






Your Checklist.





The earlier you seek our advice, the more options you'll have

Depending on your circumstances, you may also wish to consider (with further advice from us) doing the following:









If you have not separated yet, consider:

-  Safety Planning for separation
-  Getting together your financial information and documents (including taking copies of documents you have access to)
-  Rallying your support networks
-  Doing a budget for your future income and expenses
-  Whether you want to stay in the home (if this is an option) or move out
-  If you are concerned about spending or financial decisions being made unilaterally
-  Making a list of valuable items in the house
-  Taking a copy of photographs you want to keep



Once you have separated, consider:

-  Recording (and ideally agree on) your date of separation and know when your limitation period lapses for a financial settlement
-  Approaching Centrelink about support, including childcare subsidies, family tax benefit and child support (if applicable)
-  What type of separation do you want? How possible is an amicable separation?
-  Ensuring you have access to ongoing support and plan how to best manage your own health and wellbeing during and following separation







If you have children, consider:

-  Before physically separating, agreeing on a 'separation story' and how to tell your children
-  Keeping, or arrange to collect, items that your children need or will feel comfortable having when they spend time with you
-  Writing a detailed list of the children's needs, including their school and home routines, extra-curricular activities and planned holidays
-  Trying to reach agreement about parenting arrangements (including living arrangements and decision making) and making a detailed Parenting Plan or entering into Consent Orders
-  Applying for child support and/or family tax benefits
-  Enrolling in a post-separation parenting course
-  Informing your children's school of the separation and what the parenting arrangements in place are. Provide them with a copy of any protection orders or parenting agreements you have
-  Securing your children's passports






Update your estate plan, including:

-  Your Will and Power of Attorney documents
-  Your superannuation binding death benefit nominations



In relation to a property settlement, consider:

-  Drafting a detailed list or balance sheet (if possible, an agreed one) of your pool of assets, liabilities and superannuation
-  Summarising the value of the assets, liabilities and superannuation you had at the start of your relationship as well as the value of each item at separation
-  What assets are important for you to keep, and how you plan on being able to afford to keep those assets
-  Taking steps to remove your name from utilities and/or leases
-  If you have real estate, whether you should sever a joint tenancy and/or notify tenants/property manager of the separation
-  Talking to your accountant about the financial implications of your separation, including trust distributions and Division 7A tax, and consider notifying them that your former partner should no longer have access to your information








Change your:

-  Passwords known to your former partner including social media, mobile phone, emails and computer passwords such as Google Chrome and consider two-factor authentication for online log-ins
-  Apple ID (or equivalent) on shared devices
-  Contact details (if they change), including with schools, doctors, the AEC, the ATO, etc
-  Postal address and arrange a mail redirect (if necessary)
-  Direct debit arrangements (if appropriate)




Try to reach agreement about a 'holding pattern' about your finances pending a financial settlement, including:

-  How expenses will be paid
-  Who will live where

Make arrangements with your financial institutions:

-  Open a separate account if you do not have a sole account
-  Notify them that you have separated
-  Implement a two to sign on joint accounts and loans
-  Cancel any joint redraw facilities
-  Cancel secondary cardholders for credit facilities
-  Plan your repayments
-  Regularly check your bank accounts for unauthorised withdrawals or debits

Other financial matters to consider:

-  Keep a record of significant events and/or incidents, being mindful of how you are recording this
-  Review your insurances, such as income protection, life, TPD and health cover
-  Enquire about whether you become eligible for any government benefits, such a Family Tax Benefit or rent assistance

The above is not an exhaustive list of things to consider, and may also have unintended legal or non-legal consequences. You should seek our advice before acting on these.