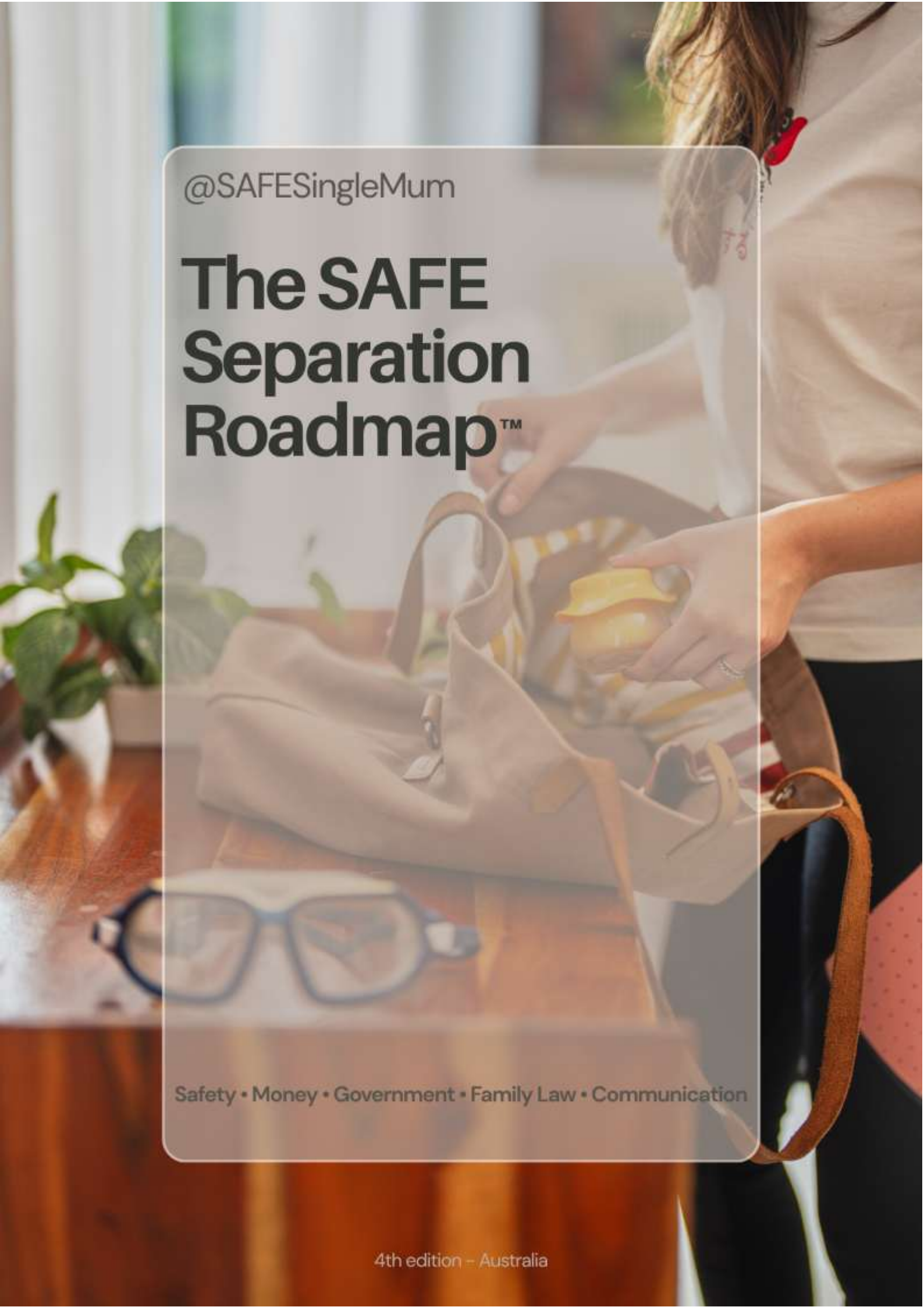


A woman with long brown hair is packing a light-colored canvas bag on a wooden table. She is holding a yellow baby bottle and a striped cloth. A pair of blue-rimmed glasses sits on the table in the foreground. A potted plant is visible on the left. The background is softly blurred, showing a window with white curtains.

@SAFESingleMum

The SAFE Separation Roadmap™

Safety • Money • Government • Family Law • Communication

4th edition – Australia

If you're reading this, there's a good chance you've been carrying far more than anyone realises.

For some women, opening this roadmap is the first time they've allowed themselves to admit that something needs to change. If that's where you are, that's enough for today.

You may have spent months, or even years, questioning yourself. Wondering if you're overreacting, if you're remembering things correctly or whether you're being unreasonable.

Second-guessing your decisions, replaying conversations in your mind and trying to work out what you could have said differently. Perhaps you were trying to keep everyone else happy while quietly losing yourself in the process.

If that's where you are right now, I want you to know something.

I understand.

Not because I studied it - because I've lived it.

I know what it's like to feel completely lost and to question your own judgement.

To feel as though every decision carries enormous consequences and to desperately wish someone would simply tell you what to do next. Not forever; just until you could breathe again.

That's why I created SAFE.

Not because I have all the answers and not because your journey will be exactly the same as mine, but because there were so many moments when I didn't need another explanation.

I didn't need another opinion. I didn't need another person telling me what I 'should' have done. I needed certainty. Just enough to take the next step.

This roadmap won't make every decision for you. That isn't the goal. The goal is to help you make your next decision with a little less fear than your last one.

Somewhere along the way, slowly, something begins to change. The questions become quieter. The panic becomes less frequent. You stop needing to check every decision with someone else.

You begin trusting yourself again.

That day may not be today and that's okay.

Until then... borrow my certainty.

Borrow my experience. Borrow the lessons I learned the hard way, the words when you don't know what to say and the steps when everything feels overwhelming.

Borrow the confidence until your own begins to return, because one day, without even realising it, you'll stop borrowing mine and you'll be standing on your own.

Making decisions with confidence.

Trusting your instincts.

Knowing your worth.

And when that day comes, you won't need this roadmap in the same way you do today. That won't mean you've outgrown SAFE, it will mean SAFE has done exactly what it was created to do.

One day, these words will become your own.

with love, Kylie

How to Use This Roadmap

You may be tempted to read this roadmap from beginning to end.

You don't have to.

This isn't a book you need to finish before it becomes useful.

Some days you might read one page. Other days you might come back to the same page three times. You might skip sections that don't apply to you today and return to them months later.

That's exactly how this roadmap was designed to be used.

Start with your question.

You don't need to know which section you need.

You don't need to know the legal term for what you're dealing with.

You don't need to have everything figured out.

Go to START HERE and find the question that sounds most like yours.

Follow the arrow. I'll take you from there.

Use what you need. Leave what you don't.

Some sections will apply to you. Others won't.

Some things will matter today. Others may not matter for months.

You are not expected to complete this roadmap.

Come back whenever you need to work out your next step.

You don't need to solve next month's problems today. You only need to know what comes next.

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Before You Begin

The SAFE Separation Roadmap is a practical guide to help you understand the steps, options and systems you may encounter after separation.

Some sections include information about family law, finances, government payments, Child support and government or community services. This information is provided for general educational and practical guidance only. It is not legal, financial or professional advice, and it does not take into account your individual circumstances.

Laws, eligibility requirements, payment rates, policies and service arrangements can change. Information that is correct at the time this roadmap is published may change over time. The hyperlinks in the Resources section at the end will point you to the most current content.

Where you are making a decision that could affect your legal rights, financial position, government payments, Child support or safety, check the current information with the relevant government agency, qualified professional or service provider.

You do not need to understand everything before you ask for help.

The roadmap is here to help you understand what you may need to ask, what information you may need to gather and what your next practical step could be.

How to use this information

Throughout the roadmap, you'll find information about organisations, services and processes that may be relevant after separation.

Use this information as a starting point, rather than assuming that a particular payment, service, legal pathway or eligibility rule automatically applies to you.

Where possible:

- check current requirements directly with the relevant organisation
- ask questions when something isn't clear
- keep records of important conversations and decisions
- seek individual legal, financial or other professional advice where appropriate
- don't make an important decision simply because something in this roadmap says it is an option.

SAFE gives you information to help you take the next step. It doesn't make the decision for you.

Start Here

You don't have to figure this out on your own

You have enough on your plate.

You don't need to read this roadmap from beginning to end. You don't need to know what you need. And you don't need to have everything figured out before you take your next step.

Start with the question that is closest to what is happening for you right now.

Find it below. Follow the arrow. I'll take you from there.

If more than one question sounds like yours, that's okay. Start with the one that feels most urgent.

And if none of them fit, keep scrolling and use the I DON'T KNOW section. You do not have to know exactly what you need before you begin.

