

SECTION 03 · SIX PRACTICAL TOOLS

# Legal & admin.

Reduce avoidable chaos. Not about winning —  
about knowing where things stand.

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Small organisation, large relief.

# Admin checklist.

The whole separation admin load, broken into six calmer lists. You do not need to finish any of them this week. Start by ticking what is already done.

SIX LISTS IN THIS TOOL

- 01 First 30 days
- 02 Identity, legal & documents
- 03 Bank, super & insurance
- 04 Government, tax & payments
- 05 Home, property & utilities
- 06 Kids, school & medical

Grouped by where they live in your life. Cross out what does not apply.

# Stop the bleeding first.

Crisis-phase actions. Not a to-do list to finish — a list to scan when you cannot remember what you should be looking at next. Do one. Sleep. Eat. Then the next one.

## 01 First 30 days

● PRIORITY — CRISIS

- Find somewhere stable to live.
- Open a personal bank account in your name only, if you do not already have one.
- Set up a separate email address for legal and financial correspondence.
- Create one private folder for separation admin.
- Locate your important documents: passport, birth certificate, Medicare, tax file number.
- Take phone photos or scans of key documents before anything gets moved.
- Contact a family lawyer for an initial consultation.
- Notify your children's school of the separation and any new contact details.
- Contact Services Australia about child support obligations if relevant.
- Let Centrelink / Services Australia know if your income or living situation has changed.
- Register with a GP if you have moved suburb.
- Update your payroll, HR and emergency contact details if needed.
- Change passwords on personal email, banking and government accounts.
- Turn on two-factor authentication where possible.
- Check who has access to shared devices, cloud storage and family accounts.
- Write down key dates while they are still fresh.
- Do not make major financial decisions in the first 30 days if you can avoid it.

# Know where the paper lives.

You will be asked for these over and over — by lawyers, the ATO, banks, schools, insurers and government services. The job is not to fix everything. The job is to know where each document lives.

## 02 Identity, legal & documents

● PRIORITY — IMPORTANT

### IDENTITY

- Passport — yours.
- Passport — children's.
- Birth certificate — yours.
- Birth certificates — children's.
- Medicare card.
- Tax file number.
- Driver licence.
- Marriage certificate.

### CHILDREN

- Children's Medicare details.
- Immunisation records.
- School reports.
- School login details.
- Childcare agreements.
- Parenting agreements or parenting orders.
- Children's travel documents.

### LEGAL

- Separation date notes.
- Existing agreements.
- Consent orders.
- Court documents.
- Mediation records.
- Legal correspondence.
- Property settlement documents.

### ESTATE & AUTHORITY

- Will.
- Power of attorney.
- Superannuation beneficiary nomination.
- Life insurance beneficiary details.

### FINANCIAL

- Most recent tax return.
- Superannuation statements.
- Insurance policies.
- Bank statements.
- Mortgage statements.
- Loan documents.

**IF YOU ONLY DO ONE THING** Take a phone photo of every document you find and drop them into a single private folder. Searchable beats neat.

# Untangle the shared accounts.

Most of this list is one or two phone calls. Boring on the day, worth thousands by year two. Review and document first. Get advice before closing or changing shared facilities.

## 03 Bank, super & insurance

● PRIORITY — STABILISE

- Open a bank account solely in your name.
- Update salary payments and direct debits to your new account.
- Download recent bank, credit card and loan statements before access changes.
- Review access to joint accounts and get advice before closing, withdrawing from or changing shared facilities.
- Check joint credit cards, redraw facilities and offset accounts.
- Check PayPal, Apple Pay, Google Pay, buy-now-pay-later accounts and saved cards.
- Notify your super fund of your new address.
- Review your super beneficiary nomination and update if needed.
- Check whether life insurance is through super or separate.
- Review nominated beneficiaries on life insurance.
- Check whether any insurance premiums are paid from a joint account.
- Set up or review income protection insurance if relevant.
- Review private health insurance — are you still on a joint or family policy?
- Update to singles or single-parent cover if needed.
- Confirm which parent's policy the children are covered under.
- Review car insurance — is the policy still in the right name?
- Update home and contents insurance for your current address.
- Check if any accounts are still jointly held that should not be.

