

# Separation Checklist

The first weeks after separating can feel overwhelming. Work through these practical steps at your own pace — tick them off as you go. Nothing here is urgent unless your safety is at risk.

⚠️ Your safety comes first. Only carry out tasks on this checklist if it is safe for you to do so. If you are in danger, call **000**.

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## 01 Your safety & wellbeing

*If you're in danger, call 000 first.*

- In danger now? Call 000. For 24/7 family violence support, call Safe Steps on 1800 015 188
- Consider whether you need a family violence intervention order
- Line up support — a trusted person, your GP, or Lifeline 13 11 14
- Write down your date of separation — it starts important legal timeframes
- Keep ID, medications, keys and a little cash easy to reach

## 02 Children & parenting

*Where there is no family violence or child abuse and it is safe to do so, children cope best with stability and reassurance.*

- Reassure the children and keep routines as steady as you can
- Agree interim living and care arrangements
- Start a parenting plan — get help if you can't agree
- Keep a simple record of time each parent spends with the kids
- Update school and childcare emergency contacts

## 03 Finances, accounts & debts

*Separate your money early and carefully.*

- List all income, accounts, assets and debts (both of you)
- Open a bank account in your sole name
- Review joint accounts, credit cards and redraw facilities
- Cancel or adjust shared direct debits and authorities
- Check Services Australia entitlements (Child Support, Family Tax Benefit)

## 04 Property & the family home

*Get advice before moving or selling anything.*

- List all assets, liabilities and superannuation for both parties
- Get an appraisal of the home and major assets
- Don't sell, transfer or hide assets before getting advice
- Note time limits: 12 months after divorce, 2 years after a de facto split
- Gather mortgage, rates, title and insurance documents

## 05 Legal steps

*Early advice usually means less conflict and cost.*

- Get early legal advice about your rights and options
- Consider family dispute resolution (mediation) before court
- Remember – divorce requires 12 months of separation
- Formalise agreements with consent orders or a financial agreement
- Keep written records of important conversations

## 06 Documents to gather

*Keep copies somewhere safe and private.*

- ID: passports, birth and marriage certificates
- Money: tax returns, payslips, bank and super statements
- Property: mortgage, loan, title and insurance papers
- Children: Medicare, immunisation and school records
- Any existing wills, agreements or powers of attorney

## 07 Update your details

*Easy to forget, important to do.*

- Update your will and powers of attorney
- Review super and life insurance beneficiaries
- Notify Services Australia and the ATO of your new status
- Update Medicare, banks, electoral roll and contacts
- Change passwords; secure your email and online accounts

## You don't have to navigate this alone.

Melbourne · St Kilda Rd · Dandenong · Pakenham · Online | Your enquiry is confidential.

[Call 1800 976 214](#)

[Book a free phone assessment](#)

[Send a confidential enquiry](#)

**Helplines:** Emergency 000 · Safe Steps family violence support (24/7) 1800 015 188 · 1800RESPECT 1800 737 732 · Lifeline 13 11 14. This checklist provides general information only and is not legal advice. The law changes and every situation is different — please obtain advice specific to your circumstances before acting. © 2026 Freemont Family Lawyers. Liability limited by a scheme approved under Professional Standards Legislation.