If Safety is the Question

QUESTION	WHERE TO
Am I safe right now?	Leaving in an Emergency
I'm thinking about leaving, but I don't know how to do it safely.	Planning Safely
What should I have ready if I need to leave quickly?	Creating a Safety Plan / Packing an Emergency Bag
Could leaving make things more dangerous?	Planning Safely
I'm worried my phone, accounts or location are being monitored.	Digital Safety
I need help right now.	Leaving in an Emergency

Start Here – Your Next Question

If You've Decided to Leave

QUESTION	WHERE TO
I'm thinking about leaving, but I'm not ready yet.	Planning Safely
Do I have to leave straight away?	Planning Safely
What should I do before I tell him I'm leaving?	Planning Safely/ Digital Safety/ Important Documents
I don't know whether what is happening is serious enough to ask for help.	When Control Doesn't End With the Relationship
I keep second-guessing myself.	When Control Doesn't End With the Relationship
I don't know what my first step should be.	I DON'T KNOW

If You're Worried About the Children

QUESTION	WHERE TO
How do I help the children through separation?	What Happens with the Children?
My child is struggling with changeover.	When Your Child is Struggling / When Your Child Doesn't Want to Go
My child is anxious, upset or doesn't want to go.	When Your Child is Struggling/ When Your Child Doesn't Want to Go
What do I tell the children?	Talking to Your Children About the Separation
What if the other parent and I can't agree about the children?	Understanding Parenting Arrangements / What If He Won't Agree?
What if parenting arrangements aren't being followed?	What If the Other Parent Doesn't Follow the Arrangement?
Who pays for school, activities or medical costs?	Children's Expenses & Shared Costs
When communication about the children always becomes an argument	The SAFE Communication Rules

If Money is the Problem

QUESTION	WHERE TO
I don't have access to money of my own.	Open Your Own Bank Account
What should I do with my bank accounts?	Open Your Own Bank Account
I'm worried about financial abuse.	When Money Has Been Used to Control You
How am I going to manage on one income?	Living on One Income / Your Single Income Snapshot
What money should I be receiving after separation?	Understanding What You May Be Entitled To / Child support
How do I work out what I can actually afford?	Single Income Snapshot Tool
What about the family home?	The Family Home
What about debts and bills in my name or his name?	Debts After Separation

Start Here – Find the Practical Answer

If You Need Legal or Parenting Guidance

QUESTION	WHERE TO
Do I need a lawyer?	When Do I Get Legal Advice?
What should I ask a lawyer in my appointment?	Getting the Most from Your Legal Appointment
What should I take to my lawyer?	Getting the Most from Your Legal Appointment/ Keeping Important Information
We can't agree on parenting arrangements.	Understanding Parenting Arrangements / What If He Won't Agree?
Do we need mediation?	Understanding Family Dispute Resolution
What happens if an agreement isn't followed?	What If he Breaches the Orders?
What if he refuses to agree to something?	What If He Won't Agree?
How do I deal with shared expenses that aren't being paid?	Children's Expenses & Shared Costs
What if everything is in his name?	What If Everything Was in Their Name?
I have a court date or legal deadline coming up.	When Do I Get Legal Advice?
I don't understand what my options are.	Family Law SAFE Tips / Getting the Most from Your Legal Appointment

If You Need Government or Financial Support

QUESTION	WHERE TO
What government payments might I be entitled to?	Understanding What You May Be Entitled To
How does Child Support work?	Child Support
What if Child Support isn't being paid?	Child Support/ Child support- Protecting Your Peace
What if I can't afford legal help?	Free or Low Cost Legal Centres & Services
Where can I find free or low-cost support?	Australian Support & Resources
I need help with housing.	Housing
I need financial relief or practical help.	Financial Support & Relief

If Communication is Exhausting You

QUESTION	WHERE TO
How do I respond without getting pulled into an argument?	The SAFE Communication Rules
Do I have to answer every message?	Simple Communication Systems That Protect Your Peace
Why do his emails leave me feeling confused?	Why His Emails Leave You Feeling So Confused
What if every conversation turns into blame or criticism?	Recognising Common Communication Patterns
What should I actually say?	SAFE Words™
I need time before I respond.	The SAFE Words™ Approach
How do I keep communication focused on the practical issue?	Respond to the Issue, Not the Argument

Start Here – When You Don't Know

If You're Trying to Organise Everything

QUESTION	WHERE TO
What documents should I keep?	Important Documents / What Documents to Collect
What should I keep records of?	Evidence & Chronology
How do I organise everything without becoming overwhelmed?	Your Immediate Priorities / What Needs Doing First?
What should I deal with now, and what can wait?	What Needs Doing First?
There are too many things happening at once.	Your Immediate Priorities
I keep getting pulled into new problems.	When Control Doesn't End With the Relationship / The SAFE Communication Rules
I feel like I should have everything sorted by now.	The First Seven Days / What Needs Doing First?
I don't know what 'normal' looks like after separation.	The First Seven Days / Setting Up Your Home

I DON'T KNOW

If you looked through these questions and still don't know where you fit, that's okay.

If one answer stands out, start there.

If none of them do, start with the smallest practical thing you can control today.

You don't have to know everything. You only need your next step.

The Question Finder

You don't need to know what section you need. Start with the question you're actually asking.

Safety & Leaving

Question	Where To
Should I leave?	Planning Safely
What do I do if I need to leave tonight?	Leaving in an Emergency
What should I do before I tell him I'm leaving?	Planning Safely
What if I'm scared of what he'll do?	Planning Safely
What if we're separated but still living under the same roof?	Separation Under One Roof
How do I protect myself after I leave?	Protecting Yourself
How do I know if I might need a Protection Order?	Protection Orders
What is a Protection Order?	Protection Orders

Children

Question	Where To
How do I tell the children?	Talking to Children About Separation
My child doesn't want to go.	When Your Child Doesn't Want to Go
What if my child is struggling?	When Your Child is Struggling
What if our parenting arrangements aren't working?	Understanding Parenting Arrangements
What if we can't agree about the children?	Understanding Parenting Arrangements/ What If He Just Won't Agree?
What do I tell the school?	School, Childcare & Everyday Life
What exactly do we need to decide in a parenting arrangement?	Parenting Arrangement Checklist
Can I move, travel or relocate with the children?	Common Questions About Travel, Relocation & Passports

Money & Finances

Question	Where To
What do I do with my money?	Open Your Own Bank Account / Understanding Your Money
What if everything is in his name?	What If Everything Was in Their Name?
What if I don't know what assets or accounts we have?	Build Your Financial Picture
What if he controls the money?	When Money Has Been Used to Control You
How am I going to afford everything on my own?	Money & Government
What financial help might I be entitled to?	Government Support

Child support& Property

Question	Where To
Should I apply for Child support?	Child support
How do I apply for Child support?	Child support
What if he's hiding his income?	Child support
What if I'm too scared to apply?	Child support& DV
What happens to the family home?	The Family Home / Property Settlement – What Actually Happens?
What happens to our debts?	Debts After Separation / Property Settlement – What Actually Happens?
What about superannuation?	What Do I Need to Know About My Superannuation?/ Property Settlement – What Actually Happens?
How do I work out what I actually own, owe or need to find out?	Build Your Financial Picture
What actually happens in a property settlement?	Property Settlement – What Actually Happens?
What if I don't have all the financial information?	Build Your Financial Picture

Legal & Court

Question	Where To
Do I need a lawyer?	When to Get Legal Advice
What should I ask a lawyer in my appointment?	Getting the Most from Your Legal Appointment
What should I take to my lawyer?	Getting the Most from Your Legal Appointment / Evidence & Chronology
What if I can't afford a lawyer?	Legal Support
Someone has asked me to sign something. What should I check?	Before You Sign - SAFE Tool™
I don't understand a document I've been given.	When to Get Legal Advice
I've received something from the Court. What do I do first?	When To Get Legal Advice
He's threatening court. What does that mean?	Court 101 - If I Have to Go to Court, What Actually Happens?
He won't agree. What happens now?	What If He Just Won't Agree?
He's not following the orders.	What If He Breaches the Orders?
What happens at mediation?	Understanding Family Dispute Resolution
What's the difference between a parenting plan and court orders?	Understanding Your Parenting Agreement Options
What happens if I have to go to Court?	Court 101 - If I Have to Go to Court, What Actually Happens?
How do I organise myself if I'm representing myself?	If You Are Representing Yourself – Your Self Representation Toolkit
What's the difference between separation and divorce?	Separation vs Divorce – What's the Difference?

Communication

Question	Where To
I don't know what to say to him.	SAFE Words™
I'm drowning in messages.	From Surviving Every Email to Protecting Your Peace
Do I have to respond to everything?	Simple Communication Systems That Protect Your Peace

He's sent another long, angry message. What do I say?	SAFE Words™
How do I set a boundary?	The SAFE Words Approach
Can you help me write the response?	Copy. Edit. Send.

Documents & Evidence

Question	Where To
What documents do I need?	What Documents To Collect
What should I keep copies of?	What Documents To Collect
What should I be recording?	Evidence & Chronology
Should I keep screenshots and messages?	Evidence & Chronology
Something happened and I don't know what to do	Something happened What do I do?
How do I create a chronology?	Evidence & Chronology

Digital Safety

Question	Where To
Can he see my location?	Location Sharing & Devices
What passwords should I change?	Passwords & Two-Factor Authentication
Can he access my phone or accounts?	Digital Safety
What about Life360 or Find My?	Location Sharing & Devices
What should I do about social media?	Social Media Safety

Home & Admin

Question	Where To
What do I need to change after separation?	Setting Up Your Home / Important Documents
Who needs to know I've separated?	Setting Up Your Home
What happens to our utilities and insurance?	Home
What about my address and mail?	Home
What about my will and beneficiaries?	Important Documents

The Road Ahead

You may move backwards and forwards between these stages. That's normal.

This isn't a checklist. It's a map.

GET SAFE

Protect your immediate safety and create options.

GET STABLE

Create enough breathing room to deal with what is in front of you.

