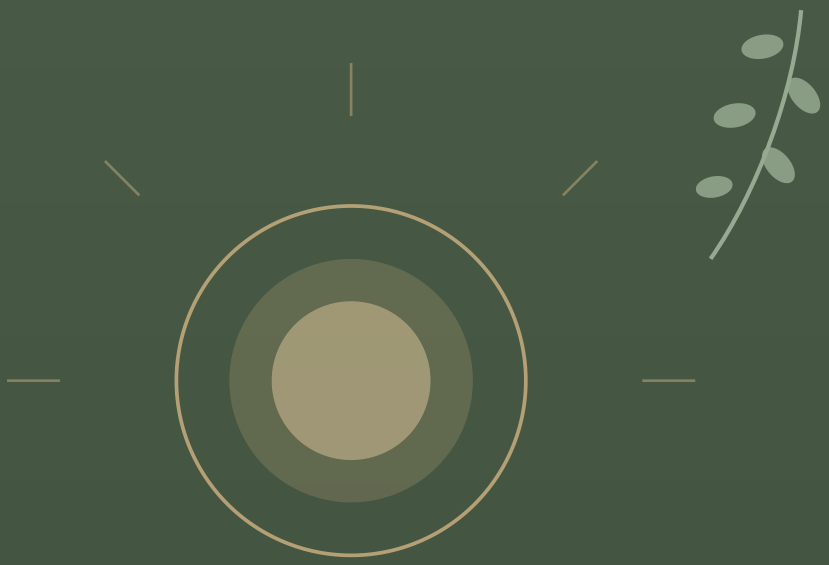


A CALM, PRACTICAL COMPANION

# What to do when you *separate*

A complete guide and workbook for the first weeks and months — what to do, how it works, and space to think clearly, one step at a time.

By Mark Boreham
SOLICITOR · SPARK LAWYERS

GUIDE & WORKBOOK
EDITION 1

# What to Do When You Separate

**A Complete Guide & Workbook** · Edition 1

Written by Mark Boreham, Solicitor · Spark Lawyers, Mount Isa QLD

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### PLEASE READ FIRST

This workbook contains **general information only**. It is **not legal advice** and is not a substitute for advice from a qualified professional about your own circumstances. Laws differ between states and countries and change over time. Before making any decision, obtain your own independent legal, financial, and personal advice. A full disclaimer appears at the back of this workbook.

> ### IF YOU ARE IN DANGER
>
> If you feel unsafe at any time, contact emergency services immediately (000 in Australia). For confidential family and domestic violence support in Australia, call **1800RESPECT — 1800 737 732**, 24/7. Support and financial-help contacts are listed later in this workbook.

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A NOTE BEFORE YOU BEGIN

# You don't have to work it all out today

Over the years in practice, I have sat across the table from many people in the first raw weeks after a separation. Almost all of them arrived feeling the same way: overwhelmed, foggy, and unsure what to do first. Many of my clients have told me that the hardest part wasn't any single decision — it was the sheer number of things that suddenly needed thinking about, all at once.

That is exactly why I wrote this workbook. It combines plain-English explanations of how things actually work with checklists, real-world tips, and space to think — so the fog lifts a little and you can see the next small step. It is not the law applied to your situation; that is a job for someone advising you personally. It is the map I wish every person had in those first weeks.

There is no right pace. Some people read it cover to cover in a weekend; others keep it by the kettle and do one section a week. Both are fine.

> **A GENTLE REMINDER**
>
> This workbook is a companion, not a lawyer. When it comes to your money, your property, or arrangements for your children, please get your own advice from a qualified professional who knows your full situation. This book will help you walk into that conversation prepared — which often saves you both time and money.

*Take a breath. Start with one page. — Mark Boreham*

HOW TO USE THIS WORKBOOK

# Three simple ways to work through it

1

### Start where the worry is

If your mind keeps circling one thing — money, the kids, somewhere to stay — go straight to that section. You don't have to read in order.

2

### Read a little, do a little

Each section explains how something works, then gives you checklists and space to act. Understand it first, then tick off the practical steps at your own pace.

3

### Write it down as it comes

Use the diary and trackers at the back to note dates, conversations, and decisions while they're fresh. It keeps your head clear — and can be genuinely useful later.

**KEEP IT PRIVATE**

You may write personal or sensitive things in these pages. Keep your workbook somewhere private and secure, especially if you are still living with your former partner.



*Section One*

# First things first

The first days are about safety, essentials, and slowing the spin — not solving everything. Here is what matters, and the order to do it in.

FIRST THINGS FIRST

# The first days, step by step

Not everything is urgent. In the beginning you only need to steady a handful of essentials. Trying to solve the whole separation in week one is how people burn out. Here is a calmer order.

## In the first 72 hours

Focus only on safety and the basics: make sure you and any children have somewhere safe to sleep, that you can access money for food and essentials, and that your most important documents and devices are secure. That is genuinely enough for the first few days.

## In the first two weeks

Once the ground feels a little steadier, begin the practical untangling — separating finances, changing passwords, and noting your date of separation. The sections that follow walk you through each of these in turn, so you don't have to hold it all in your head.

> **SAFETY COMES BEFORE EVERYTHING**
>
> If there has been violence, threats, or you feel unsafe, your safety and your children's safety come before any admin in this book. Call 000 in an emergency, or 1800RESPECT (1800 737 732) for confidential support and a safety plan.

YOUR FIRST-FORTNIGHT CHECKLIST

# The essentials, ticked off

Work down these at your own pace. Ticking even one or two a day is real progress.

- [ ] Make sure you and any children have a **safe place to stay**
- [ ] Secure important **documents** (ID, passports, certificates)
- [ ] Note the **date of separation** — it can matter later
- [ ] Make sure you can access **money for essentials**
- [ ] Change key **passwords** (email, banking, phone, socials)
- [ ] Tell only the people you **trust** — you owe no one an explanation
- [ ] Keep your usual **routines** going where you can
- [ ] Don't sign anything or make big decisions **under pressure**
- [ ] Book time with a **GP or counsellor** if you're struggling
- [ ] Start a simple **record** of key dates and conversations

### WHY THE DATE OF SEPARATION MATTERS

In many places, important time limits and financial calculations run from the date you separated — and separation can even be recognised while two people still live under one roof. Because the rules vary, note the date now and confirm how it applies to you when you get advice.

A COMMON REALITY

# Separating under one roof

Not everyone can move out straight away — and many people are surprised to learn that you can be genuinely separated while still living in the same home. If money, housing, or children mean you're staying put for now, here's how to make it workable.

## Create some separateness

Where you safely can, begin living more independently: separate bedrooms, your own shelf in the fridge, your own routines, and a quiet winding-back of shared social life. Small signals of independence matter, both practically and sometimes legally.

## Sort the day-to-day

Have a calm, practical conversation (or communicate in writing) about who pays which bills, who does what around the house, and how you'll handle the children while under one roof. Keeping this businesslike reduces friction enormously.

> **IF TENSION IS HIGH**
>
> Living together after separating can be hard, and it isn't safe for everyone. If there's any fear or intimidation, prioritise the safety options in this book over "making it work." You do not have to stay in an unsafe home.

PROTECT YOURSELF

# Locking down the digital side

Modern life is deeply shared — logins, clouds, calendars, even the car and the doorbell. Taking back control of your digital world early protects your privacy and your peace of mind.

