

## COPING WITH SEPARATION AND DIVORCE

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DEALING WITH EMOTION  
BECOMING INDEPENDENT  
LEGAL CONSIDERATIONS  
MORE HELP



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Going through a separation or divorce can be tough. It can be emotionally draining, financially hard and leave you feeling lost and alone. But remember, there is help out there and things will get better.

We've pulled together this LifeGuide to give you some tips and resources on how to navigate this next stage of your life.

## DEALING WITH EMOTION

It's OK to feel emotion – especially if you're going through a major life shift, like a separation or divorce. But knowing how to deal with these emotions, and where to get help, can make your road to healing easier.

For many people, this help will come in the form of family and friends. But if you need extra support or, for whatever reason, cannot turn to the people around you, you may find speaking to a professional can help.

Remember, there are many services available to you, your former partner and children, if you need. Your number one priority should be your safety (and that of your children).

### LOOKING AFTER YOU

Grieving is a natural part of a relationship breakdown, whether the separation or divorce was your decision, mutually agreed upon or out of the blue.

Throughout this time, it's normal to feel a range of emotions:

- Sad
- Angry
- Shock
- Fear
- Depression
- Relief
- Loneliness
- Freedom

But it's important that you take care of yourself – emotionally, physically and mentally. This might include:

- Going for a walk to clear your head
- Talking to a friend
- Seeing a counsellor

Sadly, many people in this situation will or will have previously experienced **domestic violence**. If you or your children are in immediate danger, call 000. There's more information about support and crisis services at the [end](#) of this LifeGuide.

### LOOKING AFTER YOUR CHILDREN

Watching parents go through a breakup can be a lot for children to comprehend. It can be overwhelming and sad and leave them feeling lost or make them act out in strange ways.

**As a parent, it can be hard to know how to talk to them about your situation – and to answer their questions:**

- Can I still go to school?
- When can I see Mum/Dad?
- Where will we live?
- Is it my fault?
- Does Mum/Dad still love me?

**Some things you may need to consider in order to best support your children include:**

- Letting their teacher know so they can look out for their wellbeing
- Getting advice about how to speak to your children about your divorce or separation
- How to approach shared custody and/or visitation.

#### TIP

The Family Relationships Online Advice Line can provide support and resources for you and your children and can be contacted via 1800 050 321 or visit:

[www.familyrelationships.gov.au](http://www.familyrelationships.gov.au)



## BECOMING INDEPENDENT

Navigating life after a relationship can be hard, especially when it comes to separating any joint accounts and developing your independence.

### YOUR FINANCES

If you have shared financial commitments with your former partner, you'll need to think about transferring them into one person's name or closing them completely. This will ensure you don't end up responsible for any debts they create, or lose savings of your own.

Make a list of all the joint financial commitments you share with your partner. This might include:

- Bank accounts
- Credit cards
- Shares and/or cryptocurrency
- Loyalty cards
- Mortgages
- Rental agreements
- Insurances (home, car, health)
- Lease agreements
- Utilities (phone, electricity, water, gas)
- Subscriptions
- Family business details
- School fees

It's also important to think about how you'll cover the costs of everyday life. This may consist of:

- How will you pay for everyday items, such as groceries and bills?
- Do you need to open a new bank account?
- What upcoming expenses do you have?
- Do you have any outstanding debts?
- Are there any costs or special financial considerations from your relationship?
- Will you need insurance (and what type)?
- Do you need a new/separate will?

### FINANCIAL HELP

When your relationship status changes, so does your financial situation. This can be daunting, and you may realise you need help to get yourself back on your feet.

This may include booking in with a financial expert like a planner or an accountant, applying for financial assistance or setting yourself a budget.

A financial planner is someone who's qualified to advise you on your money and what you should do with it. They'll take into account your income, personal goals and circumstances and help create a plan that works for you.

### ACCOUNTANTS

An accountant is someone who is qualified for taxation purposes and can help with your yearly tax return.

If you're searching for an accountant, ask a friend or colleague to recommend someone or try the industry bodies below:

**Institute of Chartered Accountants of Australia/New Zealand**

[www.charteredaccountantsanz.com](http://www.charteredaccountantsanz.com)

1300 137 322

**Certified Practising Accountant (CPA) Australia**

[www.cpaaustralia.com.au](http://www.cpaaustralia.com.au)

1300 737 373

**Institute of Public Accountants (IPA)**

[www.publicaccountants.org.au](http://www.publicaccountants.org.au)

1800 625 625

The Australian Securities and Investments Commission (ASIC)'s consumer website [MoneySmart](#) is a great place to start if you're looking for a planner or other financial resources.



#### Check for entitlements

You may also be entitled to financial assistance from the government in the form of Centrelink payments. To find out or apply, visit:

[www.servicesaustralia.gov.au/centrelink](http://www.servicesaustralia.gov.au/centrelink)

### ANZ FINANCIAL WELLBEING PROGRAM

If you're looking for some helpful insights, tips or tools then check out the ANZ Financial Wellbeing program – a free online resource designed to help you become better with your money. Complete modules at your own pace, regardless of who you bank with, or sign up for a 6-week challenge and receive helpful information straight to your inbox.

Read more about how we can help boost the power of your finances at [anz.com.au/financialwellbeing](http://anz.com.au/financialwellbeing)

## KEEPING ON TOP OF YOUR MONEY

If you find yourself struggling or needing advice about current debts, know that there is help available.

Ways you can get your finances back on track include:

- Using income and debt protection insurance policies (if you have them)
- Chatting to your bank and service providers and see if they can give you some temporary assistance
- Talking to a financial expert (a good starting place is [Financial Counselling Australia](#))
- Creating a budget for yourself

If you need a hand budgeting, ANZ's estimating tools are a great way to break down and categorise your spending.

