YOUR SEPARATION CHECKLIST

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Note: this checklist is not intended to replace timely legal advice to maintain your rights & safety

SEEK ADVICE FROM A FAMILY LAWER

- ○ Speak with a family lawyer either before or shortly after you separate to help protect you from costly mistakes, confusion about your rights & preventable legal fees. This is the most important step you can take. Book an appointment with our expert team online or by phoning (02) 6372 1099.

SECURE YOUR HOME & SENSITIVE ACCOUNTS

If you are worried about your immediate safety or wellbeing, please contact police or call 1800 RESPECT for help. Other steps you can take to protect yourself & your privacy include:

- ○ Update passwords for all your online accounts, including email, banking, social media, superannuation, myGOV & more
- ○ Enable two-factor authentication to enhance security for sensitive accounts
- ○ Secure your home & consider who else has access. Consider changing the locks or installing home security to ensure your space is private & protected
- ○ If you're concerned about being tracked or monitored, consider resetting (or replacing) your phone & checking your home & car for tracking devices or spyware
- ○ Ensure you have a secure location for your mail & consider setting up a new email address and/or PO Box

SECURE IMPORTANT DOCUMENTS

Some documents are more difficult to replace after separation. We recommend gathering & storing these key documents safely for yourself and/or your children during separation:

- ○ Birth certificate
- ○ Passport
- ○ Driver's licence
- ○ Government benefit letters (Centrelink, Medicare etc.)
- ○ Prescriptions, medical reports & immunisation history
- ○ Any NDIS plans or specialist reports

SEPARATE YOUR FINANCES

Creating financial independence is vital to maintain control over your income & expenses, while also preventing unauthorised transactions, unexpected debt & further disputes down the track. Here's where you should start:

- ○ Open a new sole bank account in your name for your income & bills
- ○ Cancel any joint credit cards with your former partner
- ○ Close joint accounts where possible or request that both signatures be required for withdrawals
- ○ Cancel redraw facilities on any loans or add restrictions to prevent money being moved or accessed without your knowledge/consent
- ○ If you are renting, notify your landlord to update your lease or remove your/your partner's name
- ○ Remove your name from utilities or loans where possible
- ○ Update all insurance policies – including home, car, health, contents

MANAGE YOUR INCOME & EXPENSES

Separating can mean that your income will change considerably. Manage your spending moving forward by:

- ○ Making a budget – work out your income & expenses (including any debts you are responsible for)
- ○ Contacting Services Australia to see whether you are entitled to any government payments/services
- ○ If you are finding it hard to keep up with loan repayments or bills, contact the National Debt Helpline (ndh.org.au or 1800 007 007) to find a financial counsellor near you. It's free & confidential
- ○ Talk to your lawyer to see whether financial assistance is available to you for legal fees & living expenses through a legal financier

YOUR SEPARATION CHECKLIST - PART 2

Once you've taken the above measures, prepare for the next steps with the following...

GET YOUR PAPERWORK IN ORDER

It's helpful to start collecting important paperwork while you still have access to it. Collect documents such as:

- ○ Marriage certificate
- ○ Bank statements – including credit cards
- ○ Loan statements – including home or personal loans
- ○ Tax returns, Tax File Number & ATO Notices & assessment (for the past three years)
- ○ Superannuation statements
- ○ Investment statements – including dividend statements for shareholdings
- ○ Pay slips (aim for the past three months)
- ○ Property documents – including titles, tenancy agreements & strata records
- ○ Rates & utilities bills – including electricity, gas, internet, phones, water & strata levies
- ○ Insurance policies – including health, life, car, home, trauma & contents
- ○ Vehicle registration details & documentation
- ○ Estate planning documents – including Wills, Power of Attorney & Enduring Guardianship
- ○ Child Support or government benefit documentation

UPDATE ESTATE PLANNING DOCUMENTS

Consider the effect of your Estate Planning documents & whether they should be updated, including your:

- ○ Will
- ○ Power of Attorney
- ○ Life insurance policies
- ○ Superannuation Binding Death Benefit Nomination
- ○ Appointment of Enduring Guardian

MANAGE YOUR MORTGAGE

If you own property together, take the following steps to avoid unnecessary stress & protect your finances:

- ○ Plan your repayments – communicate with your former partner on how mortgage repayments will be managed until you've finalised your property division. Get the agreement in writing if possible
- ○ Ask your bank to cancel any home loan redraw facilities or require joint signatures to withdraw funds
- ○ Speak to your bank about whether you're eligible for financial hardship relief or temporary repayment adjustments if needed
- ○ If the property is solely in your former partner's name, ask your lawyer if you should lodge a caveat to protect your interest. If the property is jointly owned, ask your lawyer if severing the Joint Tenancy is appropriate. This ensures your share of the property won't automatically transfer to your former partner if you pass away

CONSIDER PARENTING ARRANGEMENTS

Take these practical steps to establish structure early & reduce conflict for both you & your children:

- ○ Set a parenting schedule – work out with your former partner when & how your children will spend time with each of you, including school holidays, birthdays & other important occasions
- ○ Establish clearly how you & your former partner will share information about your children (e.g. via text, email, or a parenting apps like Our Family Wizard)
- ○ Notify schools or daycare & relevant teachers about the separation & update your contact details, requesting both parents be listed to receive updates separately
- ○ Prepare both homes – organise a second set of clothes, school supplies & essentials so your children are comfortable & settled in both households