1. **Change your passwords in the right order:** start with your primary email (it can reset everything else), then banking, then your phone/cloud account, then socials.
2. **Turn on two-factor authentication** wherever it's offered, using your own phone number or an authenticator app — not a shared device.
3. **Check for quiet access:** email forwarding rules, trusted devices still signed in, and password managers you once shared. Remove what shouldn't be there.
4. **Turn off location sharing** (phone "find my" features, maps, and social check-ins) if you'd rather your movements weren't visible.
5. **Untangle family sharing:** Apple/Google family groups, shared photo libraries, shared subscriptions, and smart-home or car apps.

> **A QUIET WORD ON SAFETY TECH**
>
> Occasionally, shared devices or trackers are misused to monitor someone. If that worries you, 1800RESPECT and specialist services can help you check your devices safely.

IF YOU FEEL UNSAFE

# Making a safety plan

Separation can be the most dangerous time in an abusive relationship. If there's any fear, threats, or controlling behaviour, a safety plan is the most important page in this book. You don't have to have "proof" to take your safety seriously.

## Have a way out ready

Know where you'd go and how you'd get there. Keep a small bag with essentials — ID, some money, medication, keys, a spare phone or charger — somewhere you can grab it, or with someone you trust.

## Protect your information

Use a device the other person can't access, turn off location sharing, and be aware that shared accounts or family trackers can reveal your movements. Clear browser history if you're researching on a shared device.

## Tell someone and get expert help

Confide in someone you trust, and reach out to a specialist service — they can help you plan safely and know the protective options available.

> **REACH OUT**
>
> In an emergency, call 000. For confidential 24/7 support and safety planning in Australia, call **1800RESPECT — 1800 737 732**. Wherever you are, specialist domestic and family violence services can help.

SLOW DOWN

# What not to do — and why

In the heat of the first weeks, the biggest mistakes are the impulsive ones. None of these are worth the fallout — a moment's relief can cost you months.

## Don't drain or hide money

Emptying a joint account or hiding assets can seriously damage your position later and destroy trust in any negotiation. Take out only what you reasonably need, keep records, and get advice before anything bigger.

## Don't put it in writing in anger

Texts, emails, and social posts can all resurface. Assume anything you send could one day be read aloud in a serious setting. When in doubt, draft it, sleep on it, and often don't send it.

## Don't sign under pressure

Never sign documents, agree to a "quick deal", or make promises about the house or the children just to keep the peace. There is almost always time to get advice first.

## Don't use the children as messengers

Passing messages or venting through the kids harms them and inflames conflict. Keep adult matters between adults.

WRITE IT DOWN

# What needs handling this week?

Empty your head onto the page. Getting it out of your mind and onto paper is often the first real relief.

*The three things weighing on me most right now:*

*One small thing I can do today that would help:*

*Who can I lean on this week, and for what?*



*Section Two*

# Looking after yourself

You will make clearer decisions from steadier ground. This section explains what you're feeling, why, and the tools that genuinely help.

THE EMOTIONAL SIDE

# The grief of separation

Separation is a grief, even when it's the right decision — and even when you're the one who chose it. Understanding the shape of it makes the hard days a little less frightening.

## It comes in waves, not stages

You may recognise feelings like denial, anger, bargaining ("if only I'd…"), deep sadness, and slowly, acceptance. But they rarely arrive in neat order. Most people loop back and forth, feeling steady one day and floored the next. That is normal, not a sign you're going backwards.

## Why it's so disorienting

Separation is a loss without a funeral. You're grieving a person who is still here, a shared future, an identity, and sometimes a whole social world — all at once. That "ambiguous" quality is exactly why it can feel heavier and more confusing than other losses.

> **BE PATIENT WITH THE CLOCK**
>
> There's no fixed timeline. Healing isn't linear, and comparing your progress to anyone else's rarely helps. Small and steady is the goal.

STEADYING THE GROUND

# Getting through the hardest days

Many of my clients have said they wished someone had simply told them the early weeks would feel like this — so here it is, along with what actually helps.

### The four-thing rule

When everything feels like too much, shrink the day to four things: eat something, drink water, move your body a little, and sleep when you can. On the worst days, that is a complete to-do list. It is enough.

## Protect your sleep

Sleep is the first casualty and the biggest multiplier. Keep a wind-down routine, get morning light, keep the phone out of the bed, and go easy on late-night scrolling through old photos and messages.

## Go gently on the numbing

Alcohol, endless scrolling, and overwork all promise relief and deliver a heavier next day. You don't have to be perfect — just notice the pattern and be kind to tomorrow's version of you.

TOOLS THAT HELP

# Calming a racing mind

When anxiety spikes or your thoughts won't stop circling, these simple, well-known techniques can bring you back to the present. None of them require anything but a few minutes.

## Box breathing

Breathe in for four counts, hold for four, out for four, hold for four. Repeat for a minute or two. Slowing the breath tells your body it's safe, and the mind tends to follow.

## The 5-4-3-2-1 reset

Name five things you can see, four you can hear, three you can touch, two you can smell, and one you can taste. It gently pulls you out of spiralling thoughts and back into the room.

## Handling rumination

If the same thoughts loop at 2am, try "parking" them: jot them in the diary at the back with a note to revisit tomorrow. Setting a short daily "worry window" can stop worry from bleeding into every hour.

> **WHEN IT'S MORE THAN A ROUGH PATCH**
>
> If low mood, hopelessness, or anxiety lasts most of the day for weeks, or you can't function, that deserves real support. A GP is a good first step — in Australia, ask about a Mental Health Care Plan for subsidised sessions.

PROTECTING YOUR PEACE

# Boundaries that keep you sane

Good boundaries aren't about punishing anyone — they're about protecting your energy so you can cope and parent well. Here are the ones that matter most.

## With your former partner

Keep communication to logistics, and where possible in writing or through an app (see the co-parenting section). If conversations turn hostile, it's fine to say "I'll respond about the children" and disengage from the rest. You don't have to attend every argument you're invited to.

## On social media

Consider muting or unfollowing rather than dramatic blocking, hiding your posts from mutual contacts, and resisting the urge to check their profile. Watching an ex's life online is a reliable way to reopen the wound.

## With family and friends

People mean well, but a chorus of opinions is exhausting. It's okay to say "I love you, but I'm not ready to talk about the details." Choose one or two confidants and let the rest simply be company.

# Anger, guilt & resentment

Separation stirs up feelings that can feel ugly or shameful. They're normal — and how you handle them shapes how quickly you heal.

## Anger is energy — aim it well

Anger is a natural response to hurt and loss. The trick is to let it move through you without letting it drive your decisions or land on your children. Exercise, writing it out, and talking to a friend or counsellor all help discharge it safely.

## Guilt: separate regret from responsibility

Whether you left or were left, guilt is common. Notice the difference between useful reflection ("I'd do this differently") and punishing self-blame that just keeps you stuck. You can learn from the past without living there.

## Resentment keeps you tied to them

Replaying who did what keeps your ex renting space in your head. You don't have to forgive to move on — you just have to slowly stop feeding it. Focus on what you can build, not what was done.

LOOKING AHEAD

# Getting through the 'firsts'

The first birthday, the first Christmas, the first anniversary alone — these dates can ambush you. Naming them ahead of time takes away some of their power.

## Plan, don't dread

Decide in advance how you'd like to spend a hard date, and line up company or a comforting plan. Having something gentle in the calendar beats being caught off guard.

## Make new traditions

You don't have to recreate the old ones exactly. Some people find quiet relief in doing a holiday completely differently — a new place, new food, new company. Over time, new traditions become genuinely yours.