GET CLEAR

Understand your situation, your options and what actually needs your attention.

GET ORGANISED

Put the practical pieces in place — money, documents, children, communication and legal matters.

BUILD YOUR NEW NORMAL

Begin creating a life that feels steadier, more predictable and more like your own.

You do not have to move through these stages in order.

You may be getting organised while still feeling unsafe. You may need legal information before your finances are sorted. You may come back to safety planning months after separation because circumstances have changed.

That's okay.

The roadmap is here to meet you where you are — not to make you prove you've completed the steps before you can move forward.

Start with the question that brought you here today.

Then take one step.

PART 1 – Safety First

If You Are Planning to Leave

Planning Safely

Why This Matters

If you're thinking about leaving.

Leaving a relationship, particularly one involving coercive control, intimidation or ongoing conflict, is rarely a single event. More often, it is a process.

The safest time to leave is not always the earliest opportunity. Sometimes the safest decision is to spend time preparing first.

Planning ahead can help reduce risk, protect important information and make the practical side of separation more manageable if and when you decide the time is right.

There is no perfect timeline. Your circumstances, your children and your safety all matter.

What You Need to Know

Every separation looks different.

Some women leave immediately because remaining is no longer safe while others spend weeks or months quietly preparing before anyone else knows they are planning to leave.

There isn't one timeline that is right for everyone.

What matters is making informed decisions based on your own circumstances.

Planning ahead is not about expecting the worst. It is about giving yourself more options if circumstances change quickly.

Even small preparations can make a significant difference later.

These might include:

- understanding what documents you'll need
- thinking about where you could stay if necessary
- becoming familiar with the support services available to you.

You do not need to complete every preparation before leaving.

Likewise, you do not need to leave simply because you have started preparing.

Planning creates choices. It does not lock you into a decision.

If you are experiencing coercive control, family violence or fear for your safety, your planning may need to happen discreetly. In those situations, specialist family violence services can help you develop a personalised safety plan that reflects your individual circumstances.

SAFE Questions

There is no single "right" time to leave.

These questions may help you think about your current situation.

- Do I feel physically safe today?
- Has the behaviour become more frequent or more severe?
- If I needed to leave quickly, would I know where I could go?
- Is there someone I trust who knows what is happening?
- What practical preparation would make me feel more secure?
- What concerns me most about leaving, and what support might help reduce those concerns?

You do not need to answer every question today.

Sometimes one answer is enough to identify your next step.

One Small Step

Take a few minutes to think about who you would contact first if you needed support.

You don't need to make any decisions today.

Simply knowing who is in your corner is a valuable first step.

Creating a Safety Plan

Why This Matters

A safety plan is a practical plan for what you would do if your situation changed suddenly.

It isn't only for emergencies. Many women create a safety plan simply because separation can be unpredictable. It can also help you think through practical decisions before you need to make them.

You may never need to use it, but having one can reduce panic, help you think more clearly under stress and give you greater confidence that you have considered your options.

A safety plan is not only for women planning to leave immediately. It can also be helpful if you are still deciding what comes next.

SAFE isn't about expecting the worst. It's about reducing uncertainty.

What You Need to Know

A safety plan is personal.

It will reflect your circumstances, your children, your support network and the level of risk you are experiencing.

Your plan does not need to be complicated.

In fact, simple plans are often the easiest to remember and use when you are under pressure.

Your safety plan might include:

- where you could go if you needed to leave quickly
- who you would contact
- how you would travel there
- what essential items you would need
- where important documents are stored
- emergency phone numbers
- how you would keep yourself and your children safe while leaving.

If you are experiencing coercive control or family violence, remember that leaving can sometimes increase risk in the short term.

A specialist family violence service can help you develop a personalised safety plan based on your individual circumstances. They can also help identify risks that may not be immediately obvious.

Planning with an experienced professional can provide an additional layer of safety.

Need support with your safety plan?

Specialist family violence services can help you plan safely.

Find them in the

Australian Support & Resources

*Domestic Violence Assistance - Crisis Services
& Case Management*

SAFE Questions

As you think about your own situation, consider:

- If I needed to leave unexpectedly, where would I go?
- Who could I contact at any time of the day or night?
- Would that person know I might need their help?
- What would make me feel safest during the first 24 hours?
- Are there any barriers that might make leaving more difficult, and who could help me plan for those?

These questions are not about creating fear.

They are about creating options.

SAFE Kids

If you may need to leave quickly, think about the few things your children would need to stay safe and functioning: essential medication, a comfort item, school or childcare arrangements and anything they rely on daily.

SAFE Action Plan

Choose one practical step today:

- Identify a safe place you could go if needed.
- Save the details of your nearest family violence support service.
- Start a list of the essential items you would need if you had to leave quickly.

Keep your plan somewhere that is safe and appropriate for your circumstances.

One Small Step

Take two minutes to think about what your first step would be if your plans suddenly needed to change.

One small step today can make it much easier to act if circumstances change tomorrow.

Leaving in An Emergency

Why This Matters

Not every separation can be planned.

Sometimes circumstances change quickly, and your immediate safety, or the safety of your children, becomes the priority.

If you ever believe you are in immediate danger, you do not need to wait until your plans are complete.

Your safety comes first.

Knowing what to do in an emergency can help you act more confidently if you ever need to make decisions under pressure.

What You Need to Know

An emergency is any situation where you believe you or your children are at immediate risk of harm.

You do not have to be certain that something will happen before taking steps to keep yourself safe.

If you feel unsafe, trust that instinct.

In an emergency, your priority is to get yourself and your children to a place of safety. Everything else, documents, belongings, finances and practical arrangements, can usually be addressed later.

If it is safe to do so, take essential items with you. If it is not safe, leave without them.

If you need urgent assistance, call **000** and ask for Police.

If you are unable to speak safely, stay on the line if possible. The operator will guide you where they can.

Once you are safe, specialist family violence services can help you understand your options, access emergency accommodation if needed, and connect you with legal, financial and emotional support.

You do not have to navigate the next steps alone.

SAFE Questions

If an emergency arose today, consider:

- Would I know where I could go immediately?
- Who could I contact for help?
- Would I know how to get there?
- Is there someone who could collect my children if needed?

- Do I have any essential medications that would be difficult to replace quickly?

You are not expected to solve every possibility.

The goal is simply to think through the first few steps before you ever need them.

SAFE Kids

Children often look to the adults around them for cues about how to respond.

If you need to leave quickly, keeping your instructions simple and calm can help reduce their fear.

Depending on their age, you might simply say,

"We need to go somewhere safe now."

You do not need to explain everything in that moment.

Once everyone is safe, there will be time for further conversations and support.

SAFE Note

Many women worry that they are "making a fuss" or "overreacting", particularly when the harm isn't physical.

If you genuinely believe you or your children are unsafe, or that someone's behaviour is causing you to feel fearful, controlled or intimidated, seeking help is not an overreaction.

Reading information like this can feel confronting.

It doesn't mean we expect you'll ever need it.

It's included for the same reason we wear seatbelts or know where the fire exits are, not because we expect something to happen, but because it's reassuring to know what to do if it ever does.

Hopefully you'll never need this information.

But if you do, you'll already know where to find it.

SAFE Action Plan

Choose one practical action today:

- Identify the quickest safe exit from your home.

If your situation feels high risk, contact a specialist family violence service to develop a personalised safety plan.

One Small Step

Take two minutes to save one emergency contact in your phone under ICE (In Case of Emergency) or confirm that your existing emergency contact details are up to date.

You may never need to use it.

But if you do, you'll be glad it's there.

When Control Doesn't End With the Relationship

Why This Matters

Leaving a relationship does not always mean the controlling behaviour stops.

For some women, separation brings a sense of freedom and the opportunity to begin rebuilding their lives. For others, the relationship may have ended, but the feeling of being controlled doesn't disappear straight away.

The way control is expressed can change.

Instead of being part of everyday life in the same home, it may begin to show up through communication, parenting arrangements, money, information, appointments, conflict or legal processes.

This can be confusing.

You may find yourself thinking:

“But we're separated. Why does it still feel like I have to answer to him?”

Or:

“Why does every simple decision seem to become an argument?”

If you've spent a long time adapting your behaviour to avoid conflict, you may continue doing that even after the relationship has ended. You may find yourself explaining decisions you no longer need to explain, anticipating how the other person will react, or feeling responsible for keeping things calm.

Understanding this can help you recognise what is happening without assuming that every disagreement is deliberate control.

SAFE isn't about expecting the worst.

It's about helping you recognise patterns, understand your options and make decisions from a place of greater clarity rather than fear.

What You Need to Know

Control after separation can look different from control during the relationship.

For some women, it may involve:

- repeated demands for information that isn't necessary
- pressure to respond immediately
- turning ordinary parenting decisions into ongoing conflict
- using money or shared expenses to create uncertainty or arguments
- repeatedly changing arrangements or expectations
- involving the children in adult conflict

- using appointments, school matters or activities as opportunities for conflict
- questioning or criticising ordinary decisions
- creating situations where you feel you have to continually explain or defend yourself
- using legal or administrative processes as another source of pressure
- continuing to expect access to information, time or attention that you no longer feel comfortable giving.

Sometimes there may be a genuine disagreement or practical problem that needs to be resolved.

Not every difficult interaction is coercive control.

People can disagree after separation. Circumstances change. Communication can be messy. Parenting decisions can be complicated.