PAGE 04 · GOVERNMENT, TAX &amp; PAYMENTS

# Sort the official paper trail.

Government, tax and payment systems can keep running on old information long after life has changed. This list updates the slow-burn admin before it turns into a bigger problem.

## 04 Government, tax & payments

● PRIORITY — STABILISE

- Notify the ATO of your new address.
- Notify your accountant or tax agent of your change in circumstances.
- Update your tax return status if your family situation has changed.
- Check whether you are claiming the correct Medicare levy adjustment.
- Lodge any overdue tax returns.
- Check your HECS-HELP repayment status if applicable.
- Update Medicare household details.
- Let Centrelink / Services Australia know if your income or care arrangements have changed.
- Check Family Tax Benefit eligibility if you care for children.
- Update childcare subsidy details if applicable.
- Contact Services Australia about child support if relevant.
- Decide whether child support will be self-managed, private collect or Services Australia collect.
- Keep records of agreed child-related expenses.
- Update your electoral roll address.
- Update your driver licence address.
- Update your vehicle registration address.

What official record is most likely to still have old information attached to it?

# Make the home systems visible.

Home admin is part legal, part practical, part "where did that bill go?" This list separates the house, the utilities and the shared stuff that can quietly become expensive.

## 05 Home, property & utilities

● PRIORITY — STABILISE

- Update lease, mortgage or property correspondence address.
- If renting, make sure the lease is in the correct name and signed.
- Set up electricity in the correct name.
- Set up gas in the correct name if applicable.
- Set up internet in the correct name.
- Update water / council correspondence if relevant.
- Update home and contents insurance for your current home.
- Review mortgage statements and home loan access.
- Get a property valuation if needed.
- Locate property title, purchase documents and rates notices.
- Record renovation, repair or major purchase records.
- Take photos of household contents and shared valuables.
- List shared household items still to be divided.
- Record storage unit details if relevant.
- Update security codes, keys and garage remotes if appropriate.
- Review vehicle ownership, registration, finance and insurance.
- Cancel, split or update shared subscriptions and deliveries.
- Update mailing address for important services.

Which home system would cause the most trouble if it failed this month?

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# Keep the kids' week running.

The goal is not perfect co-parenting. The goal is fewer missed messages, fewer forgotten forms and fewer small shocks in the middle of a school week.

## 06 Kids, school & medical

● PRIORITY — ONGOING

- Update school enrolment records with current addresses and contact details.
- Confirm both parents are listed on school records where appropriate.
- Confirm emergency contacts.
- Confirm pickup and drop-off permissions.
- Confirm both parents receive school app and email updates where appropriate.
- Record school login details.
- Record school fees, uniforms, devices and upcoming costs.
- Add school events, pupil-free days and term dates to your calendar.
- Plan ahead for school holidays.
- Record extracurricular schedules, contacts and fees.
- Agree how uniforms, devices, sport, tutoring and school costs will be handled.
- Register children with a GP close to your home if needed.
- Record allergies, medications and regular health needs.
- Record dental, orthodontic and specialist details.
- Confirm Medicare access for the children.
- Confirm private health insurance cover for the children.
- Decide how out-of-pocket medical and dental costs will be shared.
- Create duplicate essentials if the children move between homes.

What is the one repeated kid-admin task that needs a clearer system?

# Lawyer & mediator.

Preparation scaffolding — not legal advice. You only need enough clarity to ask calmer, more informed questions.

USE THIS BEFORE

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A first legal appointment

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A mediation session

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A property discussion

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A parenting plan conversation

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A follow-up review

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Any meeting that costs by the hour

# Calmer questions, clearer answers.

Most people enter these meetings overloaded and underprepared. Pick the questions that match where you are. Add your own. Cross out the ones that don't apply.

## NOT LEGAL ADVICE

This tool helps you prepare clearer questions. It does not tell you what your rights are, what strategy to use, or what outcome to accept. Ask your lawyer or mediator what applies to your situation.

## 01 Parenting questions

- 01 What parenting arrangements are most common in situations like ours?
- 02 What factors matter most legally regarding the children?
- 03 How are school schedules usually handled?
- 04 What documentation is useful to keep?
- 05 What should we avoid doing right now?
- 06 How is communication typically managed between separated parents?
- 07 What does a workable interim parenting arrangement usually look like before anything is finalised?
- 08 How should we handle holidays, birthdays, school events and changeovers?
- 09 What should I do if the other parent and I disagree about a child-related decision?

