

## Checklist: What to do when you separate

Use this checklist to help you remember what else to do when getting a divorce.

Change your login details	
<input type="checkbox"/> Change your login details	<ul style="list-style-type: none"><li>• Bank online login and PINs</li><li>• Email passwords</li><li>• Social media accounts</li><li>• App account passwords, such as the App store and Google play</li><li>• Government account passwords, such as MyGov and Opal</li><li>• Online shopping passwords</li><li>• Cloud storage passwords</li><li>• Utility account passwords and PINs</li></ul>
<input type="checkbox"/> Change your email address	<p>If you share an email account with your spouse, you may want to get your own email.</p> <p>If you are going to get a lawyer, you must make sure all correspondence is confidential.</p> <p>If you are going to communicate with your lawyer via email, you must ensure that your spouse can't access your emails.</p>
<input type="checkbox"/> Change your postal address	<p>If you are moving out of the property, you may want to:</p> <ul style="list-style-type: none"><li>• update your postal address</li></ul>

	<ul style="list-style-type: none"> <li>• redirect your mail to your new address</li> <li>• get a post office box.</li> </ul> <p>If you are going to get a lawyer, you must make sure that all correspondence from your lawyer is confidential.</p> <p>You should also update your driver licence and vehicle registration.</p>
<input type="checkbox"/> Update your rental agreement	<p>If you and your spouse were renting a property when you separated, you may want to:</p> <ul style="list-style-type: none"> <li>• remove your name from the rental agreement, if you are moving out of the property</li> <li>• remove your spouse's name from the rental agreement, if you are staying at the property.</li> </ul> <p>If you are leaving the property, you will still be responsible for paying rent unless you remove your name from the agreement.</p>
<input type="checkbox"/> Contact your bank	<p>You may want to contact your bank about:</p> <ul style="list-style-type: none"> <li>• cancelling any bank or credit cards that your spouse can use to access your accounts</li> <li>• opening your own bank account - you should do this if you are concerned that your spouse may take</li> </ul>

	<p>your wages once they have been paid to you</p> <ul style="list-style-type: none"> <li>• closing any joint accounts that are no longer being used, especially if these accounts have monthly fees</li> <li>• placing a limit on any joint credit cards</li> <li>• cancelling any redraw facilities on your home loan, or setting up co-signing to redraw money</li> <li>• arranging for statements and correspondence to be sent to your new address, if you have moved.</li> </ul> <p>For more information you should speak to a financial counsellor.</p> <p>You should speak to a lawyer about:</p> <ul style="list-style-type: none"> <li>• joint debts, or</li> <li>• debts in your name that your spouse is responsible for.</li> </ul>
<p><input type="checkbox"/> Update your utility accounts</p>	<p>You should update your utility accounts if:</p> <ul style="list-style-type: none"> <li>• you have moved out of the property, remove your name from the utility accounts</li> <li>• your spouse has moved out of the property, transfer the utility accounts into your name.</li> </ul>

<input type="checkbox"/> Update your insurance policies	<p>You should update your insurance policies, including:</p> <ul style="list-style-type: none"><li>• home</li><li>• contents</li><li>• motor vehicle</li><li>• health.</li></ul> <p>If you have moved, you should arrange for statements and correspondence to be sent to your new address.</p> <p>You don't want your spouse to:</p> <ul style="list-style-type: none"><li>• make claims against your insurance policies that could affect your coverage or fees</li><li>• cancel you policies.</li></ul>
<input type="checkbox"/> Update your beneficiaries	<p>You should update your beneficiaries listed on your:</p> <ul style="list-style-type: none"><li>• superannuation</li><li>• will</li><li>• life insurance policy.</li></ul> <p>If you have appointed a Power of Attorney and/or Enduring Guardian, you may need to update these as well.</p>
<input type="checkbox"/> Review your income	<p>Contact <a href="#">Services Australia</a> to find out if you are entitled to payments and services, or child support.</p> <p>Get legal advice about spousal maintenance.</p> <p>If you have concerns about your financial situation, you should contact the <a href="#">National Debt</a></p>

	<p><a href="#">Helpline</a> to speak to a financial counsellor.</p>
<p><input type="checkbox"/> Collect information and documents</p>	<p>When you separate from your partner, you will need the following information:</p> <ul style="list-style-type: none"><li>• date of separation</li><li>• a list of all assets owned by both you and your spouse.</li></ul> <p>It will also be helpful to have the original or copies of the following documents belonging to you and/or your spouse:</p> <ul style="list-style-type: none"><li>• Marriage Certificate</li><li>• Birth Certificate</li><li>• passports</li><li>• car registration certificates</li><li>• insurance policies – CTP, comprehensive motor vehicle, home, contents and life insurance</li><li>• bank account statements - for all accounts owned solely or jointly by you or your spouse</li><li>• credit card statements</li><li>• superannuation member statements</li><li>• share statements</li><li>• payslips.</li></ul> <p>If you or your spouse own a business or have an interest in a trust, it will be helpful to have the original or copies of the following documents:</p> <ul style="list-style-type: none"><li>• tax returns and notices of assessment</li><li>• financial statements</li></ul>

	<ul style="list-style-type: none"><li>• trust deeds</li><li>• bank account statements</li><li>• general ledger accounts and reconciliations.</li></ul>
<input type="checkbox"/> Other matters	<p>Other things to consider:</p> <ul style="list-style-type: none"><li>• your safety is important - if you feel unsafe or are experiencing any violence, contact the police, a domestic violence counsellor or get legal advice</li><li>• get copies of all photos, awards, certificates before you move out</li><li>• take any important personal items with you when you leave, such as computers, jewellery, and family heirlooms</li><li>• update your children's school with your new contact details.</li></ul>