



Family matters

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Separation

5 Practical Tips to Surviving Separation

Whilst the painful experience of separation is never easy, there are some practical steps that can assist. Plan ahead and consider the following:

1. Never move out of the family home without all of your paperwork. Collect and photocopy the following:
 - birth and marriage certificates
 - details of superannuation funds for you and your partner
 - names and account numbers of all bank accounts held jointly or separately including credit cards
 - name, value and details of any shares owned
 - copies of property titles or deeds
 - registration papers for motor vehicles
 - mortgage paperwork or other loan information
 - tax returns, notices of assessment and group certificates for at least the previous three years
 - recent payslips
 - children's school reports and medical records
 - home and other insurance policies
 - any business documents or self employment details or at least the name and details of the accountant
 - passports
 - receipts for the purchase of big ticket items or those likely to be disputed.

In addition to having the paperwork, ensure you fully understand your financial position. If you need to you should get the appropriate

2. After collecting all of your paperwork and keeping it safe, prepare yourself for the physical separation from your partner. Ensure you have enough money saved to pay four weeks rent in advance and bond on a new property. Take all of your (and those of the children if relevant) personal belongings, clothes, jewellery, sentimental items with you at the time of leaving. Ensure any draw down facilities on loans are closed or converted to joint signatories. Notify people of your change of address and redirect your mail.
3. Make an itemised list of all your assets – furniture, jewellery, contents and personal items and give them a value. If you don't know the value, find out. Ask a local real estate agent to appraise your property; price furniture conservatively. Just because the Italian leather lounge was purchased for \$20,000.00 fifteen years ago, does not mean it is worth that on present day values. Don't forget your debts – lists mortgages, loans, credit card debts and loans to family and friends. They all need to be included.
4. Consult a lawyer. Ideally before you leave, but alternatively as soon as possible. You need to know your rights and obligations. Ask the lawyer about their fees; ensure you understand the legal process; ask all of the questions you think of, even if they seem silly. And most importantly, don't expect to hear what you want to hear.
5. Generally, keep these in mind:
 - (a) Always act rationally and sensibly, don't denigrate your estranged partner in front of the children and don't expose the children to ongoing conflict.
 - (b) In children's matters, do not relocate without consent or use the children to score points against your partner.
 - (c) Be positive and optimistic, the majority of matters settle without the need to go to final hearing in court. You will get through this!
 - (d) Don't rebound quickly into another relationship, give yourself time to heal old wounds.
 - (e) Ensure all of your affairs are in order, draft a new will, power of attorney or health directive.