIME PHONE NUMBER () - _____ <small>Area Code Number</small>								
16	I declare under penalty of perjury that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge.										
16	YOUR SIGNATURE _____	17	YOUR RELATIONSHIP TO THE PERSON IN ITEM 1 IS: <input type="checkbox"/> Self <input type="checkbox"/> Natural Or Adoptive Parent <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other (Specify) _____								
DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)											
NPN		DOC	NTI	CAN	ITV						
PBC	EVI	EVA	EVC	PRA	NWR DNR UNIT						
EVIDENCE SUBMITTED				SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW							
				DATE							
				DATE							

How to Share



A Closet!!!

Keeping Marital Bliss takes work – and an important part is *sharing your closet* – YIKES!

HELPFUL TIPS:

1. You need to set up some rules and boundaries right from the start. Talk about your expectations. BE RESPECTFUL!
2. Go **50/50** to start and see how it works. No matter who has more “stuff” divide things right down the middle, it is only fair. For extra space you could buy plastic storage cases, under the bed storage, a footlocker, a chest or a dresser.
3. ALWAYS be considerate. Keep your stuff on your side – it’s the right thing to do. Everyone needs their space. Being considerate of each other’s closet space will help keep other areas of your life running smoothly.
4. Invest in shoe racks and hangers to keep your hats, purses, belts and other accessories organized. Utilize every available wall space to add hangers or tacks for additional storage options.
5. Keep the closet clean – TOGETHER! Pick a time on some type of regular schedule to go through the closet together. While doing so remember to label so that you can find things easily in the future.
6. Put away seasonal items. Using the vacuum space bags are an excellent choice. You can put a LOT of items in them and they take up much less space. Plus they keep your clothes clean and moth free.
7. Keep any type of coat, jacket, sweater or sweatshirt worn as a jacket in coat closet or extra closet in a spare room.
8. Use two different color hangers to easily tell whose clothes are whose.

9. Go through your clothes regularly and give away items you have not worn for over a year IF the items are not seasonal.
10. Buy specialty hangers for expanded pant storage.
11. Buy a tie rack
12. NEVER go through your partners things! EVER!
13. NEVER throw anything away that isn't yours! NEVER EVER!

If you use these simple and effective tips you will both be happy allowing you to focus on more important things – like – each other!

Where to Spend



The Holidays?

How to decide **Where You Will Spend The Holidays** and other important days!

You are newly married and *everything is going so smoothly* – **UNTIL** – the holidays are just around the corner and both families are within driving distance. What do you do? Most couples have to face this dilemma.

HERE'S SOME HELPFUL TIPS:

1. Approach this sensitive subject with an open mind AND be prepared to compromise.
2. Set time aside to talk about this right away. DO NOT wait until the holidays are near. You don't need to make it more stressful that it already is.
3. List the holiday importance/significance for each of you. Maybe one family really enjoys Thanksgiving while the other really emphasizes Christmas or Hanukkah. If so, the answer is easy.
4. If your list is similar you should look at your own convenience factor. Do you have work obligations surrounding the holidays? If so, choose the closest family. You shouldn't spend most of your holiday driving – that defeats the purpose.
5. Discuss whether anyone will be spending the holidays alone if you do not spend the holidays with them.
6. Be creative. Try spending Thanksgiving with one family and Christmas with the other, and then do the opposite next year. How about celebrating Thanksgiving on the Saturday after Thanksgiving with one family and switch next year. Maybe spend Christmas with one family and the weekend after Christmas with the other, then do the opposite next year. Maybe spend Christmas by yourselves one year – is this a no-no?
7. If your families live near each other consider inviting both families to your home for a holiday. It could simplify your life.

How to decide **Where You Will Spend The Holidays** and other important days!

8. Make your decision as EARLY as possible and let you families know so they can plan and be prepared.
9. Be very specific when advising your family. If you are vague you WILL get phone calls.
10. If you have not made a decision as far as how you will spend the holidays, DO NOT discuss the holidays with other families members. If asked you MUST refrain from a decision until you have discussed this with your spouse. Do not allow family to pressure you into committing to them without your spouse's consent.
11. It is important to consider what is best for you as a couple. Do not always try to please others if it ends up making you unhappy.
12. Do NOT blame your spouse if your family is upset with your decision. Always remain united as couple in front of your family.
13. Find something good about you decision and be positive.
14. Apply an extra measure of love, patience and understanding to each other AND to your other family members.

HAPPY HOLIDAY AND OTHER SPECIAL DAYS!