## Let it be imperfect

If a date is simply sad, that's allowed. You can mark it quietly and let it pass. Next year is almost always easier.

> **IF THE WEIGHT FEELS TOO HEAVY**
>
> If you ever feel hopeless or have thoughts of harming yourself, please reach out now. In Australia, call **Lifeline 13 11 14** or **Beyond Blue 1300 22 4636**, any time. You deserve support.

A GENTLE CHECK-IN

# How am I, really?

No one else will read this. Be honest with yourself — it's the first step to feeling steadier.

*Right now, I feel...*

*One thing that brought me a moment of calm recently:*

*Something I'd like to be able to say to myself in six months:*



*Section Three*

# The admin checklist

The unglamorous, oddly satisfying part: untangling shared accounts, services, and paperwork so your day-to-day life keeps running.

WHERE TO START

# Separating your finances safely

This is the part people most want to rush — and most regret rushing. A calm, orderly approach protects you and keeps things fair.

## Get your own foundation first

Open a bank account in your sole name (if you don't already have one) and redirect your wages there. Set up a separate email for important matters. This gives you a private base to operate from.

## Handle joint accounts with care

Resist the urge to empty a joint account. Instead, you can usually ask the bank to require both signatures for withdrawals, which freezes things fairly while you get advice. Take only what you reasonably need for living costs, and keep a record of what you take and why.

## Watch the automatic payments

Direct debits, standing orders, and buy-now-pay-later plans can keep draining a joint account for months. List them, and decide which to move, pause, or cancel.

> **GOLDEN RULE**
>
> Before you close, freeze, or move anything significant, get advice. What feels protective in the moment can look very different later, and the right move depends on your situation. If you're in Queensland, Spark Lawyers can talk it through with you.

# The practical checklist

## MONEY & ACCOUNTS

- [ ] Open / confirm an **account in your sole name**
- [ ] Redirect your **pay** to an account you control
- [ ] Ask about **both-to-sign** on joint accounts
- [ ] List **direct debits & standing orders**
- [ ] Review **joint cards, loans & buy-now-pay-later**

## HOME & BILLS

- [ ] Sort **utilities** — electricity, gas, water, internet, phone
- [ ] Update the **lease or mortgage** details as advised
- [ ] Redirect your **mail** if you've moved out
- [ ] Review **home & contents insurance**

# Untangling the rest of it

## DIGITAL & PASSWORDS

- [ ] Change passwords: **email, banking, phone, cloud & socials**
- [ ] Turn on **two-factor authentication**
- [ ] Separate **shared logins & family subscriptions**
- [ ] Review **location sharing** and remove access

## DOCUMENTS & IDENTITY

- [ ] Locate **passports, birth & marriage certificates**
- [ ] Gather **tax records, payslips & super** statements
- [ ] Update your **emergency contact** & next-of-kin
- [ ] Update **beneficiary nominations** on super & insurance
- [ ] Consider reviewing your **Will & Power of Attorney**

THE TRICKY ONE

# The digital disentangling guide

Shared digital life is where separation quietly lingers for months. Work through these and you'll cut a surprising number of loose ends.

**Family sharing.** Leave or reorganise Apple, Google, or Microsoft family groups so purchases, storage, and screen-time controls are yours alone.

**Shared photo libraries.** Save copies of the photos that matter to you before any shared album is dismantled.

**Subscriptions.** Streaming, music, cloud storage, gym, meal kits — decide who keeps each, and set up your own where needed.

**Password managers.** If you shared a vault, create your own and change anything that was stored jointly.

**Smart home & car.** Remove the other person's access to doorbells, cameras, locks, thermostats, and connected-car apps — and check who the "admin" is.

**Email & calendar.** Delete shared calendars, remove delegate access, and check for forwarding rules quietly sending your mail elsewhere.

**Shopping accounts.** Split shared retail logins and remove saved cards that aren't yours.

**Devices.** Sign out of old shared tablets and TVs, and factory-reset anything you're handing over.

DON'T OVERLOOK THESE

# Insurance, super & your will

These quiet items are among the most important — and the most forgotten. A few updates now can prevent a serious problem later.

## Update your will — sooner than you think

In many places, separation does *not* automatically cancel gifts to a former partner in your will, and in some it takes divorce (not just separation) to change things. Until you update it, your existing will may still leave everything to your ex. This is worth prompt advice.

## Check your beneficiary nominations

Superannuation, pensions, and life insurance often pass by a separate nomination form — not by your will. Review and update who you've nominated, or your ex may still be in line to receive it.

## Review your insurances

Health, life, home, contents, and car policies may all need updating as your living situation changes. Check who's covered, who's paying, and whether you need your own policy.

## Powers of attorney

If you appointed your former partner to make financial or medical decisions for you, consider whether you want to revoke and replace that.

DON'T FORGET THESE

# A master list of who to tell

Beyond the big accounts, dozens of smaller updates quietly linger for months. Working through a single list in one sitting saves a surprising amount of future hassle.

**Money:** banks, super fund, insurers, lenders, credit cards, buy-now-pay-later.

**Government:** tax office, Medicare/health cover, Centrelink or benefits, electoral roll, vehicle registration.

**Home:** landlord or mortgage, electricity, gas, water, internet, phone, council.

**Work:** employer, payroll, HR (emergency contact & next of kin).

**Health:** GP, dentist, specialists, pharmacy, private health.

**Children:** school, daycare, activities, doctors — update who can collect them.

**Estate:** your will, executor, and anyone holding a power of attorney.

**Everyday:** subscriptions, loyalty programs, memberships, and delivery addresses.

> **TIP**
>
> Use the "Who I've notified" tracker later in this workbook to tick these off as you go, so nothing nags at you twice.

IF YOU WANT TO

# Changing your name back

If you took a partner's surname and want your old one back, you can — and for many people it's a quietly powerful step. The exact process depends on where you live, but the shape is similar.

## Two common routes

In many places you can revert to a former name using your marriage certificate as evidence, without a formal change-of-name application. If that doesn't apply, a formal change of name through the births, deaths and marriages registry is the alternative.

## Then update it everywhere

Once done, work through the list: passport, driver licence, bank accounts, employer, tax, superannuation, Medicare or health cover, utilities, insurance, and memberships. Keep certified copies handy — you'll be asked for them repeatedly.

> **NO RUSH, NO PRESSURE**
>
> There's no deadline and no "right" choice. Some people change back immediately; others wait, especially where children share the other surname. Do what feels right for you.



*Section Four*

# Money & property

How does dividing things actually work? This section explains the general ideas so you can walk into advice informed — not overwhelmed.

HOW IT WORKS

# How property is generally divided

Every country and state has its own rules, but many common-law systems approach a property settlement in four broad steps. Knowing the shape of it makes the whole thing far less mysterious.

1. **Work out the pool.** Add up everything both people own and owe — property, savings, super, businesses, and debts — to see the whole picture.
2. **Look at contributions.** Both financial contributions (income, assets brought in) and non-financial ones (homemaking, raising children, renovations) are usually weighed.
3. **Consider future needs.** Things like care of children, age, health, and earning capacity can shift the balance towards the person who needs more support going forward.
4. **Check it's fair overall.** Finally, the proposed split is sniff-tested for whether it's just and reasonable in the round.

> **IMPORTANT**
>
> This is a general framework, not a formula, and it varies significantly by jurisdiction. There is no automatic "50/50". How it applies to you is exactly what a qualified adviser is for.

