

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:

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

### Once you have separated, consider:

$\langle\!\!\langle$	Recording (and ideally agree on) your date of separation and know when your limitation period lapses for a financial settlement
$\langle\!\!\langle$	Approaching Centrelink about support, including childcare subsidies, family tax benefit and child support (if applicable)
$\langle \! \rangle$	What type of separation do you want? How possible is an amicable separation?
$\langle\!\!\langle$	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:

$\bigcirc\!$	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:

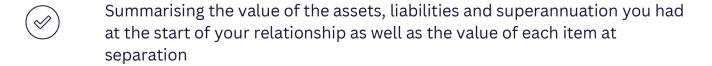
Your Will and Power of Attorney documents

Your superannuation binding death benefit nominations



#### In relation to a property settlement, consider:

$\langle \! \rangle$	Drafting a detailed list or balance sheet (if possible, an agreed one) of your
	pool of assets, liabilities and superannuation



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

igg(arphiigg) 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