The difference is often found in the pattern, rather than one isolated incident.

If the same type of behaviour keeps happening and leaves you feeling as though you are still being managed, monitored, intimidated or pulled back into conflict, it may be worth stepping back and looking at the bigger picture.

You don't need to work out a label before you can ask for help.

You also don't need to prove to yourself that something is serious enough before seeking support.

The important question is:

What is happening, what impact is it having, and what support or boundaries might help?

You may also notice that your own responses have changed.

After living with ongoing conflict or control, it can become automatic to:

- respond immediately
- over-explain
- apologise when you haven't done anything wrong
- try to prevent the other person's reaction
- second-guess your decisions
- feel guilty for saying no
- believe you need to keep everyone happy
- feel responsible for resolving every disagreement.

These responses can take time to change.

You are learning to make decisions based on what is actually happening now, rather than constantly preparing for what might happen next.

That is part of rebuilding your independence.

You don't have to handle every situation perfectly.

You simply need enough clarity to recognise what requires your attention, what doesn't, and when you might benefit from additional support.

SAFE Questions

When something leaves you feeling like you're still being controlled, it can be difficult to work out what is actually happening.

You don't need to diagnose the behaviour or decide what to call it.

Instead, pause and ask:

- What is actually happening here?
- Is this a one-off disagreement, or is there a pattern?
- Am I being asked for something that is genuinely necessary, or do I feel pressured to justify myself?
- Is this something I am actually responsible for resolving?
- What information does the other person genuinely need — and what information do they simply want?
- Am I responding because I need to, or because I am worried about how they will react if I don't?
- Is this affecting the children, my finances, my safety or my ability to make ordinary decisions?
- Would a clearer boundary, less communication or a different process reduce the conflict?
- Do I need to deal with this myself, or is this something I should get professional support with?

You don't have to answer every question.

Sometimes asking just one of them is enough to create a little space between what is happening and how you respond to it.

SAFE Note

You don't have to respond to every demand, explain every decision or solve every conflict.

Separation can take time to feel like separation.

If you've spent a long time managing someone else's reactions, it is understandable if you still find yourself doing it now.

You are allowed to pause.

You are allowed to think before you respond.

And you are allowed to build a life where your decisions are based on what is right for you and your children — not on keeping someone else happy.

One Small Step

The next time something leaves you feeling pulled into conflict, pause before you respond.

Ask yourself:

“Is this mine to carry?”

You don't need to solve anything right now.

Just notice the answer.

Packing an Emergency Bag

Why This Matters

If you ever need to leave quickly, having a small bag packed in advance can reduce stress and save valuable time.

You may never need to use it but knowing you have the essentials ready can provide peace of mind, even if your plans never change.

Some items can be packed in advance. Others, such as daily medications, your phone charger or your child's favourite comfort toy, may simply be things you know to grab if you ever need to leave.

Think of it as giving yourself a head start rather than preparing for every possibility. It only needs to help you through the first few days.

What You Need to Know

Preparation isn't about having everything ready. It's about having fewer decisions to make if the unexpected happens.

An emergency bag is a practical backup plan.

It would contain the items that would be difficult, expensive or stressful to replace immediately.

If preparing a bag could increase your risk, it may be safer to keep a written checklist instead, or leave a packed bag with someone you trust, if appropriate.

Your safety must always guide your decisions.

SAFE Questions

As you think about your own situation, consider:

- If I left today, what would I wish I had packed?
- Are there any documents that would be difficult to replace?
- Where could I safely store an emergency bag if keeping one at home isn't appropriate?

There is no perfect emergency bag.

The goal is simply to make a difficult situation a little easier.

SAFE Kids

You may also wish to include a few essentials for each child, such as:

- medications
 - a change of clothes
-

- nappies or feeding supplies, if needed
- a comfort toy or blanket
- a favourite book or small activity
- chargers for devices they regularly use.

Small familiar items can provide comfort during an unfamiliar and stressful time.

SAFE Note

If packing a bag feels like admitting something is going to happen, you're not alone.

Many women feel that way.

Preparing for an emergency is not the same as expecting one.

It simply means you are giving yourself more options if circumstances change.

SAFE Action Plan

Choose one practical action today:

- Gather your identification documents into one place.
- Locate any medications that would be difficult to replace quickly.
- Decide where you could safely store an emergency bag if you chose to prepare one.

You do not need to finish today.

Every small step makes future decisions easier.

SAFE Priority

If you only do one thing today, identify where your important documents are and make sure you could access them quickly if needed.

One Small Step

Choose one essential item, such as your passport or prescription medication, and make sure you know exactly where it is.

That's one less thing to worry about if you ever need to leave in a hurry.

Protecting yourself

Digital Safety

Why This Matters

Technology is woven into almost every part of our lives. Our phones, computers, email accounts and online services hold personal information, financial details, conversations and location data.

If someone has had access to your devices, passwords or online accounts, it's worth taking a little time to think about your digital safety.

You do not need to do everything today. Small changes can make a meaningful difference over time.

What You Need to Know

Many people share passwords, devices or online accounts during a relationship.

After separation, those same conveniences can create unexpected privacy or security risks.

Digital safety isn't about becoming an expert in technology. It's about understanding where someone else may still have access to your personal information and deciding whether any changes are appropriate.

As you work through this section of the roadmap, you'll learn how to:

- strengthen your passwords
- review two-factor authentication
- check location sharing settings
- protect your email accounts
- think about social media privacy
- review shared devices and online accounts.

There is no need to make every change at once.

Start with the accounts that matter most, then work through the rest when you have the time and energy.

If you believe someone has installed tracking software on your phone or computer, or that changing settings could increase your risk, seek advice from a specialist family violence service before making changes. They can help you decide the safest approach for your situation.

SAFE Questions

As you think about your digital safety, consider:

- Does anyone else know my passwords or are they saved in a password manager software that another party shares the password for?
- Do I share access to any email, banking or online accounts?
- Could someone else see my location through my phone, any apps (like Snapchat) or another device?
- Which online account would I most want to secure first?
- Would making changes now improve my safety, or is it safer to seek advice first?

You don't need to answer every question today.

Sometimes identifying just one area to review is enough.

SAFE Kids

If your children use shared devices, gaming accounts or family apps, check what your security changes will affect before making them. Protect your own privacy without unnecessarily disrupting the children's access or routines.

SAFE Note

If technology feels overwhelming, you're not alone.

Most people aren't cybersecurity experts.

You don't need to understand everything.

You only need to take one practical step at a time.

SAFE Action Plan

Choose one practical action today:

- Make a list of your most important online accounts.
- Identify which email address is connected to those accounts.
- Check whether your phone has a screen lock enabled.
- Continue to the next page, Passwords & Two-Factor Authentication.

You don't need to complete every security task today.

Each small improvement strengthens your digital safety.

SAFE Priority

If you only do one thing today, identify the email account connected to your banking, government services and other important accounts.

Protecting that account is often the foundation of your digital security.

One Small Step

Open your email app and check that you can access your primary account.

Knowing you have secure access to your main email account is a simple but important first step before making any other digital security changes.

Passwords & Two-Factor Authentication

Why This Matters

Your online accounts contain some of your most important personal information.

Email, banking, government services, cloud storage and social media accounts can all be accessed with a password.

If someone else knows your passwords, or helped create them during your relationship, it may be appropriate to review them after separation.

Taking a few simple steps to strengthen your account security can help you protect your privacy and reduce the risk of unauthorised access.

What You Need to Know

Not every account carries the same level of importance.

Rather than trying to change every password at once, start with the accounts that would have the greatest impact if someone else could access them.

For most people, these include:

- your primary email account
- online banking
- myGov
- cloud storage
- your mobile phone account
- password manager, if you use one.

Choose a strong, unique password for each important account.

Avoid reusing the same password across multiple websites. If one account is compromised, reused passwords can make other accounts vulnerable too.

Where available, turn on two-factor authentication (2FA).

Two-factor authentication adds an extra layer of security by requiring a second form of verification, such as a code sent to your phone or generated by an authentication app, before someone can sign in.

If you're concerned that another person may still have access to your email address, phone number or authentication methods, review these carefully before making broader changes.

SAFE Questions

As you think about your online accounts, consider:

- Which account would cause the biggest problems if someone else could access it?

- Do I use the same password on multiple websites?
- Is two-factor authentication turned on for my most important accounts?
- Are my recovery email address and phone number still current?
- Would it help to change one password today rather than trying to update everything at once?

There is no need to complete every account in one sitting.

One secure account is a good place to begin.

SAFE Action Plan

Choose one practical action today:

- Change the password for your primary email account.
- Turn on two-factor authentication for one important account.
- Check that your recovery email address and mobile number are correct.
- Make a list of your highest-priority accounts to review over the coming weeks.

You don't need to finish everything today.

One secure account is one less thing to worry about.

One Small Step

Open your primary email account and check whether two-factor authentication is already turned on.

If it isn't, make a note to enable it when you're ready.

One small improvement today can help protect many parts of your digital life tomorrow.

Location Sharing & Devices

Why This Matters

Many phones, apps and online accounts can share your location without you thinking about it.

Sometimes this is intentional, such as sharing your location with a partner or family member. Other times, it may be part of a shared account, a family group or a device setting that has been forgotten over time.

Understanding who can see your location, and whether you want them to, is an important part of protecting your privacy after separation.

