



Separation checklist

If you're thinking about, preparing to, or have recently separated, there are some things you should do to prepare and protect yourself and prevent things from turning ugly.

But first – if you are concerned about your safety (even just a little), you should get a Safety Plan in place. A Safety Plan is a plan that gives you clear steps to take if or when your safety, or your children's safety, is threatened.

While the idea of putting one together can be overwhelming, there are plenty of people and organisations that can help and advise you, including your local police, domestic violence counselling services, family and friends and [Relationships Australia](#).

You may also like to consider personal counselling. The very idea of separation can be daunting and unsettling. Many people find personal counselling incredibly valuable in helping and supporting them through the process – from working out whether or not to separate to following through and coming out the other side.

1 Change your passwords

When working through your separation you want to make sure your privacy is protected, so change the passwords on your:

- Phone, computer, tablet
- Social media accounts
- Email accounts
- Banking accounts
- Superannuation and insurance
- mygov.
- Cloud storage accounts – like iCloud or Dropbox
- Any other sensitive accounts

2 Document your financial position

Before you separate, you want to know and document your financial position as a couple and as individuals. You will need this information to progress your separation and the split of property. Doing this now can save lots of headaches down the track as often it can be hard to get hold of these documents after you've separated. To do this:

- Draw up a list of financial assets and liabilities – including any property, debts, investments, superannuation and other assets.
- Make copies of relevant documents – including bank statements, tax returns, trust deeds, superannuation statements and company financials if relevant.

3 Open a personal bank account

If you don't already have one, open a bank account in your name and start putting aside money for when you separate – especially if there's a chance you may need to leave quickly. If you and your partner have money in a joint account, legally you can transfer money from this account to your personal account if needed (but it is best to wait until right before you separate).

If you plan on leaving aim to put away enough to cover

- Bond and a couple of weeks rent
- Moving costs
- Basic living expenses

If your partner will move out make sure you have money to cover basic expenses like:

- Groceries
- Rent of mortgage payments

4 Think about who will stay and who is will to go

Unless it is financially not feasible to do so, in most cases one person will vacate the family home. If children are involved, it's often beneficial for the primary carer to remain living in the family home to provide the children with stability. If you are leaving, we recommend taking your belongings with you when you leave as it may be difficult to get access later.

5 Consider what parenting arrangements will be in the best interest of the kids

While you probably have a good idea of what you would like to see happen, it's important to do your research. You may like to get advice from a child counsellor or psychologist about what arrangements might be best for the children given their ages and the practicalities.

If you think parenting arrangements and the care of children are likely to be an issue, keep a diary of the level of care and sharing of parenting duties in the months before separation occurs.

6 Get a feel for what your financial situation is likely to be

It can take months, even years, to finalise a property and financial settlement. While everyone's circumstances are different, during that time, there will be bills that need to be paid. Understanding what money is likely to come in during this time and after your separation is finalised will help you plan and prepare. Talk to:

Organisations like [Centrelink](#) and the [Child Support Agency](#) to see what entitlements you may be eligible for.

A financial planner or accountant who can assist you with budgeting and managing your expense – pre and post-settlement.

7 Talk to a reputable family lawyer

Don't rely on Google or other people's experiences! Just because Doug and Marg split everything 50/50 doesn't mean you and your partner should. Nor does the fact that Josie got full-time custody of the kids mean you will.

Just as every couple is unique, every family law case is unique, and there is certainly no 'one-size-fits-all' approach to working through the different arrangements – from property to parenting. Getting advice from a reputable family lawyer before you separate will mean you have a clear picture of how the law applies to your circumstances.

8 Get ready to have the conversation

Before you have the conversation, have a clear idea of what you would like to happen next and, if possible, have arrangements in place. Will you leave, or will they? Or will you both stay under the one roof to begin with? If you have children, what arrangements do you want to put in place initially?

If you can, plan the conversation for a time when kids will be out or for when you are least likely to be interrupted.

If you are concerned about your safety or how your partner will react, have a plan in place for what you will do if the situation gets heated. This may mean asking a friend or family member to check in on you or be ready for you to stay at short notice. In some circumstances, particularly where you're concerned for your safety, it may mean getting an Intervention Order in place or having police there to assist.

9 If you are leaving...

Make sure you have all your important documents together and ready to take with you or stored in a safe place, including:

- Birth certificate
- Passports
- Financial documents – including bank statements, tax returns, trust deeds, superannuation statements and company financials if relevant.

10 Once you've had the conversation and the separation is official

- Document your separation in writing (text or email is fine) – your date of separation is important in all legal proceedings, so you want to not just take note of it but document it in writing.
- Document the time your children spend with each parent.
- Consider changing your Will, Power of Attorney, superannuation and insurance beneficiaries – these are not impacted by separation. If you don't want your partner to be able to make decisions on your behalf or be the beneficiary of your estate, get legal advice and/or update these as soon as possible.
- Redirect your mail – It's important that your confidential information can be sent somewhere your partner can't access it. Consider redirecting your mail to a PO BOX or a trusted family member or friend's address.

