



## Step 1

# Prepare Yourself First

- Pause and take stock before making big decisions.
- Avoid signing or agreeing to anything without advice.
- If safety is a concern, create a safety plan and reach out for help (e.g. 1800 RESPECT in Australia).
- Look after your health — rest, eat, move, talk to someone you trust.
- Write down your immediate priorities (housing, money, children).
- Set up a simple budget: list essentials (housing, food, transport, kids' needs).
- Identify non-essential spending to pause.
- Tell a trusted friend or family member what's happening.
- Consider professional or community support (counsellor, coach, therapist).

  
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## Step 2

# Protect Your Privacy & Online Safety

- Set up a new email account on a secure device.
- Change all passwords (banking, email, MyGov, ATO, Medicare, social media, phone).
- Turn on two-factor authentication where possible.
- Back up important files and photos.
- Turn off GPS/location services if you're concerned about tracking.
- Set up a PO Box if you need secure mail.

  
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## Step 3

# Protect Your Finances

- Open a bank account in your own name.
- Redirect wages and/or Centrelink payments into your account.
- Cancel joint credit cards and any secondary cards.
- Speak with your lender about joint loans or mortgages — consider dual signatories.
- List and review all direct debits and automatic payments.
- Check your credit report (Experian, Equifax, illion).
- Talk to your lawyer if your home is in your ex-partner's name — you may need to lodge a caveat.

  
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## Step 4

# Inform Key Organisations

- Banks and financial institutions
- Services Australia (Centrelink, Medicare, Child Support)
- Employer (for payroll)
- Insurance providers (health, life, home, car, income protection)
- Utility suppliers (electricity, gas, water, internet, phone)
- Landlord or property manager (if renting)
- Schools and childcare providers

  
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## Step 5

# Gather Your Personal Documents

- Birth certificates (yours and children's)
- Marriage certificate
- Passports
- Driver's licence
- Medicare and private health insurance cards
- Wills and Powers of Attorney documents
- Change of name or immigration certificates (if applicable)

  
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## Step 6

# Gather Your Financial Documents

- Bank and credit card statements (last 12 + months)
- Mortgage and loan documents
- Superannuation statements (update beneficiaries if needed)
- Tax returns and notices of assessment (last 3 years)
- Payslips and PAYG summaries
- Property titles, valuations and lease agreements
- Insurance policies (home, contents, car, life, income protection)
- Investment statements (shares, managed funds, trusts)
- Business financial records (if relevant)
- Utility bills (electricity, water, gas, internet, phone)

  
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## Step 7

# Book Help...

- Family lawyer – to understand your rights and next legal steps.
- No Family lawyer – if you do not have one, I have trusted referrals for you.
- Your accountant – so they are aware of your situation.
- Counsellor or therapeutic coach – to support emotional regulation and clarity
- Financial Separation Guide – that's me! I can hold your hand through this entire process or parts of it. It all starts with a chat.

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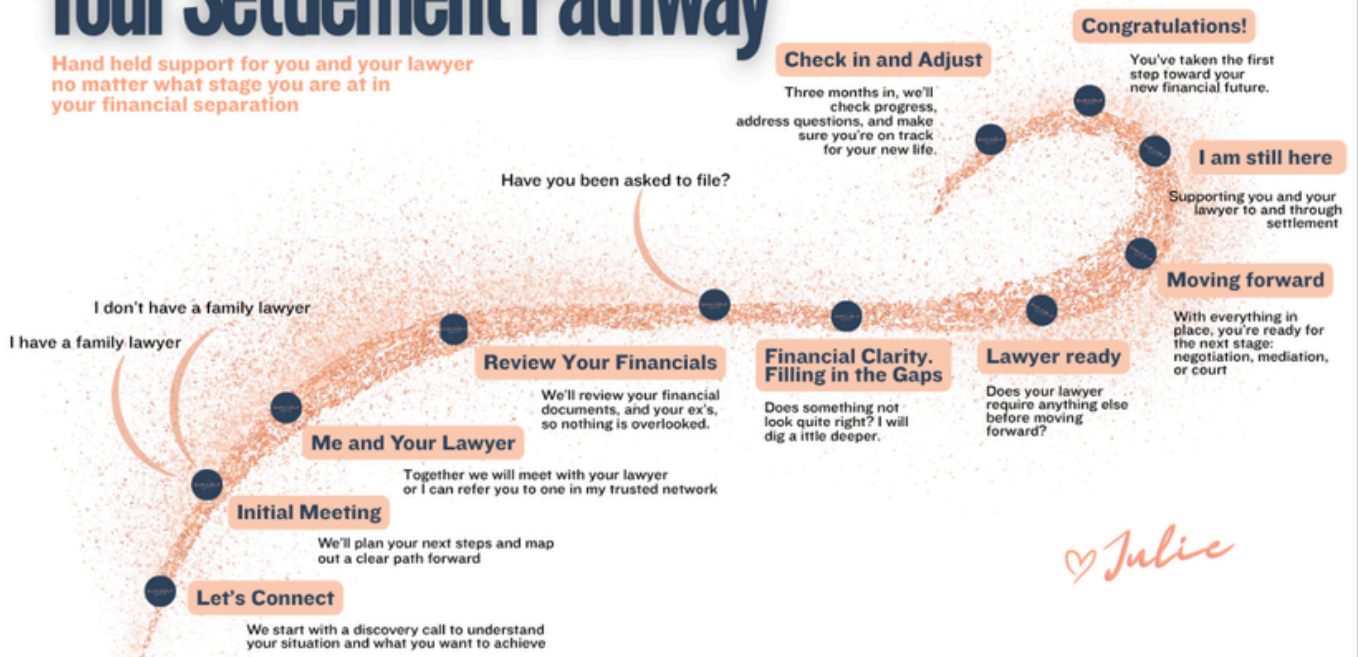


## Let's Talk

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# Your Settlement Pathway

Hand held support for you and your lawyer  
no matter what stage you are at in  
your financial separation



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