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What do I have to do to change to my married name?

Congratulations on your marriage! Now the fun begins. No, we're not talking about long walks on the beach; we're talking about creating your new last name. You may choose to keep your birth names professionally while using another name socially, share a last name together, or leave your names unchanged. Whether the wife takes the husband's name, he takes hers, both make the decision to hyphenate, or any of a myriad of other options <http://weddings.about.com/od/getorganized/a/shouldchangename.htm>, you'd better start letting people know, and this includes those involved in official documents. Changing your name is easy to do — but requires a great deal of follow up to ensure there are no snags later.

Many people think that marriage automatically changes the wife's last name, or that changing your name with Social Security or on your Passport is the same as legally changing your name. That is not true. There's a difference between legally changing your name and having your records changed. Changing your name with Social Security is just a change of record so you will be sure to get the proper benefits later on.

If you've decided to have a new last name, you'll eventually want to change all your identification and records. Government agencies and private institutions each have different procedures you'll have to follow. For some it can be as simple as a phone call. Others need a written letter and a photocopy of some documentation. And there are those that require a special form be filled-out, signed and submitted with a government certified copy of your Marriage Certificate or a court order.

The different requirements from organization to organization can be confusing. Furthermore, the people you speak with at those organizations may themselves not know the proper method for changing your records. They may be misinformed, untrained, unwilling to admit they don't know, or the requirements may have changed and they haven't heard yet. Whatever the reason, a lot of misinformation is given out which only confuses and prolongs the process. Expect a few frustrations and delays.

Begin at <http://www.casualelegancelv.com/your-wedding-license/> by ordering certified copies of the Marriage Certificate (proof of marriage) after your wedding — then gathering these with your birth certificate, driver's license, and social security card in one envelope. Order extra certified copies of your Marriage Certificate for agencies that require originals before allowing you to change your name on documents. Keep one with you (as proof of identity for airline tickets, etc.) at all times until this transition is complete.



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If you're a man changing your name at marriage, you may need court papers to legally accomplish this. Contact a local attorney to find out the procedure for name changing in your state. (This is not usually necessary for women.)

When changing your name, start with your Social Security card and then your driver's license. Many companies and organizations will have difficulty working with a Marriage Certificate. They're just not used to it. But they will not question a license or Social Security card. It will be easier to change various records if you already have a driver's license or Social Security card in your new name.

Social Security Card

To change the name shown on your social security card, you need to complete Form SS-5 (or Spanish: SS-5-SP). The form and instructions are found at <http://www.ssa.gov/online/ss-5.pdf>. Go to <https://secure.ssa.gov/apps6z/FOL0/fo001.jsp> to find the Social Security office or Social Security Card Center that serves your area. This is the most important step of your name change process because failure to update your Social Security information may lead to a lot of complications further down the road.

Mail or bring your application and documents in person to your local Social Security office. After they have verified your documents you will receive your new social security card in the mail in a few weeks.

Examples of legal documents which might show both your OLD name (that your Social Security records have been filed under) and NEW name include: 1) a certified copy of your Marriage Certificate, or 2) a court order changing your name. But the Social Security administration can accept two current, unexpired identity documents – one in your old name and one in your new name. Any legal document identifying you by your new name must be of recent issuance so that the Social Security administration can determine your continued existence. Generally, they prefer to see a document with a photograph, issued in the U.S. However, they may accept a non-photo identity document if it has enough information to identify you (e.g., your name as well as your age, date of birth, or parents' names). If you were born outside of the U.S., the Social Security administration also needs proof of your U.S. citizenship or lawful alien status. If you send a photo identity document but do not appear in person, the document must show your



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biographical information. Generally, documents without an expiration date will not be accepted if they are more than two years old.

Some legal documents that Social Security may accept as proof of identity are:

- * U.S. Driver's license
- * Marriage record
- * Military records
- * Employer ID card
- * Adoption record
- * Life insurance policy
- * Passport
- * Health Insurance card (but not Medicare card)
- * School ID card

All documents must be either originals or copies certified by the issuing agency, the custodian of the record. The Social Security administration cannot accept notarized copies or photocopies of documents. They will return any documents submitted with your application. For assistance, call them at 1-800-772-1213 or visit www.socialsecurity.gov.