THE FULL PICTURE

# What usually counts as property

People often picture just the house. In reality the "pool" is usually much broader — and it includes the debts, not only the assets.

**The home** and any other real estate.

**Bank accounts** and cash savings.

**Superannuation or pensions** — often treated as property that can be split, even though you can't touch it yet.

**Vehicles, boats,** and valuable possessions.

**Investments,** shares, and crypto.

**Business interests** and company or trust assets.

**Inheritances and gifts** — sometimes included, sometimes treated differently, depending on timing and use.

**Debts** — mortgages, loans, credit cards, and tax owing all come off the total.

> **SUPERANNUATION SURPRISES PEOPLE**
>
> In many systems, retirement savings are part of the property pool and can be divided, even though the money stays locked away until retirement. Don't leave it off your list.

YOUR SNAPSHOT

# A simple picture of what's there

Fill in what you know. Blanks are useful too — they show you what to find out.

### WHAT WE OWN (ASSETS)

| ITEM | APPROX. VALUE | WHOSE NAME |
|---|---|---|
| | | |
| | | |
| | | |

### WHAT WE OWE (DEBTS)

| DEBT | APPROX. AMOUNT | WHOSE NAME |
|---|---|---|
| | | |
| | | |
| | | |

# Building your solo budget

Going from two incomes to one is a real adjustment. A simple, honest budget is the fastest way to feel back in control.

| MONEY COMING IN (MONTHLY) | AMOUNT |
|---|---|
| Wages / income | |
| Child support / benefits | |
| Other | |
| **Total in** | |

| MONEY GOING OUT (MONTHLY) | AMOUNT |
|---|---|
| Rent / mortgage | |
| Utilities & phone | |
| Food & groceries | |
| Transport | |
| Children | |
| Debts & insurance | |
| **Total out** | |

MAKING IT OFFICIAL

# Ways to reach an agreement

Once you've worked out a split, how you record it matters. A casual handshake often isn't enough — and can unravel later. In general terms, there are three levels.

### 1. An informal agreement

You simply agree between yourselves. It's quick and free, but usually not binding — either person can later change their mind or make a further claim. Fine for small things; risky for big ones.

### 2. A formal written agreement

Many systems allow a binding financial agreement, drawn up with independent legal advice on both sides, that locks in the deal without going to court. It offers certainty — but only if done properly.

### 3. Court-approved orders

You can ask a court to make your agreement into official orders (often "by consent", without a fight). This is usually the most watertight, and can carry tax and other advantages.

> **WHY THIS MATTERS**
>
> The right option depends on what you're dividing and the law where you live. Getting the paperwork right the first time is far cheaper than fixing a broken "handshake" deal later. If you're in Queensland, Spark Lawyers can help you choose and prepare the right one.

DO IT PROPERLY

# Disclosure, valuations & you

Fair outcomes rest on honest information. These are the things that keep a settlement solid — and keep you protected.

## Full and frank disclosure

Both people are generally expected to fully reveal their finances — income, assets, debts, super, the lot. Hiding assets can unravel a settlement and seriously damage the hider's position. Gather your documents early; it speeds everything up.

## Get proper valuations

Guesswork causes fights. For the home, a business, or major assets, an independent valuation gives everyone a fair, agreed number to work from.

## Protect your credit and your name

Keep an eye on joint debts — you can often still be chased for them even after separating. Consider closing or splitting joint credit, and check your own credit record.

> **KEEP RECORDS**
>
> Save statements, valuations, and a note of any money moved and why. Organised records make advice faster, cheaper, and stronger.

FOR THE CHILDREN

# Child support, in plain terms

Child support is money one parent pays the other to help cover the everyday cost of raising the children. It's separate from dividing property, and separate from spousal support.

## How it's usually worked out

Most systems use a formula based on both parents' incomes, the number and ages of the children, and how much time each parent cares for them. Generally, the higher earner who has the children less contributes more.

## How it can be arranged

Parents can agree privately, put a written agreement in place, or use the government agency that assesses and (if needed) collects payments. A private agreement can work well when things are amicable; the agency route helps when they're not.

## Beyond the basics

Big extra costs — private school fees, braces, major medical, expensive sport — often sit outside the standard formula. It's worth agreeing early how these will be shared.

> **CHECK YOUR LOCAL SYSTEM**
>
> Names, formulas, and agencies differ by country. Use this to understand the idea, then confirm how it works where you live.

SUPPORT BETWEEN ADULTS

# Spousal maintenance & interim support

Sometimes one partner needs financial support for themselves for a period after separation — not for the children, but to get back on their feet. This is a different idea from child support.

## What it is

Where one person can't reasonably meet their own living costs and the other has capacity to help, some support may be payable — often for a limited time while the person retrains, finds work, or settles the property side.

## The interim period

The months between separating and finalising everything can be financially tense. It's reasonable to sort out early, even informally, who pays which bills in the meantime so neither person is left stranded.

## It's very fact-specific

Whether anything is payable, how much, and for how long depends heavily on incomes, needs, and the law where you live. This is a prime example of something to raise directly with an adviser.

THINK IT THROUGH

# What I still need to find out

The blanks in this section are a to-do list in disguise. Note what to track down, and who might have it.

*Documents or figures I still need to locate:*

*Questions I have about money or property:*

*What matters most to me here:*



*Section Five*

# Children & co-parenting

When there are children, their steadiness matters most. This is the most detailed part of the book — how to talk to them, tools that reduce friction, and what to plan for.

05

# Thinking it through, for their sake

There is no single "right" arrangement — only what works for your children and your family. Use this section to think clearly before conversations, mediation, or advice.

> **THE ONE THING WORTH REMEMBERING**
>
> Children cope best when they feel loved by both parents and shielded from conflict. Keeping adult disagreements away from little ears is the single most protective thing you can do.

## WHAT THIS SECTION COVERS

- ☐ **Talking to children** and helping them adjust
- ☐ **Co-parenting apps** and the **handover book**
- ☐ Making **pick-ups & drop-offs** calmer
- ☐ **Co-parenting with a difficult** ex
- ☐ **Things to plan for** in a parenting arrangement

HARD CONVERSATIONS

# Talking to children about separation

Children don't need the adult details — they need reassurance. Where you can, tell them together, keep it simple, and repeat the message that both parents still love them and it is not their fault.

## Toddlers & preschoolers

Keep it very concrete: where they'll sleep, who'll collect them, that both parents love them. Expect clinginess or regressions; steady routines are the best medicine.

## Primary-school age

They may worry it's their fault or try to "fix" things. Reassure them clearly, answer questions honestly but simply, and let them love both parents without guilt.

## Teenagers

They'll want honesty and some say in logistics, but shouldn't be made a confidant or messenger. Give them space, keep the door open, and don't lean on them emotionally.

> **THE GOLDEN RULES**
>
> Never badmouth the other parent to or near them, never quiz them about the other home, and keep your own big feelings for other adults. Children hear far more than we think.

SETTLING IN

# Helping children adjust & cope

Most children adjust well over time, especially when the adults stay calm and consistent. Here's how to support them — and when to seek extra help.

## What helps most

Predictable routines across both homes, permission to love both parents, and shielding them from conflict do more than anything else. Keep changes to school, friends, and activities to a minimum where you can.

## Signs a child is struggling

Watch for lasting changes: sleep or appetite shifts, new anxiety or anger, withdrawal, slipping grades, or physical complaints like tummy aches. Short-term wobbles are normal; persistent ones deserve attention.

