

SEPARATION CHECKLIST

Which way forward?

- Consult your lawyer regarding major financial decisions (i.e: selling property or agreeing to any parenting or financial offers by consent).
- Consult your lawyer regarding options relating to divorce or separation including mediation or the court process.

Financial

- Establish a pool of money that only you can access.
- Bank accounts - Open a bank account in your name only and have your pay and benefits paid into this account.
- Joint accounts - Think about closing off joint bank accounts.
- Credit cards - Consider cancelling joint credit cards.
- PIN and password - Consider changing your PIN and online banking password
- Budget - Work out your income and expenses using the budget planner (include all debts you are responsible for).
- Government payments - Talk to the Department of Human Services to find out what payments and services you are entitled to.
- Child support payments - Contact the Department of Human Services to talk about what child support you are entitled to.
- Debt - If you are finding it hard to keep up with your bills, let creditors know you are experiencing financial hardship.
- Redraw – If you have a redraw option on your mortgage consider asking the bank to require joint signatures for any withdrawals.
- Joint loans and guarantees - Seek legal advice about where you stand.

Living arrangements

- Staying? Work out a plan to cover mortgage repayments or rent during the property settlement.
- Moving out? If you are renting and are moving out, contact your real estate agent, or landlord, to take your name off the lease.
- Utility bills - If you are staying, put all utility bills (phone, internet, electricity, gas) in your name only. If you are moving out, take your name off all utility bills.

Documents and information

- Record your separation date – note important time limits for applying for a property settlement; if you are de facto you have 24 months after separation and if you are married you have 12 months after divorce.
- Collect important documents - your marriage certificate, birth certificates, passports, bank and super statements, insurance policies, tax returns, car registration papers, any other important documents
- List your assets - Create a list of your assets and debts to help with your property settlement.
- Safe storage of your documents - Set up a new email address or change the password on your existing email account and consider setting up a PO Box if you need a secure location for your mail.
- Update your passwords and pins – for all online services you think your ex might have access to.

Children

- Parenting plan – If you and your ex have discussed parenting arrangements, document these arrangements with a parenting plan. Discuss with your lawyer whether you should formalise this with consent orders.
- Child support payments - Contact the Department of Human Services to talk about your child support or speak to your lawyer about a private child support agreement.
- School contacts and costs - Let your child's school know that you have separated and update your contact details. Give them a copy of any parenting agreement or order. Ensure you work out a plan to cover school expenses.

Wills, insurance and super

- Will - Update your will as being separated does not cancel your existing will, and divorce will affect your will differently depending on which state you live in.
- Life insurance - Update your life insurance policies so you have the right cover and check if the beneficiaries need to change.
- Super - Update your superannuation to make sure the payout goes to who you want.
- Powers of attorney - Consider updating any powers of attorney you have given as these may not be cancelled when you divorce or separate.