## 02 Financial & property

- 01 What financial information will likely be needed?
- 02 How are shared assets typically assessed?
- 03 What happens with superannuation?
- 04 What are the likely next steps from here?
- 05 What timelines are realistic?
- 06 What costs should I prepare for?
- 07 What financial mistakes should I avoid right now?
- 08 What should I avoid changing, selling, closing or transferring before getting advice?
- 09 How should shared expenses be handled while things are still unresolved?
- 10 What are the main options if one of us wants to keep the home?

# Know what matters most to you.

The clearest answer often starts as a quiet sentence on a notes page. Write the version that's true for you — not the version that sounds reasonable.

## 03 Mediation preparation

● BEFORE THE SESSION

01 What should I prepare before mediation?

02 What outcomes are realistic for us?

03 What documents should I bring?

04 What usually slows agreements down?

05 What can help conversations stay productive?

## 04 Personal clarity

● FOR YOU, NOT THE MEETING

What outcome matters most right now?

NOTE

NOTE

What feels most uncertain?

NOTE

NOTE

What would help me feel calmer after this appointment?

NOTE

NOTE

TOOL 11 · ACCOUNTS TRACKER

# Hidden admin becomes visible.

A single sheet of where the household actually logs in. Reduces missed payments and access confusion at the worst possible time. Keep it somewhere only you can find.

## 01 Important accounts

● ALL HOUSEHOLD LOGINS

ACCOUNT	EMAIL OR LOGIN	NOTES
Banking		
Utilities		
Mortgage		
Insurance		
Streaming services		
School portals		
Medical		
Phone provider		
Internet		
Government accounts		

**SECURITY** Store this sheet somewhere private. Do not leave printed copies in shared spaces. Consider a password manager for the live versions — this page is the human-readable map, not the source of truth.

TOOL 12 · ADMIN MAP

# Make the invisible work visible.

Households run on quiet, repeating tasks that one person usually owns. List them. See where the gaps land now. The goal is clarity, not blame.

## 01 Recurring responsibilities

● MAP, DON'T LITIGATE

TASK	PREVIOUSLY MANAGED BY	NEEDS NEW PLAN
Bills		
School admin		
Groceries		
Insurance		
Kids activities		
Tax		
Home maintenance		
Medical appointments		
Vehicle maintenance		

### Which household systems need rebuilding first?

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TOOL 13 · TIMELINE

# Private memory support. Ask what counts.

Stress makes dates blur. A simple chronological list reduces the mental load of remembering. This is private memory support. Ask your lawyer what counts as evidence.

## 01 Important dates

● AS THEY COME BACK TO YOU

DATE	EVENT OR NOTE

## 02 Key changes

● APPROXIMATE IS FINE

CHANGE	APPROXIMATE TIMING
Separate bedrooms	
Financial separation	
Living arrangements changed	
Parenting changes	
Legal appointments started	

TOOL 14 · WEEKLY RESET

# Stop small problems building quietly.

Twenty minutes once a week. Bills, calendar, school comms, shared expenses. Boring on the day, calming by the weekend.

## 01 Weekly reset checklist

● RUN IT EVERY WEEK

- Bills checked.
- School communications checked.
- Shared expenses updated.
- Documents filed.
- Upcoming deadlines reviewed.
- Calendar reviewed.
- Important emails reviewed.
- Appointments confirmed.
- Account access checked.
- Insurance / utilities reviewed if due.

What admin task am I currently avoiding — and what would make it easier to face?

CLOSING — SECTION 03

## You only need to reduce enough chaos for clearer decisions to return.

Administrative stress becomes heavier when everything stays invisible. Small systems create clarity, steadiness, breathing room. You do not need to organise your entire future this week.

- VISIBLE
- STRUCTURED
- REDUCED LOAD
- CLEARER DECISIONS

USE WITH ATLAS

Tick these items off in **Admin**. Keep documents, appointment questions, password notes, timelines and weekly reset actions in one private dashboard.