The practical aspects of divorce include making some necessary changes.

Names and courtesy titles.

Men don't change their names unless they adopted a double, hyphenated surname during the marriage.

A divorced woman may keep her former husband's last name, but not his given name. Today, she may opt for the courtesy title, "Ms."; others, particularly when there are children from the marriage, prefer to retain "Mrs." Some will return to use of their maiden name. When a marriage is annulled, the ex-wife always resumes her maiden name, because an annulment signifies that the marriage never existed.

Professional titles.

Professional, religious, and academic titles do not change, although a woman may keep her married surname or resume her maiden name.

Addresses.

Mailing addresses, phone numbers, and e-mail addresses must reflect alterations in living arrangements. When one or both members of the couple move from the former family home, they should be sure that the address and name changes are registered with the postal service and telephone company as soon as possible. To head off e-mail foul-ups like receiving an ex's personal communications, close joint accounts and start over individually with new user names and passwords. You'll also want to have stationery, calling cards, business cards, checks, and the like reprinted as soon as you possibly can.

Important notifications.

There are numerous people and institutions that must be told about your change of status--usually the sooner the better. Often this is a simple matter of filling out change of address forms or making a few quick calls.

- Landlords and leasing agents, building superintendents, and doormen
- Banks, mortgage companies, credit and billing agencies, investment firms, and other financial institutions. (Be sure to change any joint accounts.)
- Government agencies, including the U.S. Post Office, motor vehicle department, and voter registration office, that require changes of name and address
- Utility companies and any businesses with which you have charge accounts
- Accountants and tax preparers, lawyers, health care providers, insurance companies
- Schools, child-care providers, and organizations that care for your children
- Your place of worship and any clubs and organizations you belong to