## When to get help

A GP, school counsellor, or child psychologist can help if worries persist. In Australia, **Kids Helpline (1800 55 1800)** supports young people directly. Getting help early is a strength, not a failure.

TWO HOMES, ONE CHILDHOOD

# Helping children live across two homes

Moving between two homes is a lot for a child to manage. A few practical habits make it feel less like packing a suitcase and more like simply having two places they belong.

## Two of everything

Where you can, keep basics at both homes — toothbrush, pyjamas, chargers, school bits, a few clothes. It means less to lug back and forth, and less to be forgotten and fought over.

## Keep the big rules similar

Bedtimes, screen limits, and homework expectations don't need to be identical, but roughly consistent rules across both homes give children a steadying sense of one childhood, not two contradictory worlds.

## Make each home theirs

A space that's their own — even just a drawer, a shelf, or a corner — helps a child feel they live in both places rather than visiting one. Let them keep comfort items at each.

> **EASE THE TRANSITION**
>
> Changeover days can be wobbly. A little downtime, a familiar meal, and no big demands right after a handover helps children settle.

# Co-parenting apps can do the talking

When direct contact is tense, a dedicated app keeps things business-like: shared calendars, one clear message thread, expense tracking, and a tidy record everyone can see. Many parents find it takes the heat out of communication.

| APP | OFTEN USED FOR |
|---|---|
| **OurFamilyWizard** | The long-established option — calendar, messaging with a tone check, expenses, records archive |
| **TalkingParents** | Secure messaging with a clear, unchangeable record — popular where communication needs to stay accountable |
| **AppClose** | Messaging, calendar, and expense-sharing — widely used and free at the time of writing |
| **2houses** | Calendar, finances, and a shared information bank for the children |
| **coParenter** | Messaging with calming prompts, plus on-demand mediation help |
| **Cozi** | A simple shared family calendar — handy for lower-conflict situations |

**CHOOSING ONE**

Features and pricing change and vary by country — check current details and pick one you'll both actually use. Listing these isn't a recommendation; they're simply well-known options to explore.

A SIMPLE, POWERFUL TOOL

# The handover book

A handover book is an ordinary notebook that travels with your child between homes. Each parent writes a short update before changeover — how the child slept, what they ate, their mood, homework, medication given, and anything the other parent should know.

### Why it works

It keeps both parents informed without needing to talk, gives younger children a sense of continuity between homes, and quietly prevents a hundred small misunderstandings. For medication and health especially, a written note is far safer than relying on memory or a rushed doorstep chat.

## A FEW GENTLE RULES

- [ ] Keep it **about the child** — not a place for adult disputes
- [ ] Stick to **facts and helpful updates**, written kindly
- [ ] Note **medication** clearly — what was given, and when
- [ ] List **items sent** with the child (clothes, devices, comfort toys)
- [ ] Remember your child may **read it one day** — keep it warm

# Today's update

Photocopy this page, or copy the headings into a notebook that travels with your child.

| | |
|---|---|
| **Date & coming from** | |
| **Sleep** | |
| **Meals & appetite** | |
| **Mood & behaviour** | |
| **School / homework** | |
| **Medication given (what & when)** | |
| **Health — anything to watch** | |
| **Highlights & activities** | |
| **Anything else to know** | |
| **Items sent along** | |

MAKING CHANGEOVER EASIER

# Pick-ups & drop-offs

Handovers are where tension tends to flare. A little planning — and the right location — keeps them short, calm, and safe, especially for the children.

## WAYS TO KEEP IT LOW-CONFLICT

- [ ] **Handover through school or daycare** — one parent drops off in the morning, the other collects in the afternoon, so you never have to see each other
- [ ] **Meet in a public place** — a fast-food car park, shopping centre, or café. Busy, well-lit places naturally keep things civil
- [ ] **Use a police station or court forecourt** where there's real tension or safety concern — the setting and cameras discourage bad behaviour
- [ ] **Kerbside changeover** — the child moves between cars while parents stay put
- [ ] **A trusted third party** — a grandparent or friend handles the handover

## AT THE HANDOVER ITSELF

- [ ] Be **on time**, and keep it **brief and neutral**
- [ ] Never argue or discuss disputes **in front of the child**
- [ ] Send belongings, medication, and the **handover book** along

> **ABOVE ALL**
>
> There's nothing wrong with choosing a very public place, or one with cameras, if it helps you feel safe and keeps things calm. Do whatever makes changeover easiest for your children.

WHEN IT'S HARD

# Co-parenting with a difficult ex

Not every separation allows friendly co-parenting. When one parent is hostile, unreliable, or controlling, a different approach protects both you and the children.

## Try "parallel parenting"

Instead of close cooperation, you each parent independently in your own home, with minimal direct contact and clear, fixed arrangements. Communication stays strictly logistical — ideally in writing or through an app — which removes most of the friction.

## The "grey rock" approach

Keep your responses brief, factual, and unemotional — boring, like a grey rock. High-conflict people are often fuelled by a reaction; giving none tends to defuse things.

## Keep a calm record

Note incidents factually, keep messages civil (assume they'll be read by others one day), and never retaliate. A steady paper trail protects you far better than a heated reply ever could.

> **IF YOU'RE WORRIED ABOUT SAFETY**
>
> If you fear for your children's safety with the other parent, get advice promptly and contact the appropriate authorities. Protective steps are available, and acting early matters.

# New partners & blended families

New relationships are a normal part of moving on — but for children, a parent's new partner is a big deal. A little care makes the transition far smoother.

## Timing matters

Children generally do best when introductions aren't rushed and the relationship is stable first. There's no perfect timeline, but giving them time to adjust to the separation itself, before adding someone new, usually pays off.

## Give the other parent a heads-up

Being told (not blindsided) that a new partner will be spending time around the children reduces conflict enormously. It's courtesy, and it models maturity for the kids.

## Go gently with blending

A new partner is not a replacement parent, and shouldn't be pushed into discipline early. Let relationships build at the children's pace. Loyalty binds are real — children can feel they're betraying one parent by liking someone new.

ACROSS THE DISTANCE

# Long-distance & relocation

Sometimes one parent lives far away, or wants to move. These situations need extra thought — and, often, extra care legally.

## If you want to relocate

Moving a significant distance with the children is one of the most sensitive issues in family law. In many places you can't simply relocate without the other parent's agreement or a court's permission. If a move is on your mind, get advice before you commit to anything.

## Making distance work for kids

Regular, predictable video calls, longer blocks of time in school holidays, and creative connection — reading the same bedtime story over video, shared online games — help a faraway parent stay close. Consistency matters more than quantity.

## Share the travel load fairly

Agree early who travels, who pays, and how handovers work across the distance, so it doesn't become a recurring flashpoint.

WHEN YOU'RE WORRIED

# If you fear for the children

Most of this section assumes two safe, loving homes. If you have genuine concerns for your children's safety with the other parent, that changes things — and you should act, not wait.

## Trust real concerns

If there's violence, serious neglect, substance misuse, or the risk a child could be taken, these are not things to "keep the peace" over. Your child's safety comes before smooth co-parenting.

## Get advice quickly

Protective options exist — from supervised time to urgent court orders — but they work best when you act early and with proper guidance. A family lawyer or legal aid can explain what's available where you live.

> **IN AN EMERGENCY**
>
> If a child is in immediate danger, call 000. You can also contact child protection services in your area, and 1800RESPECT (1800 737 732) for support and guidance.

