

SEPARATING? WHAT YOU NEED TO DO FIRST

Separation is usually emotional and difficult for everyone concerned. However, there are a few practical things that you need to think about at the time of separation, about to ensure that you manage this process properly and protect your interests and give yourself a chance to adjust to your new lifestyle.

The first things you need to think about usually will be:

- a) Where are you, your partner and children going to live?
- b) Are there any urgent financial issues that need attention?
- c) What will be the arrangements for the children to spend time with both of you?
- d) How will you and your children cope with the adjustment?

It's important to plan the arrangements for your children in the first few weeks so they can be supported around the changes about to take place. Ideally you should try to keep changes to their routines to a minimum and not involve them in discussions between you and your partner that could make them feel confused about what will be happening about their home or school.

Below are some tips for addressing these issues.

WHERE WILL WE LIVE?

Planning where you and your children or partner will live during and after the separation is important because it will also affect your financial expenses, your entitlements and how best you can support your children whilst they adjust.

Some things you need to consider:

- e) Does one of you need to leave the house?
- f) Are there any issues with your safety in remaining in the home together?
- g) Do you have somewhere you can stay, with family or friends, and is this practical for a few weeks?
- h) Can you afford to live elsewhere in the short term?
- i) Who will care for family pets if you are not taking them with you?

- j) Is it possible to alternate living in the house, so as to provide stability for children?
- k) If your separation is amicable, could both of you remain in the house together?

URGENT FINANCIAL ISSUES

It's a good idea not to make any big financial decisions in the early days after separating.

There is usually no need to go re-arranging bank accounts or withdrawing significant funds, particularly from joint bank accounts. If you are worried about your partner making withdrawals, you can ring up your bank, tell them you are separated and set up the requirement of joint signatures for withdrawals.

However, you can use what funds you need to house yourself and children or to meet any urgent expenses. You should tell your former partner if you need to use joint funds and if possible, agree on this.

Some things you need to do now:

- a) Can you both agree not to make any significant change to the financial arrangements without consulting each other first?
- b) Are there savings that you could divide to give you both a bank to plan your future?

If your wages, salary or other income is paid to a joint account, re-direct this to an account in your sole name. Make sure that any direct debits on the joint account that are required to be paid, e.g. mortgage payments are still covered and let your partner know you will do this.

Normally each party will be responsible for their own household outgoings e.g. electricity and internet. If the utility accounts are in your name and you no longer reside in the home, tell your partner before you remove your name from the account. If you are living in the home but the accounts are under your ex-spouse's name, contact the providers and have the account transferred into your name or set up a new account.

Credit cards in your name will remain your liability. But if you hold a credit card in your name and your partner is the additional card holder, you will still be liable for the debt, so if you think your partner may use the account



without your knowledge and agreement, remove them from the account or close it.

If your partner knows your password for online banking, emails or social media accounts, and you think they may access these, change the passwords and make sure they are not saved on your computer.

Contact [Centrelink](#) to find out what benefits you may be entitled to as a sole parent, or if you need urgent financial assistance. Check the Department of Human Services, Centrelink's website, payments for families at <https://www.servicesaustralia.gov.au/individuals/subjects/payments-families>.

Contact the [Child Support Agency](#) on 131 272 for information about making a child support application. Even if you and your partner agree on support for children, there are calculators on the Child Support Agency site that will enable you to estimate what a likely child support payment would be.

PARENTING ARRANGEMENTS

Just because you have separated, does not mean of course that you both stop being parents. Your children will be upset and worried about what has happened and when they will see the parent who has left the home. Children have a right under the law to have a meaningful relationship with both parents so long as they are also kept safe from risk of harm.

Even in the first days of a separation, you should try to agree some short-term plans for keeping the children seeing the other parent. If possible, you should record your agreement in writing, so each of you is clear on what is to happen so disputes can be avoided. You can draft a [Parenting Plan](#), even informally to set out your agreement.

This can be hard with emotions running high, so you should consider getting some professional advice around this. Information on separation and making agreements for children is available at the [Family Relationships Online website](#) at <https://www.familyrelationships.gov.au/>.

It might be that a third party who does not have an agenda in the separation can assist you to negotiate these arrangements, or you can approach a mediation service to arrange Family Dispute Resolution with FDR

providers including your nearest [Family Relationship Centre](#) or [Relationships Australia](#).

There is no need to make detailed plans, just agree on the main points, such as where the children will live and the time they will see the other parent, how they will keep in touch with the other parent, who will take them to school and other activities.

Maintain predictable and reliable arrangements, stick to familiar routines and activities, and minimise change. Keep up usual and familiar relationships with grandparents, other close family and friends.

You should also try to agree on having an age appropriate conversation with the children to tell them what is going on about the separation. Remember what children want most in this uncertain time is reassurance that they will still see both of you and that as much as possible, their lives will not change too much.

You should try to also discuss family members close to the children about the separation, so that they can support the children, particularly if the children don't feel comfortable speaking about the separation to you or your partner, and will convey the same consistent message to them about the future plans.

SELF-CARE

Separating is a stressful experience. If you are feeling overwhelmed, consider asking your GP for a referral to counsellors or other specialists to help support you. If your children are also having difficulties adjusting, you can also consider approaching their schools to seek assistance from counsellors or obtain a referral for specialist support for them.

Many organisations also run excellent programmes to assist children when parents separate, such as the [Supporting Children After Separation Programme](#). You can get information from the FRC website at <https://tas.relationships.org.au/supporting-children-after-separation/>.

If you are considering separating or are separated and require assistance or further information about your options, please do not hesitate to contact us for advice tailored to your situation, by calling (07) 3172 3474 or (07) 4659 9958 or email reception@redhillgal.com.au.