Simple Separation

Preparing For Separation: A Practical Checklist



simple-separation.com.au



Separation can feel overwhelming, particularly when you're unsure where to start or what needs to happen next.

This checklist breaks the process into four practical steps to help you get organised, understand your options and prepare for the decisions ahead.

You don't need to do everything at once. Take it one step at a time and seek professional advice or support when you need it.

Step One: Take Care Of The Immediate Essentials

In the early stages of separation, focus on looking after yourself, protecting your privacy and understanding your options.

Protect your privacy

Review passwords and logins for your personal email, devices, social media and other private accounts. Check recovery email addresses and two-factor authentication settings as well.

Understand your joint finances

Make sure you understand your joint bank accounts, credit cards, loans, redraw facilities and what each person can access. Avoid making significant changes to joint finances without first understanding the possible implications or obtaining appropriate advice.

Keep communication constructive

If it is safe and appropriate, try to keep communication with your former partner calm and respectful.

Make thoughtful decisions

Avoid making major financial or parenting decisions in the heat of the moment. Keeping communication constructive can make it easier to work through the decisions ahead.

Look after yourself

Separation can be emotionally and physically exhausting. Make time for sleep, exercise, healthy eating and the people and activities that support your wellbeing. You may also find it helpful to speak with a counsellor, psychologist or divorce coach.

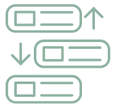
Understand your separation options

There are different ways to work through a separation. Before choosing a pathway, take some time to understand how each option works and the potential time, cost and level of conflict involved. **Simple Separation** is designed for couples who have reached agreement or want help reaching agreement, and who are willing to cooperate, negotiate and provide financial disclosure.

If you're not sure which pathway is right for you, our Separation Consultants are here to help. We'll take the time to understand your circumstances, talk you through your options and determine whether Simple Separation is the right fit. If it isn't, we can help guide you towards a pathway better suited to your needs.

Step Two: Get Organised And Plan Ahead

Once you've taken care of the immediate issues, start thinking about the practical arrangements for life during and after separation.



Think about your priorities

Consider what matters most to you and what a workable outcome might look like.
Think about your priorities for your property, finances, children and living arrangements. Having a clear idea of what you want to achieve can make future discussions more productive.



Create a post separation budget

Work out what your income and expenses may look like after separation.
Consider housing, utilities, groceries, insurance, school fees, children's expenses, loan repayments, transport and other regular costs.
If you need help preparing a realistic budget or managing debt, a money coach or financial adviser may be useful.
Understand your borrowing capacity
If you hope to keep the family home or have a property transferred into your name, speak with a bank or mortgage broker early.
Understanding how much you may be able to borrow and whether refinancing is possible can help you consider realistic settlement options.



Review your banking

Consider what banking arrangements you may need going forward. This might include opening an account in your own name or updating where your salary or other income is paid.
Before closing joint accounts, transferring funds or restricting access to joint finances, consider obtaining advice about your circumstances.



Consider your living arrangements

Think about where each of you may live during and after separation.
Continuing to live together may work for some couples, while others may need separate living arrangements. Before making significant decisions, understand your borrowing capacity and explore options for keeping, refinancing or buying a home. If you are considering selling a property, you can connect with our team to help with achieving the best sale price possible.
This is a complimentary service.



Think about your children

Where possible, discuss practical arrangements for your children, including where they will live, schooling, holidays, health needs, extracurricular activities and important family occasions.
A written Parenting Plan can provide greater clarity and consistency. If you are having difficulty reaching agreement, mediation may also help



Talk to your children

When the time is right, consider how you and your former partner will explain the separation in an age-appropriate and reassuring way.
Give your children opportunities to ask questions and reassure them that they are loved and supported.



Don't forget the pets

Consider where family pets will live, how their care will be shared and how ongoing expenses will be managed.

Connect with our Financial Care Team to explore your housing options, everyday finances and the questions you'd like answered before making decisions.