What You Need to Know

Location sharing can happen in many ways.

It isn't limited to one app or one device.

Your location may be shared through:

- your phone's location settings
- family sharing features
- apps such as Find My or Find My Device
- Google or Apple accounts
- social media apps
- messaging apps
- fitness or activity tracking apps
- photo location settings
- smart watches and other connected devices.

Many people set these up during a relationship because they are convenient or helpful.

After separation, it can be worth reviewing whether those settings still reflect what you want.

If you believe someone is actively monitoring your movements or using technology to control or track you, a specialist family violence service can help you plan the safest way to review your devices and settings.

SAFE Questions

As you think about your own devices, consider:

- Who can currently see my location?
- Which apps have permission to access my location?
- Do I share an Apple or Google account with anyone else?

- Are there any devices connected to my account that I no longer use?
- Would reviewing these settings now improve my safety, or would it be safer to seek advice first?

There is no need to review every setting today.

Understanding where your location may be shared is a valuable first step.

SAFE Kids

Many families use location sharing to coordinate school pickups, extracurricular activities and children's devices.

Think about how any changes may affect their routines or safety.

Where possible, aim to protect your own privacy while minimising unnecessary disruption for your children.

SAFE Action Plan

Choose one practical action today:

- Check which people, if any, can currently see your location.
- Review which apps have permission to access your location.
- Make a list of the devices connected to your Apple or Google account.
- If you have concerns about technology-facilitated abuse, contact a specialist family violence service before making significant changes.

Take your time.

Small, thoughtful actions are often the safest.

One Small Step

Open the location settings on your phone and spend two minutes becoming familiar with them.

You don't have to change anything today.

Simply understanding how your location is managed puts you in a stronger position to make informed decisions when you're ready.

Social Media Safety

Why This Matters

Social media can help us stay connected with friends and family.

After separation, however, it can also become an unexpected source of stress, conflict or unwanted attention. Even if you rarely post, other people may share information about you without realising the impact it could have.

Taking a little time to review your social media settings and habits can help protect your privacy and give you greater control over what you choose to share.

What You Need to Know

Social media safety is about more than who can see your posts.

It's also about thinking carefully about the information you make available to others.

This may include:

- your current location
- your daily routines
- where your children go to school or activities
- photos taken outside your home
- holiday plans
- new relationships
- major purchases
- places you visit regularly.

Sometimes the greatest source of information isn't your own account.

Friends and family may tag you in photos, mention your whereabouts or post pictures of your children without intending any harm so reviewing your privacy settings is a good first step, but it is equally important to think about what you choose to share.

Remember that once something is published online, it can be difficult to control where it goes or who eventually sees it.

If you are experiencing ongoing coercive control, harassment or stalking, consider whether reducing your digital footprint for a period of time would help you feel safer. There is no single right approach.

Some women choose to continue using social media much as they always have and others decide to post less, create stronger privacy boundaries or take a break altogether.

The decision is yours.

SAFE Questions

As you think about your social media use, consider:

- Am I comfortable with the information I'm sharing online?
- Could someone work out where I live, work or spend time from my posts?
- Who can tag me in photos or posts?
- Do I know who can see my stories and updates?
- Are there people on my friends list who no longer need access to my personal life?
- Does using social media leave me feeling connected, or emotionally drained?

These questions aren't about judging how you use social media.

They're about helping you decide what feels right for you.

SAFE Kids

Children often appear in photos shared by family members, schools, sporting clubs and friends.

If you're concerned about privacy, consider whether others know your preferences about posting photos or identifying information relating to your children.

A simple conversation today may prevent unwanted sharing in the future.

SAFE Action Plan

Choose one practical action today:

- Review your social media privacy settings.
- Check who can see your stories, posts and photos.
- Turn on post or tag review if the platform offers it.
- Remove people from your friends list who no longer need access to your personal life.
- Consider whether any recent posts reveal more information than you're comfortable sharing.

One thoughtful change is a step towards greater privacy.

One Small Step

Review the privacy settings on the social media platform you use most, then work through the others when you have time.

Simply understanding who can see your information is a valuable first step.

Home Security

Why This Matters

After separation, home can become more than just the place where you live.

It becomes the place where you and your children must be able to feel safe, secure and able to rest.

Whether you remain in the family home or move somewhere new, taking a little time to think about your home's security can help you feel more confident and prepared.

Home security isn't about expecting something to go wrong - it's about creating a space where you feel protected and in control.

What You Need to Know

Every home is different.

The level of security that's appropriate for you will depend on your circumstances, where you live and any concerns you have about your safety.

Sometimes the most helpful changes are also the simplest.

Depending on your situation, you may wish to think about:

- whether anyone else has keys to your home
- changing locks if appropriate
- checking that doors and windows lock properly
- reviewing garage or gate access
- updating alarm or security codes
- checking who has access to security cameras or smart home devices
- ensuring outdoor lighting is working

If you remain in the former family home, consider whether anyone else may still have authorised access.

If you're renting, speak with your property manager or landlord before making changes that require approval.

If you own your home, a locksmith or home security professional can advise on practical ways to improve security if needed.

Remember, not every home needs expensive security upgrades. Often, a few thoughtful improvements can provide greater peace of mind.

SAFE Questions

As you think about your home, consider:

- Do I feel safe when I'm at home?
- Who currently has access to my home?
- Are there any locks, codes or devices I would like to review?
- If someone arrived unexpectedly, would I know what I wanted to do?
- Is there anything small that would help me feel more secure in my own space?

You don't need to solve every concern today.

Sometimes identifying one practical improvement is enough.

SAFE Reminder

Feeling safe at home isn't a luxury. It's part of your safety plan.

SAFE Kids

Children often take their emotional cues from the environment around them.

Simple routines, such as locking the doors each evening, having a familiar bedtime routine or knowing what to do if someone knocks unexpectedly, can help children feel secure without creating unnecessary fear.

If your children are old enough, teach them age-appropriate safety habits in a calm and reassuring way.

SAFE Action Plan

Choose one practical action today:

- Check that all external doors and windows lock properly.
- Make a list of anyone who has keys or access to your home.
- Review who can access your alarm system, security cameras or smart home devices.
- Replace batteries in smoke alarms or outdoor sensor lights if needed.
- Decide whether there is one small improvement that would help you feel more secure.

You don't need to make every change today. One practical improvement is a positive step towards making your home feel like your sanctuary.

One Small Step

Before you go to bed tonight, take a few moments to check your doors, windows and any outdoor entry points.

It's a small routine that can help you end the day feeling just a little more secure.

Important Documents

What Documents to Collect

Why This Matters

Separation often involves paperwork.

Whether you're speaking with a lawyer, applying for government support, opening new accounts or enrolling your children in a new school, you may be asked to provide documents that confirm your identity, finances or family circumstances.

Trying to find these documents during a stressful time can add unnecessary pressure.

Knowing where they are and gathering them when it is safe to do so, can save time and make future tasks much simpler.

What You Need to Know

You do not need to collect every document you have ever owned.

Start with the documents that would be the most difficult to replace or are commonly needed during separation.

Think of this as creating your own important information file.

It doesn't need to be perfect.

You can add to it over time.

Documents you may wish to gather might already be stored digitally, but they may not be.

Personal Identification

- Photo identification
- Passport
- Birth certificate
- Citizenship or visa documents, if applicable

Children's Documents

- Birth certificates
- Passports
- Sacrament certificates
- Parenting orders or other court documents, if applicable

Financial Information

- Bank account details
- Home loan documents

- Rental agreement
- Superannuation information - including your fund name, account balance and any beneficiary nomination information you can safely access
- Tax returns
- Business records, if applicable
- Insurance policies

Property and Legal Documents

- Property ownership documents
- Vehicle registration papers
- Marriage certificate
- Family law orders
- Intervention orders, if applicable
- Wills and powers of attorney

You don't need to organise everything perfectly before moving on.

The goal is simply to know where these documents are and ensure you can access them when needed.

If collecting documents could place you or your children at greater risk, don't put yourself in danger. A lawyer, government agency or other organisation can often help you replace important documents if necessary.

Start with what you can safely access

You don't need to reconstruct your entire financial history yourself.

Start with the information you can safely access, such as:

- bank statements
- loan information
- superannuation details
- tax records
- property documents
- insurance information
- other financial account records.

Keep copies somewhere safe where appropriate.

If there are documents or information you cannot access, make a note of what is missing rather than putting yourself at risk trying to obtain it.

Your lawyer or another appropriate professional can advise you about what may be needed.

Review Who Has Authority or Is Nominated

Why This Matters

Some documents don't just record information.

They can determine who has authority to act for you, who may receive money after your death, or who may be contacted or involved if something happens to you.

After separation, it is worth checking whether the arrangements currently recorded still reflect your wishes.

This is a **review**, not a reminder to change everything immediately.

Some changes can have legal, financial or other consequences, so make sure you understand the arrangement before changing it.

Your Will

Check whether your Will is still appropriate for your current circumstances.

You may want to consider:

- who is currently named as a beneficiary
- who is appointed as executor
- whether any arrangements relating to your children still reflect your wishes
- whether your former partner is named anywhere
- whether anything has changed since the Will was made.

If you think your Will needs changing, consider obtaining appropriate legal advice before making changes.

Powers of Attorney and Other Authority

Check whether your former partner is named or authorised under any:

- Power of Attorney
- other financial authority
- account authority
- arrangement allowing someone else to act on your behalf.

