

How to Change Your Name After Your Wedding

Getting a new last name? Here's exactly what you need to do.

by Jaimie Mackey (brides.com)

Wondering how to change your name after the wedding? It's a serious undertaking—both because it's a big decision and because you're about to spend a lot of time wading through government forms and sitting on hold. But we promise it's worth the time (and trouble). By the time you've worked your way through the process, you'll have a wallet full of cards flaunting your new name. To save you some of the hassle and more than a few headaches, we've put together a guide of what you'll need to do, the order you'll need to do it in, and exactly what you'll need to have with you to make the process as easy as possible.

Keep scrolling for our comprehensive guide to getting you one step closer to showing off that brand-new monogram.

How to Change Your Name in 10 Steps

Make a list of every place your maiden name appears and gather important documents. It's time to officially change your last name!

1. Get Your Marriage License and Certified Copies

These documents are the most important part, and you can't move on to step two without them. When you're applying for your marriage license, ask if you can purchase certified copies in advance. (We recommend buying three to start.) This way, instead of having to go back to get copies once you've received your marriage certificate after your wedding, you'll get your certificate and your certified copies all at once. Stash the certificate somewhere safe, but keep the certified copies on hand. You'll need them.

2. Update Your Social Security Card

Now that you have proof of your marriage, you'll need to let the government know which name you'd like to go by. You can either apply for a new Social Security card by mail or in person at your local Social Security office.

If you plan on going to the Social Security office in person, save time by filling out the application for a social security card in advance. You will also need to bring the following documents:

- Proof of citizenship: your valid passport or a certified copy of your birth certificate.
- Proof of name change: a certified copy of your marriage license. (You will most likely get this back, so you can use it again.)
- Proof of identity: This must show your name and date of birth or age, and it must have a recent photograph. That could be a valid driver's license, your valid passport, a valid state-issued identification card, or a U.S. Military identification card.
- Your current Social Security card. You will keep the same number when your card is replaced.

3. Get a New Driver's License

After you've gone to the Social Security office, wait at least 24 hours before going to the DMV. You do not need to have your new Social Security card in hand to update your driver's license, but the 24-hour window will allow enough time for the system to update with your new name.

Updating your driver's license with a new name must be done in person. Most states consider this change a part of the license renewal process, so you will need to take a new photograph as well as pay the renewal fee. Visit your state's DMV website to print the renewal application form. Again, filling this out in advance will save you time once you get there. Some DMVs also accept appointments, which will speed things along. When you go to the DMV, bring the following documents with you:

- Your receipt from the Social Security office (just in case) or your new Social Security card if you already have it.
- Your current driver's license.
- Proof of address, if required in your state. This could be your lease or mortgage documents, insurance documents, or a bill or bank statement that is mailed to your home address.
- A certified copy of your marriage license (which, again, you will most likely get back).
- Your checkbook or cash: Most DMVs charge a credit card processing fee, so you'll save money by paying with cash or a check.

4. Get a New Passport and Travel Documents

Changing your name on your passport is considered a correction. If your passport was issued less than a year ago, you'll be able to have the correction made without paying a fee. However, if you've had your current passport for a year or more, the fee for a change and a new passport book is \$110 (plus an expedite fee if you're in a rush to get on your honeymoon).

All passport changes must be applied for by mail. The U.S. Department of State has put together a convenient tool that will help you fill out the change form. Once you've filled it out, send the following to the National Passport Processing Center:

- Completed form DS-82 (which you can fill out at the link above).
- A certified copy of your marriage license.
- Your current passport.
- A check for the passport fee, made payable to "U.S. Department of State." Your full name and date of birth must also be typed or printed on the front of your check.
- A recent color photograph, 2-by-2 inches in size, that meets passport photo requirements.

If you have a Global Entry card, you, unfortunately, cannot make a name change online, as you're going to be issued a new passport number when you change your name on your passport. However, you don't need to make your appointment months in advance. Instead, once you've received your new passport, simply bring it with you to your nearest enrollment center, where they will be able to update the information on your account. You will retain your current Global Entry card (with your maiden name), as the digital data attached to your card will reflect your new information and match your passport, even if the physical card doesn't. If you'd prefer to get a new card with your new name, you can order one through your Global Entry account (after updating your passport information in person) for a \$25 fee.