These resources include:

- [Home loan deposit calculator](#)
- [Budget planner](#)
- [Savings goals calculator](#)
- [Borrowing calculator](#)



## LEGAL CONSIDERATIONS

The below information should be used as a guide only and should in no way be considered legal advice.

### DE FACTO RELATIONSHIPS

If you're not married but have been living with your former partner on a regular basis, you will likely be treated as married in the eyes of the law. This includes for issues regarding your children and financial disputes.

For more information about your rights, visit the [Federal Circuit and Family Court of Australia](#) website.

### WHEN YOU AGREE

For some people, the end of a relationship is a mutual decision that can be handled in an amicable way without court intervention.

A good starting point is the Australian Government's [Amica](#) website which has been developed to help couples agree on parenting, property and money issues at the end of a relationship. It can also provide you with an agreement you can download.

### WHEN YOU DON'T AGREE

If you and your former partner cannot agree, you may need legal advice or mediation to get to a resolution.

This might be necessary to protect yourself or your children when separating your finances, during property or major asset settlements or custody disputes.

Sometimes, you can work things out before it needs to go to court. If you can't agree amicably, you may need to seek a court order. This can be costly and complex, and you might want to engage a professional advisor, such as a lawyer.

A lawyer can help with:

- General advice about how to protect yourself and your children, as well as any major assets
- Accessing agreements or drafting them on your behalf
- Settling divorce matters, both before the court and in mediation
- Protecting you and your children during custody disputes

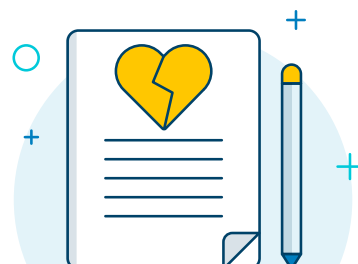
But note, lawyers charge by the hour and often cannot give you an indication of how long the process will take, or how much it will cost.

If you need help finding a lawyer, the [Law Council of Australia's Family Law Section](#) may be a good place to start.

### YOUR CHILDREN

When it comes to your children, determining who they live with, and the roles and responsibilities of each parent can be hard. It can also be stressful and emotional for your children as they learn to navigate your new, separate lives.

If your kids are under 18, you'll also need to demonstrate to a court that their welfare has been considered and planned for in the settlement process. This can be an informal agreement between parents, or a legally binding agreement registered with the court.



## MORE HELP

Remember, whatever your situation, you're never alone.  
If you need help or support, visit:

### ADVICE AND LEGAL HELP

#### Family Relationships Online

For help navigating issues including custody arrangements.

[www.familyrelationships.gov.au](http://www.familyrelationships.gov.au)

#### Family Law Section

Can help with legal advice and representation for family matters.

[familylawsection.org.au](http://familylawsection.org.au)

#### The Federal Circuit and Family Court of Australia

Has resources for dispute resolution and separation.

[fccoa.gov.au](http://fccoa.gov.au)

#### Community Legal Centres Australia

An independent non-profit that provides legal resources and help to communities across the country, including Aboriginal and Torres Strait Islander peoples.

[clcs.org.au](http://clcs.org.au)

#### The ANZ Financial Wellbeing site

Resources to help people at all stages of life manage their money better.

[www.anz.com.au/personal/financial-wellbeing](http://www.anz.com.au/personal/financial-wellbeing)

### EMOTIONAL SUPPORT

#### Relationships Australia

Relationships Australia helps individuals, families and communities 1300 364 277.

[www.relationships.org.au](http://www.relationships.org.au)

#### Family Relationships

Family Relationships is a Federal Government initiative designed to foster relationships.

[www.familyrelationships.gov.au](http://www.familyrelationships.gov.au)

#### Relationship Matters

Relationship Matters is a not-for-profit counselling and mediation service that you can visit online or 1300 543 396.

[www.relationshipmatters.com.au](http://www.relationshipmatters.com.au)

#### Mensline

Call 1300 789 978 for support for men.

[www.menslineaus.org.au](http://www.menslineaus.org.au)

### DOMESTIC VIOLENCE

#### National

1800 Respect

1800 737 732

#### Victoria

Safe Steps Family Violence Response Centre  
(24 hours, 7 days a week)

1800 015 188

#### New South Wales

NSW Domestic Violence Line (24 hours, 7 days a week)

1800 656 463 /TTY 1800 671 442

#### Australian Capital Territory

Domestic Violence Crisis Service (24 hours, 7 days a week)

02 6280 0900

#### Northern Territory

Dawn House Darwin (24 hours, 7 days a week)

08 8945 0155

#### Queensland

DVConnect Womensline (24 hours, 7 days a week)

1800 811 811

DVConnect Mensline

1800 600 636

#### South Australia

Domestic Violence and Aboriginal Family Violence  
Gateway Services (24 hours, 7 days a week)

1800 800 098

#### Tasmania

Safe at Home Family Violence Response and Referral Line  
(24 hours, 7 days a week)

1800 633 937

#### Western Australia

Women's Domestic Violence Helpline  
(24 hours, 7 days a week)

1800 007 339



## ABOUT LIFEGUIDES

ANZ has a proud history of helping customers across Australia and New Zealand, especially in times of change. Through these LifeGuides, ANZ is furthering its commitment to the broader community by providing general resources and useful information about key life moments – helping make them a little easier on you.

Important Information: The information set out above is general in nature and has been prepared without taking into account your objectives, financial situation or needs. By providing this information ANZ does not intend to provide any advice about your employment rights, any financial advice or other advice or recommendations. You should seek independent employment, financial, legal, tax and other relevant advice having regard to your particular circumstances.