Make sure you understand what authority the document gives before assuming that separation automatically changes it. If you are unsure whether an authority should be changed, seek appropriate legal advice.

Superannuation Beneficiary Nominations

Check whether you have a beneficiary nomination recorded with your superannuation fund.

Superannuation does not necessarily form part of your estate, and beneficiary nominations can operate differently from the beneficiaries named in your Will.

Check directly with your superannuation fund to understand what nomination is currently in place and what rules apply to changing it.

Life Insurance and Other Beneficiaries

Depending on your circumstances, check:

- life insurance beneficiaries
 - other insurance nominations
 - beneficiaries or nominated contacts on financial accounts, where applicable
 - any other arrangement that names your former partner or another person who may no longer be appropriate.
-

Emergency and Authorised Contacts

Review who is listed as an emergency contact or authorised contact with organisations such as:

- schools and childcare
- healthcare providers
- your employer
- insurers
- other organisations that hold important personal information.

Not every contact needs to be changed simply because you have separated.

The purpose of the review is to make sure you know who is listed, what access or authority they have, and whether the arrangement still reflects your circumstances.

Information First. Changes Second.

You do not need to change everything immediately.

A useful first step is simply to make a list:

- What is currently in place?
 - Who is listed?
 - What authority or benefit does that person have?
 - Does this still reflect my wishes?
 - Do I need advice before making a change?
-

This is particularly important where a document, nomination or authority may have legal or financial consequences.

If you're unsure, get appropriate professional advice before making a change.

SAFE Questions

As you think about your important documents, consider:

- Do I know where my identification documents are?
- Are there any documents that only someone else currently has access to?
- Which documents would be the most difficult to replace?
- Would having copies of certain documents make future appointments or applications easier?
- Is it safe for me to collect these documents now?
- Who is currently listed on my Will, powers of attorney, beneficiary nominations or other important arrangements?
- Does my former partner still have any authority or access that I need to understand?
- Are my current beneficiaries and nominations still consistent with my wishes?
- Is there anything I should get professional advice about before changing?

There is no need to gather or review everything today.

Knowing where to start is often enough.

SAFE Action Plan

Choose one practical action today:

- Locate your identification documents.
- Gather your children's important documents into one folder or secure digital location.
- Start a simple checklist of documents you still need to find.
- Check who is currently named on your Will or another important authority document.
- Check whether your superannuation fund has a beneficiary nomination recorded.
- Create one safe place where you will keep important paperwork going forward.

You don't have to change everything today.

First, find out what exists.

Then decide what, if anything, needs to change.

Progress is more important than perfection.

What Do I Need to Know About My Superannuation?

Why This Matters

Superannuation can feel like something that exists somewhere in the background of your financial life.

You may know which fund you use — or you may not.

You may have had several employers, changed funds over the years, or have more than one superannuation account.

You don't need to understand all the rules before you start.

The first step is simply to find out what exists.

What You Need to Know

Start by identifying:

- which superannuation fund or funds you have
- approximately how much is held in each account
- whether you have more than one account
- whether there are any details you need to update with your fund
- whether you have a beneficiary nomination recorded
- whether there is anything about your superannuation that you don't understand.

You may be able to find this information through your superannuation fund, your online account or your Australian Taxation Office records.

If you have had several employers or changed funds over time, you may discover that you have more than one account.

You don't need to make decisions about your super today. For now, your goal is simply to create a basic picture of what exists.

A Simple Super Snapshot

Fund: _____

Approximate balance: _____

Other fund(s): _____

Beneficiary nomination checked: ☐

Something I don't understand: _____

Question I want answered: _____

Important

Superannuation can form part of the financial picture when property and financial matters are being considered after separation, but the rules about how super is treated can be complex.

You do not need to work out what your super is “worth” to the relationship or what should happen to it yourself.

The useful first step is to identify what exists and keep the information available if you obtain legal or financial advice.

SAFE Questions

As you think about your important documents, consider:

- Do I know which super fund or funds I have?
 - Do I know roughly how much is in each?
 - Could I have more than one super account?
 - Have I checked whether I have a beneficiary nomination?
 - Is there anything about my super that I need someone to explain?
 - Do I have the information I would need to discuss with a lawyer or financial professional?
-

SAFE Action Plan

Choose one practical action:

- Find the name of your current superannuation fund.
- Check your approximate balance.
- Check whether you have more than one account.
- Save or download your current super statement somewhere safe.
- Write down one question you want answered about your super.

Building Your Support Team

Planning With Your Support Team

Why This Matters

Separation can feel incredibly lonely. You may be carrying difficult decisions while trying to keep life as normal as possible for your children.

At some point, you'll probably need support.

The question isn't simply *whether* to tell someone, it's *who* to tell, *when* to tell them and *how* you would ask for help if you needed it.

There is no one-size-fits-all approach.

The right support team is the one that helps you feel safer, calmer and better able to make decisions.

What You Need to Know

Not everyone needs to know about your separation immediately and not everyone who cares about you is necessarily the right person to support you.

Some people are practical.

Some are good listeners.

Some provide emotional support.

Others may unintentionally increase your stress by offering opinions, taking sides or sharing information without your permission.

You don't need a large support network - often, one or two trusted people are enough.

As your circumstances change, your support team may change too. Some people may be there for the early days and others may become important later, as you navigate parenting arrangements, legal processes or rebuilding your life.

The people you choose must leave you feeling more supported, not more overwhelmed.

After you've identified the people you trust, it can be helpful to think about how they could support you if you ever needed help.

Sometimes you may be able to call and explain what's happening.

Other times, that may not feel safe or even be possible.

Some people choose to agree on a simple code message with a trusted person. This might be a word, a phrase, an emoji or something else that would not attract attention if another person happened to see it.

The code message itself isn't important.

What matters is that you both understand exactly what it means and what action might follow.

For example, your code message might mean:

- "Please call me as soon as you can."
- "Please call me and give me a reason to leave the house."
- "Please come and collect me."
- "Please check on me because I'm frightened."
- "Please contact Police because I'm concerned for my immediate safety."
- "Please collect the children if I can't."
- "Please don't reply to this message. Just do what we've agreed."

Choose something that feels natural between the two of you and is unlikely to draw attention if someone else sees it.

Just as importantly, make sure the other person knows exactly what you would like them to do when they receive it.

A simple plan can remove uncertainty during a stressful situation.

If you're experiencing coercive control or family violence, think carefully about who you trust with sensitive information.

Your safety must always guide your decisions about what you share and with whom.

SAFE Questions

As you think about your support network, consider:

- Who helps me feel calmer after we've spoken?
- Who listens without trying to take control?
- Who respects my privacy?
- Is there anyone I don't feel safe sharing information with?
- If I needed practical help tomorrow, who would I feel comfortable asking?
- What kind of support do I need most right now, emotional support, practical help or professional advice?
- If I couldn't safely ask for help, how could I let someone know?
- Would that person know exactly what I wanted them to do?

You don't need a long list.

One trustworthy person can make a significant difference.

SAFE Kids

With regards to your children, think about who genuinely needs to know in order to support them. This may include their school, childcare provider, healthcare professionals or another trusted adult who may need to act on your behalf in an emergency.

If your circumstances have changed, it's also worth checking that your children's emergency contact details are still current.

SAFE Note

It's okay if your support network looks different to someone else's. Some women have a large circle around them and others have one trusted person. Both can be enough.

Support isn't measured by the number of people you tell: it's measured by knowing the right people will be there when you need them.

You may desperately want someone to understand what you've been through while also wanting to keep your struggle private. Those feelings aren't contradictory. They're often part of surviving.

Not everyone earns access to your story.

SAFE Action Plan

Choose one practical action today:

- Have a conversation about the kind of support you might need.
- Agree on a simple code message if you think it would be helpful.
- Make sure you both understand what action follows.
- Check that your children's emergency contact details are up to date.

You don't have to prepare for every situation. Knowing who you can rely on, and how they'll respond, can make it much easier to ask for help when you need it.

SAFE Script

Agreeing on a code message

"Can we set up a simple code message/emoji, just in case I ever need help but can't explain what's happening? If I send it, I'd like you to [call me / come and get me / contact Police / check on me]. Hopefully I'll never need it, but knowing we have a plan would really help me feel safer."

One Small Step

Send a message to one trusted person and arrange a time to talk. You don't have to explain everything today. Simply opening the conversation is one practical step towards building the support network you deserve.

PART 2 – Your First Week

Your Immediate Priorities

The First 24 Hours

Why This Matters

Leaving a relationship can bring a mixture of emotions.

You may feel relief, sadness, fear, exhaustion, uncertainty, or all of these at once.

Alongside those emotions, there can also be an overwhelming list of practical tasks demanding your attention.

It can feel as though everything needs to happen immediately.

It doesn't.

The first 24 hours aren't about solving every problem.

They're about making sure you and your children are safe, meeting your immediate needs and taking the first practical steps towards stability.

What You Need to Know

In the early hours after separation, it's easy to become overwhelmed by everything that still needs to be done. Try to resist the urge to solve next month's problems today.

Instead, ask yourself:

"What needs to happen today, and what can wait?"

For most women, the first priorities are surprisingly simple.

- Are we safe?
- Do we have somewhere to stay tonight?
- Do we have food?
- Do we have any essential medication?
- Is there anything that genuinely cannot wait until tomorrow?