Step Three: Work Through Your Financial Settlement

Working through your finances can feel complicated, but there is a structured process for reaching a property settlement.
If you choose Simple Separation, we guide you through each stage so you understand what information is required, what decisions need to be made and what happens next.



You don’t need to understand or work through all of this before you start. If you use Simple Separation, we provide structured guidance throughout the process.

Understand the four steps of a property settlement:

01 Identify and value your assets and liabilities

Work out what you both own and owe. This may include property, bank accounts, superannuation, investments, businesses, trusts, vehicles, loans and other financial interests.

02 Consider your contributions

Consider the financial and non-financial contributions each of you made before, during and after the relationship. This can include income, property, inheritances, homemaking and caring for children.

03 Consider your future circumstances

Consider factors that may affect each person moving forward, such as income, earning capacity, age, health and responsibility for caring for children.

04 Consider the overall outcome

Consider the proposed settlement as a whole and whether the outcome is just and equitable in your circumstances.

Gather Your Financial Documents

01 Start gathering documents that provide a clear picture of your financial position

These may include bank statements, mortgage and loan details, superannuation statements, tax returns, payslips, property information, investments, shares and details of other assets and liabilities.
If you work with Simple Separation, we'll explain what financial disclosure is required and guide you through what you need to provide.

02 Arrange valuations where needed

Some assets, such as property or businesses, may need to be valued so both parties are working from reliable information. Valuations can be organised before or during the settlement process. Where required, we can help you understand what may be needed and connect you with an appropriate professional.

03 Consider your settlement options

Once you understand your financial position, you can start considering how your assets and liabilities might be divided. There may be different ways to structure a settlement. If you have not reached agreement, mediation can help you work through the areas where you differ. Our Financial Care Team can help you make informed financial decisions during your separation and beyond.

Get the right advice

Having the right advice can give you greater clarity and confidence when making important decisions about your settlement. With Simple Separation, each party receives independent legal advice so you can understand your individual legal position, ask questions and make informed decisions before agreeing to your settlement.
Our panel of independent legal advisers understands Simple Separation's amicable, fixed-fee approach and is focused on helping you reach a fair agreement outside of court wherever possible — without unnecessarily increasing conflict, time or legal costs.

Step Four: Update Your Details And Plan For The Future

Once your separation is progressing, there are some personal and administrative matters worth reviewing.

Update your personal details

If your address or circumstances have changed, consider whether you need to update your details with:

- Banks and financial institutions
- Insurance providers
- Utilities and service providers
- Your driver's licence and vehicle registration
- Your employer
- The Australian Taxation Office
- The electoral roll
- Your superannuation fund
- Medical providers
- Your children's school or childcare provider

You may also want to arrange mail redirection while you update your details.

Review your will and estate planning

Consider reviewing your will, beneficiaries, powers of attorney and other estate planning arrangements. Separation and divorce can affect these arrangements differently, so consider obtaining legal advice about what should be updated and when.

Review medicare and health insurance

Check your Medicare and private health insurance arrangements and update your details where needed. Consider whether your current cover is still appropriate and whether emergency contact details need to change.

Plan for your financial future

Once you have greater clarity about your settlement, start thinking about your longer-term financial position.
This might include superannuation, investments, retirement planning, debt reduction, buying another property or building your financial independence.
A financial adviser can help you understand the longer-term implications of your decisions and plan for the future.

Look after your wellbeing

Separation isn't only about resolving legal and financial matters. It is also a significant life change.
Continue to make time for your physical and emotional wellbeing and surround yourself with people who support you.
You don't need to have everything figured out straight away. Take things one step at a time and seek support when you need it.

Moving forward

Separation involves a lot of decisions, but having a clear process can make it feel more manageable.
If you choose Simple Separation, we provide a structured pathway to help you work through your financial, property and parenting arrangements, with independent legal advice for each party and access to other professional support where needed.
The aim is simple: to help you understand what needs to happen, what comes next and how to keep moving forward.