THINGS TO THINK ABOUT

# In a parenting plan — part one

The real questions that come up again and again. You don't need every answer now — use them to prepare for mediation or a solicitor, so nothing important is missed.

## LIVING ARRANGEMENTS & TIME

- [ ] Where the child **mainly lives**, and the time split
- [ ] School nights, **weekends & overnights**
- [ ] What happens when the child is **sick** on a changeover day
- [ ] Consistent **routines & discipline** across homes
- [ ] **First option to care**: if one parent can't have the child on their time, does the other get first offer before a sitter?
- [ ] Time with **grandparents** & extended family

## SPECIAL DAYS & HOLIDAYS

- [ ] The **child's birthday** — how it's shared
- [ ] Each **parent's birthday**
- [ ] **Mother's Day & Father's Day** — and what hours
- [ ] **Christmas & religious** or cultural holidays
- [ ] **School holidays** — how they're divided
- [ ] Easter, long weekends, **other key dates**

## HANDOVERS

- [ ] Where handovers happen, the **time**, and who does drop-off and pick-up
- [ ] What happens if someone is **running late**

THINGS TO THINK ABOUT

# In a parenting plan — part two

## COMMUNICATION

- [ ] How **parents** communicate (which app, how often)
- [ ] What counts as an **emergency**, and how it's handled
- [ ] How the child **phones or video-calls** the other parent
- [ ] When and how **new partners** are introduced

## BIG DECISIONS

- [ ] **Which school**, and changing schools
- [ ] The child's **religion** — how they'll be raised
- [ ] **Medical & dental** decisions and appointments
- [ ] **Extracurricular** activities — who takes, who pays

## IDENTITY, TRAVEL & MOVING

- [ ] Who **holds the passports**, and consent for **international travel**
- [ ] Whether the child's **surname** stays, changes, or is hyphenated
- [ ] **Relocation**: notice if a parent wants to move, and any limit on moving a set **distance from town or school**

## MONEY & RESOLVING DISPUTES

- [ ] **Extra costs** — school fees, uniforms, braces, sport — and how shared
- [ ] How **disagreements** get resolved (e.g. mediation first)
- [ ] When the plan will be **reviewed** as the children grow

A STARTING FRAMEWORK

# Your co-parenting plan — draft notes

A place to gather your thoughts, not a legal document. Fill in what you can and bring it to your adviser or mediator as a starting point.

| TOPIC | OUR CURRENT THINKING |
|---|---|
| **Where children live / time split** | |
| **School nights & weekends** | |
| **Handover — where, when & how** | |
| **Special days & school holidays** | |
| **Passports & travel** | |
| **Relocation / distance** | |
| **Big decisions (health, school, religion)** | |

**PLEASE NOTE**

What's appropriate depends entirely on your family. Some items may not apply, and some may need a formal agreement or court order. Use these notes as a conversation list, then get advice — if you're in Queensland, you're welcome to bring them to Spark Lawyers.



*Section Six*

# Financial help & support

Money worries make everything harder — and there is more help available than most people realise. Here is where to look.

06

# Help that may be available

Separation often brings a sudden squeeze on money. In most countries, support exists across the categories below. Names and eligibility differ — use this as a checklist of what to ask about where you live.

## KINDS OF SUPPORT TO ASK ABOUT

- [ ] **Government income & crisis payments** — emergency or hardship support, single-parent and family payments
- [ ] **Free or low-cost legal help** — legal aid and community legal services for those who qualify
- [ ] **Victims-of-crime assistance** — if your separation involved violence or abuse
- [ ] **Free financial counselling** — independent help with debt, bills, and budgeting
- [ ] **Family & domestic violence support** — emergency grants and help to leave safely
- [ ] **Child support / maintenance** — systems that share the cost of raising children
- [ ] **Charitable & community grants** — local charities, churches, and community funds

### A NOTE FOR READERS EVERYWHERE

Wherever you live, a search for "financial help after separation" or "domestic violence financial support" plus your city or country will point you to the right local services. The next page lists Australian options as an example.

IN AUSTRALIA

# Australian support services

A starting point for Australian readers. Programs, amounts, and eligibility change often — contact each service for current details.

| WHERE TO LOOK | WHAT IT MAY HELP WITH |
|---|---|
| **Victim Assist Queensland** (each state & territory has its own scheme) | Financial assistance for people affected by violent crime, including domestic violence |
| **Legal Aid** (your state or territory) | Free legal information and means-tested legal help |
| **Community Legal Centres** | Free, local legal help and referrals |
| **Services Australia (Centrelink)** | Crisis Payment (incl. for family & domestic violence), Special Benefit, Parenting Payment, Child Support |
| **1800RESPECT** — 1800 737 732 | DV support, safety planning, and referral to financial help |
| **National Debt Helpline** — 1800 007 007 | Free, independent financial counselling |

**PLEASE NOTE**

This is general information, not financial or legal advice. Eligibility and payment names change — contact each service directly to find out what's available to you now.

BREATHING ROOM

# Hardship help you may not know about

Beyond formal payments, there's a surprising amount of everyday relief available if you ask — especially in the tight early months.

## Talk to your providers

Most banks, energy retailers, phone companies, and councils have **hardship programs**: payment pauses, plans, or reduced amounts for people going through a rough patch. A single phone call can lower the pressure fast. Ask for the "hardship team".

## Emergency relief

Community organisations and charities often provide emergency relief — food, vouchers, help with a bill — no strings attached. A financial counsellor can point you to local ones.

## Free financial counselling

This is genuinely one of the most useful and underused services around. A financial counsellor is free, independent, and can negotiate with creditors on your behalf. In Australia, the National Debt Helpline (1800 007 007) connects you.

> **ASK — IT'S WHAT IT'S FOR**
>
> None of this is charity you should feel awkward about. These programs exist precisely for moments like the one you're in. Using them is smart, not weak.

KEEP TRACK

# Support I'm looking into

As you find services, jot them here so nothing slips through the cracks.

| SERVICE | WHAT IT HELPS WITH | CONTACT / NEXT STEP |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |



*Section Seven*

# Getting the right help

There's a whole staircase of options between sorting it out yourselves and going to court. Knowing them can save you enormous stress and money.

KNOW YOUR OPTIONS

# From kitchen table to courtroom

Most separations never see a courtroom — and that's a good thing. Court is the slowest, priciest, most stressful path. Think of your options as a staircase, and start as low as you safely can.

1. **Do it yourselves.** If things are amicable and simple, you may agree between you — then get advice to record it properly.
2. **Mediation / family dispute resolution.** A neutral professional helps you reach agreement. Cheaper, faster, and less adversarial than court — and often required before court anyway.
3. **Lawyer-led negotiation.** Each side has a solicitor who negotiates on your behalf, often settling without a hearing.
4. **Collaborative practice.** Both of you and your lawyers commit, in writing, to settling out of court through round-table meetings.
5. **Court.** The last resort, for when agreement truly isn't possible or there are safety issues. A judge decides.

> **THE EXCEPTION**
>
> Where there's family violence or urgent risk, the staircase doesn't apply — get advice quickly, as faster and more protective steps may be needed.

YOUR CORNER

# Building your support team

You don't have to carry this alone, and you're not meant to. The right mix of people takes the weight off and helps you make better decisions.

