# Family Separation

#### Helping you through a difficult time.



Visitel AWY





# Overview

- The family law process and your entitlements.
- How to re-build your financial position and be prepared for separation; and
- How to manage stress and receive guidance during emotionally turbulent times.

#### Jacqueline Brown – Lynn and Brown Lawyers

Jacqueline is one of the directors of Lynn & Brown. She trained in collaborative law and mediation, and is a member of the International Academy of Collaborative Professionals and the Australian Institute of Family Law Arbitrators and Mediators, as well as a Notary Public.





### "What to do before going to court"

- What are Pre-Action Procedures?
- Who do they apply to?
- How do you complete the Pre-Action Procedures?



## Children's Matters

- ✓ What is in dispute?
- What will the Court consider?
- How does the Court make a decision?



### **Property Settlement**

- What is a property settlement?
- What are the options to resolve financial matters?
- The steps used to complete a property settlement.





- ✓ What is a divorce?
- ✓ Divorce time limits.
- Separated but living in the same house.
- ✓ Divorce when children are under the age of 18.
- What if you were married overseas?



#### **Birgitt Patenall – Your Midlife Coach**

As a counsellor and life coach I can support you to work through this difficult time and move forward with purpose and direction.



BIRGIT PATENALL

your midlife coach





# Flood of feelings

- Confusing and painful emotions
- Accept and allow all feelings
- Talk, share your feelings
- See your GP to get assistance if you can't cope



# Self care

- Prioritise sleep, healthy eating and exercise
- Ask for support from friends and family
- Practise self-compassion you're going through a tough experience!
- Acknowledge how far you've come
- Look after yourself first!

# Moving On

- Some form of relationship with your ex-partner might be necessary
- Don't hold on to the past
- Learn from what happened to create the next phase of your life
- ✓ Keep yourself open for new relationships

## You're not alone

- Support group for women every second Thursday
- One on One counselling supporting you through the process



#### Karen McDowell – Rebuild Finance

Financial assistance to help you REBUILD your life following a Life Event such as Divorce or Bereavement.





#### What to take with you when you separate?

- First thing to do change all your passwords on bank accounts, email, social media etc..
- Grab your passport, Medicare card, Drivers Licence, Health Insurance Card, Birth Certificate for you and your children if applicable.
- ✓ Find your Will
- 12 Months Statements all bank accounts, credit cards, mortgages, personal loans, store cards
- Check your accounts regularly
- Copies of all Lease or HP agreements for motor vehicles/equipment

# What to take with you when you separate? (Part 2)

- ✓ All lease agreements for rental properties
- Super statements for both you and your partner
- ✓ Life Insurance Policies, Income Protection, TPD, Trauma Cover, etc.
- ✓ House, Car and any other Insurances
- Last three months payslips for both you and your former spouse if applicable
- Copy of last two tax returns/assessments for both of you

# What to take with you when you separate? (Part 3)

- If there is a company involved, you will need a copy of the last two years financials
- Copy of Trust Deeds if applicable
- Copy of land rates, water rates, gas, electricity and telephone/internet



Things to Consider During Property Settlement Negotiations:

- Consider whether to lodge a caveat on any properties in joint names.
- ✓ If you believe there will be difficulty meeting mortgage payments, let the bank know you have separated (ask about Interest only payments until the matter is resolved).
- Try not to go into arrears with your mortgage and do not skip credit card payments.
- Very important to keep the Lender informed at all times, don't put your head in the sand.



# Moving Forward

You will need the following documents when looking to either "buy out" your former spouse or purchase a new property:

- Passport and Drivers Licence
- Bank Account Statements
- Credit Card Statements
- Latest Tax Assessment
- Letter or contact details of Employer so confirmation of employment can be obtained
- Last three payslips
- Family Court Consent Orders
- Offer & Acceptance if buying a new property

# Conclusion

- ✓ The legal process around separation
- Financial advice and tips
- ✓ Managing your well being during this tough process.



## **Questions & Discussion**











www.lynnandbrown.com.au/seminars