The Social Security administration CANNOT ACCEPT YOUR BIRTH CERTIFICATE, HOSPITAL SOUVENIR BIRTH CERTIFICATE, SOCIAL SECURITY CARD STUB OR A SOCIAL SECURITY RECORD as evidence of identity.

If you have not established citizenship with the Social Security administration, take along proof of citizenship. Immigrants must provide a current unexpired document issued by the Department of Homeland Security showing their immigration status, such as Form I-551, I-94, I-688B, or I-766. If you are an international student or exchange visitor, you may need to provide additional documents, such as Form I-20, DS-2019, or a letter authorizing employment from your school and employer (F-1) or sponsor (J-1).

Driver License/ID Card

If you are legally changing your name because of marriage or a court-approved legal name change, you must visit your local department of motor vehicles



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(DMV) office to have a new driver license issued. This cannot be done online or through the mail. Most states require name changes to be registered with their DMV within a certain time frame. The fees for registering a new name vary from state to state. The forms, along with the state-specific requirements, can generally be obtained for free.

You must have your current license or ID and the original legal documents which authorize the change. For marriage, this means a certified Marriage Certificate obtained from the Clark County Recorder. Your Marriage License, issued by the county clerk before your ceremony, will not be accepted. Neither will the commemorative copy of the Marriage Certificate that you received from the officiant on the day of your wedding. Legal documents must be originals or government certified copies.

If you are changing your name at a DMV office that has implemented the new Advanced Secure Issuance licensing program, you must present additional proof of identity documents and proof of your residential address. Contact them for instructions.

Vehicle Registration, Title and Insurance

To change your name on any vehicle registration, you must first change the title and insurance. If you are changing your name, you must have the legal document which authorizes the change (Marriage Certificate, etc.). If you owe money on the vehicle, you must ask the lien holder to approve the change. The lien holder may ask you to sign either the title or a power of attorney. The lien holder may wish to refinance any loan, especially if you are adding or dropping vehicle owners. The lien holder will have to apply for the new title and issue you a letter, including the Vehicle Identification Number, stating they will do so. Alternatively, you may pay off the lien and bring the signed-off title to the DMV. If there is no lien holder, you sign the title as if you are selling the vehicle and put the new name(s) in the buyer section.

You will have to get a new ‘proof of insurance’ card with the name(s) exactly as they will be listed on the new registration and title. Bring the lien holder letter or signed-off title, name change document, ‘proof of insurance’ card and current registration slip to your local DMV Office.



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An emissions inspection and registration renewal are generally not required as long as one of the current owners remains on the new title.

Financial Accounts

Generally, it is easy to get accounts switched over to your new last name — and to get new checks, credit, debit, and ATM cards. If you have savings, brokerage, or other financial accounts, be sure these are updated. Contact your insurance, mortgage, and leasing companies, as well as your frequent-flier program. Don't forget your business cards. Contact all the banks, credit card companies, creditors, and entities you do business with, to notify them of your name change. Some may require you to complete their own forms. Credit Card companies will ask if you want to add your spouse onto your account so make sure to discuss this with your spouse prior to calling them.

Personalize the letter below by entering your specifics in place of the red print, then mail it to all the businesses you need to notify. Attach photocopies of your authorizing documents.

Date

**Name of bank
Street address
City, State, ZIP Code**

Re: Request to change name on account **number**

Dear Sir or Madam:

I am a customer with **bank name**. My **account (or accounts if you have several)** is under my maiden name: **Full pre-marriage name**. However, I have recently married and now am legally known as: **Full married name**.

This letter is my formal request that you change your records of the account listed below to reflect my new legal name. In addition to my new name, your data should indicate my new address. Below I have listed the pertinent information you can use to update my bank account records:



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Pre-marriage information	Married information
Full maiden name	New married name
Social Security number	Social Security number
Account type	Account type
Account number	Account number
Old mailing address	New mailing address
City, State and ZIP Code	City, State and ZIP Code

In addition to changing the information on my accounts, please issue me a new ATM card and checks in my new name.