## The professionals

Depending on your situation, your team might include a solicitor for legal advice, a mediator to help reach agreement, a financial counsellor or accountant for the money side, and a GP or counsellor for your wellbeing. Each does a different job — don't ask your lawyer to be your therapist, or the reverse.

## The personal circle

A couple of trusted friends or family to lean on beats a whole crowd of opinions. Pick the ones who steady you rather than stir you up, and let the rest simply keep you company.

## Match the person to the problem

When a worry hits, ask yourself who's best placed to help — and go to them. It stops you dumping everything on one overloaded person, and gets you answers that actually help.

A CALMER PATH

# Mediation, in plain English

Mediation (often called family dispute resolution) is the option most people underestimate. It's worth understanding, because it resolves the large majority of cases that use it.

## What it is

A trained, neutral mediator helps the two of you talk through the issues — parenting, property, or both — and reach your own agreement. They don't take sides or make decisions for you; they keep it structured and calm.

## Why people like it

It's usually far cheaper and quicker than court, private, less combative, and it keeps decisions in your hands rather than a judge's. For parenting matters, many systems require you to at least attempt it before going to court.

## If it's not safe

Mediation isn't suitable where there's family violence or a serious power imbalance. Good services screen for this, and there are exemptions. Say so upfront if this is you.

> **YOU DON'T HAVE TO WORK IT OUT ALONE**
>
> Not sure which path is right for you? If you're in Queensland, you're welcome to talk it through with Spark Lawyers — no obligation. The contact details are at the bottom of every page.

BEFORE YOU SEE A LAWYER

# Be ready, save money

Legal advice is charged by time. The more organised you are, the less time your matter takes — and the more useful the advice you get.

## DOCUMENTS TO BRING

- [ ] Photo **ID**
- [ ] Marriage / **relationship** dates
- [ ] **Date of separation**
- [ ] Recent **payslips** & tax returns
- [ ] **Bank & loan** statements
- [ ] **Superannuation** statements
- [ ] Property & **mortgage** papers
- [ ] Your **asset & debt** snapshot
- [ ] Your **co-parenting** notes
- [ ] A written **list of questions**

## GOOD QUESTIONS TO ASK

- [ ] What are my **options**, and what do you recommend?
- [ ] What's a **realistic timeframe**?
- [ ] How are your **fees** structured, and what will this likely cost?
- [ ] What can I **do myself** to keep costs down?
- [ ] What should I **avoid** doing right now?

CONTROLLING THE COST

# How lawyers charge — and how to save

Legal fees frighten people, but you have more control than you'd think. Understanding how billing works lets you keep it in check.

## How you're usually charged

Most family lawyers bill by time (often in six-minute units), or sometimes a fixed fee for a defined task. You'll typically get a costs agreement setting out rates up front — read it, and ask about likely total cost and what could change it.

## Ways to keep the bill down

1. Come **organised** — documents sorted, questions written. Every minute you save on admin is a minute you don't pay for.
2. Group your questions into **fewer contacts** rather than many one-off emails and calls.
3. Use lower-cost **staff** for routine tasks where appropriate.
4. Stay **solution-focused** — fighting over small items often costs more than the items are worth.

> **FREE FIRST STEPS**
>
> Many firms offer a low-cost or free initial chat, and legal aid or a community legal centre may help with early questions. Ask before you commit.

MY QUESTIONS

# Write your questions before you go

You'll think of them at 2am and forget them by the appointment. Capture them here as they come.

WHAT HAPPENS NEXT

# What to expect from the process

Uncertainty is exhausting. While every case differs, knowing the rough shape and pace of things can settle the nerves.

## It usually takes longer than you'd like

Sorting property and parenting can take months, sometimes longer where things are contested. That's normal. Gathering documents, getting valuations, and negotiating all take time. Patience genuinely protects your outcome and your sanity.

## The general order of things

Broadly: get advice and gather information, attempt agreement (often through mediation), formalise what you agree, and only involve a court for what you truly can't resolve. Most matters settle without a hearing.

## Look after yourself through it

Because it's a marathon, pace yourself. Keep records, celebrate small resolutions, and don't put your whole life on hold waiting for "the end". Life continues alongside the process.

> **MIND THE DEADLINES**
>
> Some systems set time limits for financial claims after separation or divorce. Ask your adviser early what applies to you, so a deadline never catches you out.



*Section Eight*

# Moving forward

One day, and it may feel far off right now, this becomes a chapter rather than the whole story. This section is about the road back to yourself.

THE ROAD AHEAD

# Rebuilding, at your own pace

There's no finish line to cross, just a slow return of ordinary good days. Here's what tends to help the rebuilding along.

## Rebuild the practical scaffolding

Somewhere to live that feels like yours, steady work or income, and a workable routine are the foundations everything else rests on. Get these solid, even in a basic form, and your confidence tends to follow.

## Rediscover who you are

Long relationships blur where one person ends and the other begins. Reconnect with old interests, try one new thing, and notice the small preferences that are simply yours. It rebuilds identity, quietly.

## Rebuild your circle

Separation often reshapes friendships. Lean towards the people who lift you, be open to new connections, and don't isolate — loneliness makes everything heavier.

> **PROGRESS ISN'T LINEAR**
>
> You'll have good weeks and sudden hard days long after you "should" be fine. That's not failure — it's how healing actually goes.

THE LONG GAME

# Co-parenting for the years ahead

If you share children, your co-parent stays in your life — through graduations, weddings, grandchildren. Building a workable long-term rhythm pays off for decades.

## Let arrangements grow with the kids

What suits a five-year-old won't suit a fifteen-year-old. Plan to revisit arrangements as children's needs, schools, and social lives change — ideally calmly, before they become a flashpoint.

## Keep the business relationship civil

You don't have to be friends. You do have to be reliable, polite, and consistent about the children. Treating it like a respectful working partnership serves everyone, especially the kids.

## New partners, over time

Introducing new partners is easier when it's not rushed and the other parent isn't blindsided. Children adjust best when the adults are relaxed and there's no pressure to "replace" anyone.

FOUNDATIONS

# Rebuilding the practical stuff

Emotional recovery and practical recovery feed each other. Getting the basics of daily life working again lifts your mood more than almost anything.

## A home that feels like yours

Whether it's the old place made new or somewhere fresh, small touches that are entirely your taste help it feel like a home rather than a landing pad. It doesn't take money — just a few choices that are only yours.

## Work and money

If your income has changed, it may be time to revisit work, hours, or skills. A financial counsellor can help you build a realistic solo budget (see Section 4), and small, steady financial wins rebuild confidence fast.

## Routines and admin

Boring as it sounds, a simple weekly rhythm — shopping, cleaning, bills, downtime — creates a sense of control. Knock the lingering admin off gradually; each closed loop is one less weight.

WHEN YOU'RE READY

# Dating again, in your own time

There's no schedule for this, and no obligation at all. But when you feel ready, a few gentle principles help you do it in a way that's good for you and the kids.

## Heal first, then date

Dating to fill a hole rarely ends well. It's worth being reasonably settled in yourself — not perfectly healed, just steady — before adding someone new. Notice whether you're moving towards something or running from something.

## Keep it separate from the kids at first

Early dating and your children don't need to overlap. As covered earlier, introductions are best kept for relationships that have proven stable. Your dating life can be quietly your own for a good while.

## Go at your own pace

Take your time, trust your instincts, and don't let anyone — friends, family, or a new match — rush you. This chapter is yours to write however you like.

LOOKING FORWARD

# A letter to future you

One day you'll read this back from steadier ground. Write to the version of you who has come through it.