Worried about putting food on the table?

If money is really tight, you don't have to figure it out alone.

**Find food relief in the
Australian Support & Resources**
Food relief – When things are really tight

If those needs are met, you've already accomplished something significant.

Many of the practical tasks that follow; banking, Centrelink, schools, insurance, legal advice and paperwork, can wait until you've had time to catch your breath.

This roadmap will guide you through each of those steps. You don't need to remember them all today.

SAFE Questions

As you think about today, consider:

- Are my children and I safe?
- What genuinely needs my attention before tonight?
- Who can help me if today becomes overwhelming?
- What is one small thing that would make today feel easier?
- How can I show myself some compassion?

You don't need a long to-do list. You only need your next step.

SAFE Note

If all you've managed today is getting yourself and your children somewhere safe, that is enough.

Today is not a measure of how well you'll cope in the weeks ahead. It's simply the beginning.

You may find yourself answering, *"I'm okay,"* when someone asks how you're doing, then crying the moment you're alone.

That doesn't make you dishonest.

Sometimes it's simply easier than trying to explain something you don't yet have the words for.

You don't have to look like you're struggling for your struggle to be real.

SAFE Action Plan

Choose one practical action today:

- Eat something nourishing and drink some water.
- Charge your phone.
- Continue to the next page, The First Seven Days, when you're ready.

There is no prize for doing everything today. The goal is simply to get through today safely.

One Small Step

Ask yourself:

"What is the one thing that will make today easier?"

Then do that first.

The First Seven Days

Why This Matters

The first day is about getting through. The first week is about beginning to regain your footing.

You may still feel overwhelmed. That's normal.

There will probably be practical tasks to complete, phone calls to make and decisions to think about but you do not need to tackle them all at once.

The goal this week isn't to have everything organised. It's to begin creating stability, one step at a time.

What You Need to Know

As things begin to settle, you can begin turning your attention to the practical parts of separation.

There may be banking to organise.

Government agencies to contact.

Schools to inform.

Insurance policies to review.

Appointments to make.

It can feel like an enormous list.

The good news is that you don't need to remember everything. That's exactly why this roadmap exists. Over the coming pages, we'll walk through each area individually. For now, your job isn't to complete every task - it's simply to begin.

If something feels urgent, deal with that first. If it can wait a few days, give yourself permission to leave it until you're ready. Progress over the next week is far more important than perfection.

SAFE Questions

As you think about the coming week, consider:

- What needs my attention first?
- Which tasks can wait a little longer?
- Is there anything I can do that will make several future tasks easier?
- Do I know where to go for help if I become stuck?
- What would make this week feel a little more manageable?

Your goal isn't to finish the list. Your goal is to keep moving forward.

SAFE Note

You may have moments this week where you feel productive, followed by moments where you feel completely exhausted.

That doesn't mean you're going backwards.

It means you're navigating a significant life change.

Be kind to yourself.

SAFE Action Plan

Choose one practical action today:

- Decide which topic feels most important for your situation.
- Complete one practical task before moving on to the next.
- Give yourself permission to stop when you've done enough for today.

This isn't a race.

Every completed task is one less thing to carry tomorrow.

One Small Step

Take five minutes to look ahead through the next few pages of this roadmap.

You don't need to read them all today.

Simply knowing there's a plan can make the week ahead feel much less overwhelming.

Why Do I Feel Like This?

Things You Might Feel After Separation

There isn't one way you're supposed to feel after a separation.

You might feel relieved one moment and completely overwhelmed the next.

You might feel grief for a relationship you know wasn't good for you and you might miss someone you don't actually want back.

You might feel strong and certain one day, and frightened, doubtful or exhausted the next.

You might feel angry, guilty, numb, lighter...You might even feel happy and sometimes you might feel several of these things in the same day, or the same hour.

None of this means you've made the wrong decision.

Separation can change so many things at once: your home, your routines, your finances, your children's lives, your relationships and your sense of what comes next.

Your mind and body are responding to a lot of change.

You don't have to make every feeling mean something.

Feeling sad doesn't necessarily mean you want to go back.

Feeling afraid doesn't necessarily mean you've made the wrong choice.

Feeling relieved doesn't mean you didn't care.

Missing someone doesn't mean you should return to them.

And feeling uncertain doesn't mean you are failing.

You can feel something without acting on it.

You can give yourself time to understand what you need.

For today

You don't need to work out how you're going to feel about all of this.

You don't need to have the future figured out.

You only need to ask:

What do I need right now?

Maybe it's a glass of water.

Maybe it's sleep.

Maybe it's someone safe to talk to.

Maybe it's five quiet minutes.

Maybe it's simply getting through today.

You are allowed to feel whatever is here without needing to solve it.

What Needs Doing First?

Why This Matters

When everything feels important, it's difficult to know where to begin.

Separation often brings dozens of practical tasks all at once.

Banking.

Government.

Schools.

Lawyers.

Insurance.

Housing.

Work.

Children.

Trying to tackle everything at the same time usually leads to one thing:

Overwhelm.

The goal isn't to do everything. The goal is to work out what needs your attention first.

What You Need to Know

Not every task deserves your attention today.

Some things are urgent, some things are important and some things can wait.

One of the simplest ways to reduce overwhelm is to stop asking,

"What should I do next?"

and start asking,

"What actually needs to happen first?"

As you work through this roadmap, you'll come across many practical tasks.

If you're unsure where to begin, use these three questions:

1. Is it about safety?

If something affects your safety or your children's safety, it comes first.

2. Does it have a deadline?

Some tasks have time limits.

For example, appointments, government requirements or legal timeframes.

If delaying the task could create bigger problems later, prioritise it.

3. Will doing this make other things easier?

Some tasks unlock many others.

Opening your own bank account, updating your contact details or organising important paperwork are good examples.

Completing one of these tasks often makes several future tasks much simpler.

When you aren't sure what to do next, start with the task that creates the greatest benefit for the least amount of effort.

Small wins build momentum.

Momentum builds confidence.

SAFE Questions

As you think about your own situation, consider:

- What genuinely cannot wait?
- What could safely wait until next week?
- Which task would make several other tasks easier?
- Am I choosing this because it's important, or simply because it feels urgent?
- What is the smallest, useful step I could take today?
- What task would help me feel calmer simply because I know it's done?

You don't need the perfect plan.

You only need your next priority.

SAFE Action Plan

Choose one practical action today:

- Write down the three tasks that feel most important.
- Decide which one genuinely needs to happen first.
- Complete that task before starting another.
- When you've finished, choose your next priority.

Resist the temptation to work on everything at once.

One completed task is more valuable than five half-finished ones.

SAFE Tip

If you're employed, check whether you're entitled to paid Family and Domestic Violence Leave or other workplace support.

This leave may help you attend legal appointments, move house, meet with support services or manage other separation-related responsibilities without using your annual leave.

If you're unsure what support your workplace offers, consider speaking confidentially with your manager or Human Resources team.

One Small Step

Before adding anything else to your to-do list, ask yourself:

"Does this need to happen today?"

If the answer is no, give yourself permission to leave it for another day.

Separation Under One Roof

Why This Matters

Sometimes separation doesn't begin with someone moving out.

You may know that your relationship has ended while you are still living in the same house.

You might be sharing a home because:

- you cannot afford to move yet
- there isn't another suitable home available
- you're waiting for a property or financial matter to be resolved
- you want to minimise disruption for the children
- you're making a safety plan before leaving
- one of you simply hasn't moved out yet.

Living under the same roof doesn't necessarily mean that the relationship hasn't ended.

But it can make separation feel particularly confusing.

You may be trying to work out:

“What does separate actually look like when we're still living together?”

There isn't one way to do it.

For some families, separation under one roof is a short transition.

For others, it may continue for much longer.

The priority is creating as much clarity, safety and practical separation as your circumstances allow.

What Does “Separated Under One Roof” Mean?

You may still share an address while living substantially separate lives.

This might mean that you:

- no longer consider yourselves a couple
- have separate bedrooms
- make separate financial decisions
- manage your own day-to-day lives
- have different social lives
- divide household responsibilities differently
- parent the children while living in the same home.

You don't need to create a perfect set of rules immediately.

The important thing is to understand what has changed and what still needs to be worked out.

Creating Practical Separation

When two people are still living together, small boundaries can make everyday life easier.

You may want to consider:

Sleeping arrangements

If it is safe and practical, you may establish separate bedrooms or sleeping arrangements.

Finances

You may begin separating day-to-day financial arrangements, such as deciding who pays particular household expenses and how shared costs will be managed.

You don't need to resolve the entire financial relationship immediately.

Household responsibilities

It can help to clarify who is responsible for things such as:

- meals
- cleaning
- laundry
- shopping
- bills
- household maintenance
- children's routines.

You don't necessarily need to divide everything equally.

The aim is simply to reduce confusion and conflict.

Parenting

You may still both be parenting the children while living under the same roof.

It can help to establish some basic expectations around:

- school and childcare
- meals and bedtime
- activities
- appointments
- who is responsible for tasks
- how disagreements about parenting will be handled.

Try not to make the children responsible for managing the separation between you.

What Do We Tell Other People?

You don't owe everyone an explanation.

You may still be sharing a home while telling friends, family, school or other people that you've separated.

You can keep your explanation simple:

“We've separated, but we're still living under the same roof for now while we work out what happens next.”

You don't have to explain the details.

