



Listed below is a checklist of important areas of consideration around Practical Issues that arise during a separation. There are many areas to work out during the separation process which can become overwhelming and it is easy to miss out on the smaller yet also important details which we also included below. If you have any questions around points within this checklist please call us on **1800 609 685**

✓	Point of Consideration	Your Notes
	Make a record of your separation date (this is the date when you communicated / were communicated to with your partner)	
	When deciding to stay or move out, consider the environment within the house and whether staying would be a healthy environment	
	When deciding to stay or move out, consider what will happen with your children, remembering children are more comfortable in a familiar environment	
	Consider if you can afford to move out short and long term, especially if the legal situation takes a long time to resolve	
	Do you want to keep the house as a part of the settlement. This should influence your decision on whether to stay or leave	
	Will the house need to be sold as a part of the settlement. Will the house need to be renovated and who will maintain the upkeep to ensure it is well presented	
	Do you need to arrange any mail redirection to ensure the confidentiality of any mail	
	Do you need to set up a separate bank account and divert funds that only you have access to	
	Do you need to visit your joint bank account set up and will this influence your access to funds	
	Do you need to change the access of your credit cards	
	Is one person the primary card holder as this will impact transactions that may occur	
	Consider if you need to change authority to act or transact on any insurance policies	
	Consider any beneficiaries of insurance policies and if these need to be changed	
	Consider how any insurance policies are paid for and that they are up to date and payments are not disrupted	
	Check Superannuation balances	
	If you have a SMSF you should obtain legal advice on how your separation will impact your SMSF	
	Check the balances of any loyalty cards (flybuys, etc.)	
	Consider if you need to remove access of any loyalty cards from your spouse	
	Consider if you may need to transfer points of your loyalty programs as a part of your settlement	
	Make a record of any Interest Free Cards	
	Record all balances due, repayment amount and due dates of Interest Free Cards	
	Consider if you need to remove your partner from having authority or accessing Interest Free Cards	



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	Consider any liability on Interest Free cards will need to be considered as a part of property settlement	
	Check any Automotive memberships (RACQ) and transfer to your name and change authority if necessary	
	Record all utility accounts (phone, gas, rates, electricity, internet) and name on accounts	
	Consider if you need to visit the authority and names on all utility accounts in case the other party were to disconnect any services	
	Consider if utilities are in your name that you are liable for the accounts	
	Consider if you need to reprint medicare cards to add/remove children on both parents cards	
	Discuss who is paying for health insurance	
	Discuss which parties will remain on health insurance plans (new accounts may attract waiting times)	
	Discuss who's health insurance will cover the children	
	Consider and seek advice on tax implications with Health Insurance	
	Ensure you contact the children's schools to update details for both parents	
	If you have the same accountant do you need to inform your accountant of your separation	
	Ensure your accountant does not allow access to any of your personal information	
	Seek advice of your accountant on any potential issues as a result of your separation	
	Consider any Loans and Mortgages including payments & liabilities. You may need to discuss this with your accountant / lawyer	
	Seek advice on your house and land and whose names are on the title	
	Consider severing any joint tenancies of the home or other properties you own jointly and whether caveats should be lodged where property is held solely in the name of your partner. Call us to find out more on 1800 609 685	
	Consider who's name your vehicles registration is in and if you have authority to act on the vehicle you drive (in the event that your spouse were to attempt to seize the vehicle as a part of property settlement)	
	Consider if you need to update the address details of your registration	
	Consider where any fines and infringements will be sent with the vehicle you have authority over	
	Consider if you need to update insurance details into your name	
	Check to see if your current car insurance policies are paid and upto date	
	Make a record of the renewal date of your vehicle insurance policies	
	Check to confirm you have authority on the account in the event you need to make a claim	



✓	Point of Consideration	Your Notes
	Do you have access to act on all toll tag accounts	
	Do you need to review and remove authority of your former partner from accessing toll tag accounts	
	Be mindful that movements are visible to anyone that has authority on a toll account	
	Seek advice on whether you are liable for tolls on vehicles you are not using	
	Seek advice from your accountant on whether your former partner has access to private tax information and whether they have authority to act on your behalf	
	Contact any family doctors / medical professionals to update your status and to ensure your privacy	
	List and update any locations your former partner was listed as a next of Kin / emergency contact	
	Consider and seek advice on continuing the payment of any bills and liabilities	
	Seek advice on how the non-payment of outstanding liabilities will impact your credit record or recovery action from the lender	
	Update your wills and powers of attorney. Consider revoking these documents and creating new ones	
	Record any pins and passwords you may need to change to ensure the protection of your privacy. This includes your phone, tablet, pc and any softwares you access (social media accounts, Paypal, voicemail, ebay)	