*What I most want for myself a year from now:*

*Something I'm proud of for getting through:*

*A promise I'll try to keep to myself:*

*One small step I'll take this month:*



*Section Nine*

# Words you'll hear

Separation comes with its own vocabulary. Here's a plain-English guide, so nothing said by a lawyer or mediator leaves you nodding blankly.

A PLAIN-ENGLISH GLOSSARY

# Words you'll hear — part one

Terms vary by country, but these are the ideas behind the words you'll come across most.

### Date of separation

The day the relationship ended as a couple. It can matter for time limits and calculations — and can apply even if you still live together.

### Asset pool / property pool

Everything the two of you own and owe, added up — the starting point for dividing property.

### Financial disclosure

The duty to honestly reveal your full financial position: income, assets, debts, and super.

### Parental responsibility

The rights and duties a parent has in making major decisions about a child's life — not the same as day-to-day time.

### Best interests of the child

The guiding principle in most parenting decisions — what most benefits the child, above the wishes of either parent.

### Parenting plan

A written, agreed arrangement for the children. Practical and flexible, but usually not legally enforceable on its own.

A PLAIN-ENGLISH GLOSSARY

# Words you'll hear — part two

### Consent orders
An agreement the court formally approves, making it legally binding — often done without any fight.

### Financial agreement
A binding contract (a prenup or post-separation version) dividing property, made with independent legal advice on both sides.

### Family dispute resolution
Mediation for family matters — a neutral professional helps you reach agreement without court.

### Spousal maintenance
Ongoing financial support one former partner may pay the other who can't adequately support themselves. Separate from child support.

### Child support / maintenance
Regular payments to help cover the cost of raising the children, usually based on income and care arrangements.

### Superannuation splitting
Dividing retirement savings as part of a settlement — the money usually stays locked until retirement.

### Without prejudice
A label on settlement talks meaning they generally can't be used against you later if the deal falls through.



*Section Ten*

# Your separation diary

A quiet, private place to note what happens, when, and how you felt about it. It clears your head — and keeps a record you may be glad of.

10

# A place to keep track

Jot down important conversations, decisions, dates, and anything you want to remember. Keep these pages private.

| DATE | WHAT HAPPENED / DECIDED |
| --- | --- |
| | |
| | |
| | |

| DATE | WHAT HAPPENED / DECIDED |
| --- | --- |
| | |
| | |
| | |

| DATE | WHAT HAPPENED / DECIDED |
| --- | --- |
| | |
| | |
| | |

## YOUR SEPARATION DIARY

| DATE | WHAT HAPPENED / DECIDED |
| --- | --- |
| | |
| | |
| | |

| DATE | WHAT HAPPENED / DECIDED |
| --- | --- |
| | |
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| DATE | WHAT HAPPENED / DECIDED |
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## YOUR SEPARATION DIARY

| DATE | WHAT HAPPENED / DECIDED |
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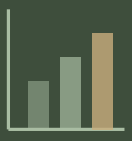
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*Section Eleven*

# Trackers & records

Simple pages to see how you're doing over time and to keep track of who you've told and what's been sorted.

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# Weekly check-in

Once a week, take two minutes: how you're travelling, and one small win. Over time these pages show how far you've come — especially on the days it doesn't feel like it.

| WEEK | HOW I'M DOING · ONE SMALL WIN |
| --- | --- |
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| | |

| WEEK | HOW I'M DOING · ONE SMALL WIN |
| --- | --- |
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| | |

| WEEK | HOW I'M DOING · ONE SMALL WIN |
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## WEEKLY CHECK-IN

| WEEK | HOW I'M DOING · ONE SMALL WIN |
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| WEEK | HOW I'M DOING · ONE SMALL WIN |
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| WEEK | HOW I'M DOING · ONE SMALL WIN |
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| WEEK | HOW I'M DOING · ONE SMALL WIN |
| --- | --- |
| | |

KEEP TRACK

# Who I've notified & what's sorted

Ticking these off is oddly satisfying — and it stops the same task nagging at you twice.

| WHO / WHAT | DONE? | NOTES |
|---|---|---|
| Bank / accounts | | |
| Employer / payroll | | |
| Landlord / mortgage | | |
| Utilities & internet | | |
| Insurance | | |
| Super fund (beneficiary) | | |
| School / childcare | | |
| Doctor / dentist | | |
| | | |

KEEP TRACK

# My key documents — found & safe

Tick each one as you locate it and store it somewhere private and secure.

- [ ] Photo ID / driver licence
- [ ] Passport(s)
- [ ] Birth certificate(s)
- [ ] Marriage / relationship certificate
- [ ] Children's documents
- [ ] Bank statements
- [ ] Tax returns & payslips
- [ ] Superannuation statements
- [ ] Mortgage / lease papers
- [ ] Loan & credit statements
- [ ] Insurance policies
- [ ] Will & Power of Attorney
- [ ] Vehicle papers
- [ ] Medical records

**TIP**

Keep copies (photos or scans) somewhere only you can access — a private cloud folder or a trusted friend's home — in case originals are hard to reach later.

KEEP TRACK

# Important dates & deadlines

Keep the dates that matter in one place — appointments, court or mediation dates, deadlines, and anything you've been told to remember.

| DATE | WHAT IT'S FOR |
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**WATCH TIME LIMITS**

Some financial claims have deadlines after separation or divorce. If you've been told one applies, note it here and don't leave it to the last minute.



*Section Twelve*

# Support & contacts

Keep the numbers you might need in one place — and remember that asking for help is a sign of strength, not weakness.

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# You are not alone

Below are Australian support services. If you're outside Australia, your country will have equivalents — a search for "family & domestic violence support" plus your location will find them.

| SERVICE | CONTACT |
|---|---|
| **Emergency (Police / Ambulance / Fire)** | 000 |
| **1800RESPECT** — family & domestic violence, 24/7 | 1800 737 732 |
| **Lifeline** — crisis support, 24/7 | 13 11 14 |
| **Beyond Blue** — anxiety & depression | 1300 22 4636 |
| **MensLine Australia** | 1300 78 99 78 |
| **Kids Helpline** (ages 5–25) | 1800 55 1800 |
| **National Debt Helpline** | 1800 007 007 |
| **Family Relationship Advice Line** | 1800 050 321 |

### MY OWN CONTACTS

| WHO | NUMBER |
|---|---|
| My lawyer | |
| My GP / counsellor | |
| A person I trust | |



*One page at a time*

# This is hard.
# You are doing it anyway.

Whatever brought you here, be proud that you're facing it head-on. The fog lifts. The ground steadies. And you don't have to walk it alone — reach for support, take the next small step, and be kind to yourself along the way.

ABOUT THE AUTHOR

# Written by a practising solicitor

This workbook was prepared by Mark Boreham, Solicitor and Principal of Spark Lawyers in Mount Isa, Queensland — drawing on real experience helping people through some of the hardest chapters of their lives. It's shared freely, in the hope it helps someone feel a little less alone.

IF YOU EVER NEED US

## Spark Lawyers

If you're in Queensland and would like advice about your own situation, our team is here to help — practically, clearly, and without the jargon. Getting the right advice early can save you a great deal of stress, time, and money. There's never any obligation to reach out.

| PHONE | ONLINE | WHERE |
| --- | --- | --- |
| 07 4743 4000 | www.sparklawyers.com.au | Mount Isa, QLD |

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## NOTES

## NOTES

TERMS OF USE

# Important — please read

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