If you have a TSA PreCheck card (but do not have Global Entry), call 855-347-8371, then follow the prompts to speak to someone about PreCheck inquiries. They will provide you with an email address where you can send a scanned copy of your marriage license so they can begin processing the change.

Brides Tip

If you're honeymooning out of the country, you'll naturally need your passport, and your passport must match your tickets. If you'll have your new passport by the time you'll take flight, go ahead and book the ticket under your new name. If you won't have your new passport at that point, stick with your maiden name when you book the ticket.

5. Change the Name on Your Bank Accounts

As soon as your identification has been updated with your new name, head to your local bank branch to update the information on your bank accounts. Note that most banks require that these changes be made in person, or will require you to mail in a certified copy of your marriage license if you don't live near a physical location. If you're going in person, bring the following documents with you:

- A certified copy of your marriage license
- Your new Social Security card
- Your new driver's license.

Be sure to request both a new set of cards and new checkbooks. If you are also updating your address at this time, bring proof of address (like your lease or mortgage documents) with you, as well.

6. Change the Name on Your Credit Cards

The process for changing your name on your credit cards will vary from company to company. For example, American Express has a form on its website (in the Account Services tab) where you can edit your personal information. You'll need to upload a supporting document (it requests your driver's license, state ID card, or passport) that shows your new name, and once processed, a new card will be mailed to you. Other companies request that a certified copy of your marriage license be mailed to them in order to process the change. Contact your credit card company directly to determine the best way to have a card issued with your new name.

7. Provide Your New Name and Banking Information to Your Employer

Now that your ID and bank accounts match, contact your company's human resources office or payroll processor to provide your new information as soon as possible. This way your checks will be issued with the correct name, and direct deposits will be processed correctly.

8. Update Insurance Information

Whether you're combining insurance policies or are simply updating the information on your own policy, this is a major change you need to make as soon as possible to ensure you're covered in the event of a claim. You will need a copy of your marriage license to move this along. If you are insured through your employer, go through human resources or the insurance representative to find the appropriate forms and contact information.

Planning to combine your coverage? Make these changes all at once. Marriage is considered a major life event, so you also have the opportunity to change your health care coverage, even if it isn't an enrollment period. For auto and home insurance, adding an additional vehicle or a new home to your policy could result in some great savings if you combine multiple policies with the same company.

You won't need to call your doctor's office or dentist about the change to your insurance. Instead, head to your next appointment a few minutes early (with your new insurance card and ID in hand) to make the changes in person.

9. Update Payment Info With Your Mortgage and Utility Companies

With your new name and new payment information in hand, it's time to update the payment information for your mortgage or rent and your utility companies. Most can be easily updated online in your account portal or on the phone, and it should be as simple as typing in your new last name and entering your new credit card number or bank routing information.

10. Review Your Credit and Debit Card Statements for Auto-Pay Accounts

From Netflix and HBO to the hosting for your blog, we've all got smaller automatic payments that happen monthly that we can sometimes forget about. Look through a few months of statements on all of your cards and accounts, keeping an eye out for regular payments that you're making automatically. Log in to those accounts to make the change, input your new credit card or banking information, and update your billing information with your new name.

Important Things to Remember

There are a few more details to consider before you make your new name official. From the specifics of hyphenated last names to handling a new last name in the workplace, remember the following important details if they apply to your situation.

Hyphenated Last Names

If you're blending or creating a new name, you'll have to petition the court. The exact logistics vary by state, but you'll file for a court order, most likely from the county clerk.

Keeping Your Maiden Name as Your Middle Name

If you're considering keeping your maiden name as your middle name, wedding planner Sandy Malone is all for it. "My real middle name, for example, will always be Elizabeth to me," she says. "But for legal and paperwork purposes, I became 'Sandra Nelson Malone' when I married my husband. This has proven invaluable over the years as I've discovered places I forgot to change my name—random car rental points or airline frequent flyer miles, for example. It's also important for reconnecting with old friends through social media."

Dealing With Your New Last Name at Work

Decide which name you will be using professionally and send an email to your work colleagues, clients, and vendors when you return from your honeymoon, reintroducing yourself with the name you are using. This is especially important if your company will be changing your email address to reflect your new last name. If you're not changing it, you may want to let your colleagues know that, too.