If you have any questions about these changes, you can contact me by mail at my new address or by telephone at **work phone number** during business hours.

I am enclosing a copy of my marriage license. This will verify my name change and ensure accurate spelling on my updated **bank records, ATM card and checks**.

Thank you for your prompt attention to my request.

Your Signature

Your Typed Name

Your Address

City, State and ZIP Code

Enclosure: marriage license (copy)

Insurance

In addition to your automotive insurance mentioned above, be sure that all health, life, home and other insurance (both yours and your spouse's) is up to date and coordinated to reflect your new name, whose job the coverage may be under, and how these policies will be paid. Look to see that any insurance policies, trust funds or any other issues regarding beneficiaries include your new spouse. In some cases (such as 401k plans) your spouse is automatically your beneficiary according to federal law, unless they sign a waiver. But it's important that you not take anything for granted. There are lots of complicated rules in such matters and you want to avoid unwelcome surprises. Check carefully. Consult a lawyer and tax advisor if you need advice.



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If you both have insurance through your jobs, be sure to compare the two plans and pick the better coverage for the least cost.

Change legal documents such as health-care proxies and authorizations (powers of attorney, trusts, contracts, etc.). If you already have a will when you get married, be sure to make additions to include your spouse. If you do not have a will, the two of you may want to get one — together.

Passport

Obtain and complete a Passport Amendment/Validation Application (form DS-5504 if your name has changed within a year of having your passport issued; form DS-82 if it has been more than a year since your passport was issued). These forms can be downloaded from the Internet or picked up at your local passport office (often located in a major post office).

Fill out the appropriate application completely. If you are using DS-82, you will need to pay the U.S. Department of State. If you are using DS-5504, there is no fee. Mail or bring your application, government certified Marriage Certificate or court papers, check (if needed), your old passport, and two passport photos to the address on the application or your nearest passport agency.

Getting a new passport may take up to several months, so make sure your name change does not interfere with international travel.

Employers, Schools, Memberships, Medical Records, etc.

Call employers, schools (if you are a student), etc. to let them know your new name, and ask them to change it in their records. Contact the post office, utility companies and registrar of voters. You might want to give the post office forwarding instructions so that they will make sure you get all your mail.

The human resources department of your employer may have some quick paperwork that must be filled out. Depending on your job and your responsibilities, there may be different steps you have to take to ensure that your name change does not affect anything else.

You may also want to give Uncle Sam a little attention while talking with your employer's human resources department. Changing your filing status on your income



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taxes to “married” will change your take-home pay. This change can be made via a form W-4. You’ll want to be credited properly with your tax deductions come next April, and with your social security contributions when you retire. Complete and mail form 8822 to the IRS. Form 8822 is labeled as a change of address form only, however the IRS does ask you to report any change of name on line 5 if you have also changed your address. The IRS does not require you to notify them of your name change unless you have also changed your address. The IRS refers to Social Security records; they are concerned that at tax time the name on your tax return matches the name designated for your Social Security number. When doing your annual tax return, use your new name and make sure you have already changed your Social Security record.

Keep your old Driver’s License

It’s a good idea for you to keep your driver’s license (or arrange to keep a duplicate) showing your pre-marriage name, even after obtaining a replacement showing your married name. This will prevent difficulties if, by chance, you’ve booked an airline or made other arrangements in your pre-marriage name but have only new, married, identification. Similarly, we don’t recommend that you book airline tickets in your married name until you’ve obtained your new driver’s license. Most airline employees and such personnel will happily help you through your name change, but it’s to your advantage to have a driver’s license that matches the name and identity they are trying to verify. Identity checks can be frustrating, aggravating. Don’t let them spoil your honeymoon.

Family and Friends

Announce your name change to friends and family (ideally to your in-laws first), using stationery or thank-you cards with your new name printed on them, or order name-change cards designed for such an occasion. Be sure to update your email program, keeping both old and new accounts for a while. Name changes seem a little awkward at first, but as you start using your new last name, everyone else will catch on. Don’t be afraid to courteously correct people when they erroneously use your former name.



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receiving these