

A banner with a dark blue background and a light green and yellow wavy border at the bottom. The text 'When Separating' is written in a large, white, sans-serif font, with 'When' in a smaller size above 'Separating'.

When Separating

Have you thought about ...?

Are you and the children safe?

If you are separating from a partner who has been violent, your first priority should be your safety and your children's safety. You might need some extra support during this time. For more information, visit the Family & Domestic Violence section of the When Separating website.

Do you need some support?

If you need some help working through the emotional issues surrounding your separation, it's a good idea to talk to someone. There are many counselling and other family support services available in the community.

Who needs to know if you've moved?

You might need to give your new address and phone numbers to your work, bank, children's school, Department of Transport (driver's licence), telephone provider, any utilities (such as Synergy, Water Corporation, Alinta Energy and Western Power), Landgate and the Electoral Commission (the electoral roll).

Where is your mail going?

You can apply to redirect your mail (for a fee) through Australia Post until you have informed all of the people who send you mail of any change in address. Make sure you don't forget things like any shopping rewards clubs, your superannuation provider, clubs or associations (e.g. Unions or sporting clubs) and of course family and friends.

CHILDREN

How are your children coping with the separation?

Separation can be a tough time for children too, and they may benefit from some extra support at this time. Most schools offer a counselling service and there are also many community services that can help. You could also give them the Kids Helpline number, or leave it written down somewhere they will see it.

Have you told the children's school or child care centre that you are separating?

It is important that the children's school or child care centre knows about the arrangements for your children. They will need to know things such as whether the children have moved, whether there are any changes in care arrangements for the children, and whether the children will be picked up or dropped off at different times or by different people.

Have you thought about Family Dispute Resolution?

Family Dispute Resolution (FDR) helps separated parents explore and test options for resolving issues around their children's needs and build a plan for their family's future now they have separated. If you would like to attend FDR, it can be a good idea to get the process started early on, as there can be waiting lists of up to a couple of months. For more information, see the "Family Dispute Resolution" link on the "Making Plans and Agreements" page of the When Separating website.

FINANCIAL

Do you have a mortgage or is your name on the title to the house?

This can affect you even if you are not the person usually responsible for making the mortgage repayments. You should get in contact with your bank early on and let them know what is happening and follow up in writing. Ask to have copies of any documentation (such as statements of account or notices) sent to you separately. Then, if there are any issues with your mortgage payments it should be easier to work with the bank how to sort out any problems. A financial counsellor or advisor can help you work out what to do.

What's happening with your finances?

Taking the effort to look at and try to understand your finances early on can save you a lot of worry. Think about whose names your bank accounts and credit cards are in, and who has access. Think about what payments will need to be made and who is going to make them. If you are concerned that the other person may deal with property inappropriately or that you may be left without enough money to support yourself and your family, seek urgent legal advice. A financial counsellor or advisor can also help you to understand your day-to-day finances.

Is your name on the lease and/or utility bills?

If you are going to move out from the family home and you are renting, it is important to explore with the landlord, property manager or Department of Communities - Housing what is the best thing to do, such as have your name taken off the lease. It is wise to get legal advice before making a decision about a lease and the potential impact that decision might have on your former partner or children remaining in the house. You might also want to look into taking your name off any joint utility and service bills related to the property if you will no longer be living there. When considering what to do, keep in mind whether your decisions might create financial hardship for those still living in the house.

Do you have a Will?

If you have a Will, it will continue to operate once you have separated. If you had a Will drafted while you were married, it will become void once you are legally divorced. Seek legal advice or talk to a financial counsellor or advisor if you are not sure what to do about this. You might also want to check your binding nominations or beneficiaries on any superannuation or insurance policies.

Have you told Centrelink you are separating?

If you are already receiving Centrelink benefits you are obliged to inform them that you have separated. If you are not receiving Centrelink benefits, you may be eligible for payments depending on your income or whether you have children.

Have you thought about Child Support?

Child support is financial support for a child provided by one parent to the other parent. If you have children, depending on their living arrangements, you may be eligible to receive child support, or you may need to pay the other parent an amount of child support. The Department of Human Services – Child Support can collect this money or provide information about how to make your own arrangements.

Need more? Go to: www.whenseparating.legalaid.wa.gov.au