You can also decide together what information, if any, needs to be communicated to your children's school or other people supporting them.

What About the Children?

Children can find separation under one roof particularly confusing.

They may see that things have changed without understanding exactly what those changes mean.

Where appropriate, a simple explanation can help:

“Mum and Dad aren't going to be partners anymore. We're still living in the same house for now while we work out what happens next. You haven't caused this, and you're still loved and cared for.”

The explanation will need to be appropriate for your children's age and circumstances.

The goal isn't to give children the adult details.

It's to give them enough certainty to feel safe and understand what is happening in their world.

Should I Document the Separation?

If you need to establish or demonstrate when your relationship ended, don't assume that simply moving into another bedroom answers every legal or administrative question.

Different organisations and legal processes may consider separation differently.

It may be useful to keep a simple record of significant changes, such as:

- when you told your partner the relationship had ended
 - when separate bedrooms began
 - when finances changed
 - when you stopped presenting as a couple
-

- changes to household arrangements
- changes to parenting arrangements.

This isn't about creating a case file for every ordinary interaction.

It's simply about keeping a clear record if you later need to explain how your circumstances changed.

What About Centrelink?

If you are separated but still living together, don't assume that sharing an address automatically means you will be treated as a couple, or that separation under one roof automatically means you will be treated as separated.

Services Australia considers individual circumstances when determining relationship status for payment purposes.

If your relationship has ended but you continue living together, contact Services Australia and explain your circumstances.

They can tell you what information they need and how your circumstances may affect your payments. Services Australia may ask you and your ex-partner to complete a Relationship details – Separated under one roof form so it can assess your relationship status for payments. If asking your ex-partner to complete the form would put your safety at risk, tell Services Australia.

This can be particularly important if you receive or may become eligible for payments such as Family Tax Benefit or Parenting Payment.

Get the information before making assumptions about what you may be entitled to.

Safety Comes First

Separation under one roof isn't appropriate or safe for every family.

If there has been:

- family violence
- coercive control
- threats
- intimidation
- monitoring
- physical or sexual violence
- escalating behaviour

then creating physical distance may be important.

You don't have to remain living under the same roof simply because you haven't yet worked out the financial or legal arrangements.

If you are concerned about your safety or your children's safety, seek specialist advice about your circumstances.

Safety first. Everything else can come afterwards.

SAFE Questions

If you're separated but still living together, you might ask:

- Have we actually separated, even though we're still living in the same home?
- What does practical separation look like for us?
- Are we sleeping separately?
- How will we manage household expenses?
- What responsibilities does each of us have?
- How will we manage parenting day to day?
- What do the children understand about what's happening?
- What information do I need to provide to Centrelink or another service?
- Do I need to keep a record of changes to our circumstances?
- Is living under the same roof actually safe?

You don't need to answer everything today.

Start with the thing creating the most uncertainty.

SAFE Action Plan

Choose **one**:

- Write down what has changed since the relationship ended.
- Decide what practical household boundary would make this week easier.
- Clarify one shared expense or household responsibility.
- Write down what the children need to know about the current arrangement.
- Contact Services Australia if you need to clarify how your living arrangements affect your circumstances.
- If safety is a concern, speak with a specialist family violence service about your options.

You don't have to make the whole separation visible at once.

You can create clarity one practical change at a time.

One Small Step

If everything feels blurred because you're still living together, start here:

“What has actually changed?”

Write down three things.

That's enough.

You don't need to solve the living arrangement, the finances, the parenting arrangements and the future of the relationship all at once.

You are allowed to be separated before everything is sorted.

Separation vs Divorce - What's the Difference?

Why This Matters

Separation and divorce are not the same thing.

When your relationship ends, you are **separated**. You do not need to be divorced for your relationship to have ended, for you to make new living arrangements, or for you to start working out parenting and financial matters.

Divorce is a separate legal process that formally ends a marriage.

You may be separated for some time before deciding whether, and when, to apply for a divorce.

Do I have to get divorced straight away?

No.

You do not have to apply for a divorce simply because you have separated.

For many women, there are already enough things to deal with — housing, money, children, safety, parenting arrangements and simply getting through each day.

Divorce does not need to be the first thing you deal with.

You can focus on getting yourself and your children settled first, while getting advice about the things that matter now.

How long do I need to be separated before applying for divorce?

Generally, if you are married, you must have been separated for at least **12 months** before you can apply for a divorce.

Your separation date can therefore be important.

If you are unsure about when your separation actually occurred, particularly if you continued living under the same roof, don't guess. Keep a simple record of when the relationship ended and the significant changes that followed, and ask for legal advice if you need to establish the date.

You do not need to have every aspect of your separation resolved before that 12-month period begins.

What if we are still living together?

You can be separated while living in the same home.

This is sometimes called **separation under one roof**.

As you've already seen in this Roadmap, separation under one roof can involve changes to things such as:

- sleeping arrangements

- finances
- household responsibilities
- parenting arrangements
- social arrangements
- the way you present your relationship to other people.

If you may eventually need to demonstrate when the separation occurred, keep a simple record of the significant changes rather than relying on memory alone.

If you are unsure whether your circumstances amount to separation, get advice about your particular situation.

Does divorce sort out our finances?

No.

Divorce and your financial or property arrangements are separate matters.

Getting divorced does not automatically divide your:

- home or other property
- savings
- debts
- superannuation
- other financial interests.

You may need to deal with property and financial matters separately, whether by agreement, consent orders, a financial agreement or, if necessary, through the Court.

This is why it is important not to assume:

“Once we're divorced, everything between us is financially finished.”

It may not be.

The roadmap's sections on **Property Settlement**, **Financial Disclosure** and **What If Everything Was in Their Name?** can help you understand the questions to ask before making decisions.

What about the children?

Divorce does not automatically determine your parenting arrangements.

You may already have parenting arrangements in place, whether by agreement or Court order, before a divorce application is made.

Parenting arrangements should be considered separately, based on the individual circumstances of your children and family.

You do not need to wait for a divorce before making practical decisions about where the children live, when they spend time with each parent, school, health, communication and other day-to-day matters.

What changes when you are divorced?

A divorce formally ends the marriage.

There can also be practical consequences to consider after divorce, including reviewing documents and nominations that may still name your former spouse.

Your **Will, powers of attorney and beneficiary nominations** should be reviewed as part of your broader post-separation planning. You can find more about this in **Important Documents**.

Do not assume that divorce automatically updates every document or nomination for you.

Do I need to think about divorce now?

Maybe. Maybe not.

There is no prize for doing everything immediately.

You might be ready to think about divorce now. You might want to wait. You might not even know what you want yet.

That's okay.

Your immediate priority may be something completely different:

Where am I going to live?

How will I pay the bills?

What do the children need?

How do I stay safe?

What do I need to know before I make my next decision?

Those things matter too.

SAFE Questions

You might ask:

- Am I separated, or am I still unsure about when the relationship ended?
 - If we are living under one roof, what has actually changed?
 - Do I know the date I consider our separation to have started?
 - Do I need advice about establishing the separation date?
 - Have I dealt with the financial and parenting issues that need attention now?
 - Is there any reason I need to consider divorce at this stage?
-

- What documents or nominations should I review?

You don't need to answer all of these today.

SAFE Reminder

Separation is already a significant change.

You don't have to turn separation into divorce, property settlement, parenting orders and a completely reorganised life all at once.

One step at a time is still progress.

You are allowed to deal with what matters most right now.

You might be sharing a home because:

Money

Open Your Own Bank Account

Why This Matters

One of the first practical steps after separation is making sure you have access to money that you control.

Having a bank account in your own name creates a financial foundation for the next steps you'll take.

One of the principles of SAFE is creating a solid foundation before making bigger changes.

What You Need to Know

Every family's finances are different.

Some couples have always managed separate accounts and others have shared everything.

There is no single right way to organise your finances during a relationship.

After separation, however, having a bank account that only you can access is an important first step. Think of it as your financial home base.

Over the coming weeks, you'll gradually move income, payments and everyday banking across to it.

You don't need to do that today. Today, your goal is simply to make sure the account exists and that you can access it.

If you already have a personal account, consider whether it is ready to become your primary account.

Can you access it independently?

Do you know your login details?

Are your contact details current?

If you don't already have your own account, opening one is often a sensible place to begin.

If you're experiencing financial abuse or have concerns that someone else may still have access to your banking information, speak with your bank when it is safe to do so.

Most banks now have specialist teams who support customers experiencing family violence and financial abuse.

SAFE Questions

As you think about your finances, consider:

- Do I have a bank account in my own name?

- Can I access it without relying on anyone else?
- Do I know my online banking login details?
- Are my contact details up to date?
- What is one small step that would help me feel more financially independent?

You don't need to reorganise your entire financial life today.

You're simply creating a solid starting point.

SAFE Note

If money feels overwhelming right now, that's understandable.

Financial independence is built one practical step at a time.

SAFE Action Plan

Choose one practical action today:

- Confirm that you have a bank account in your own name.
- Check that you can access your online banking.
- Update your contact details if needed.
- If you don't yet have your own account, open one.

That's enough for today.

The next pages will help you decide what to do with that account.

One Small Step

Log in to your personal bank account and make sure you can access it without any problems.

If you don't have one yet, open one. This can be done online easily.

When Money Has Been Used to Control You

Why This Matters

Not every form of financial abuse looks the same. Sometimes it's obvious and other times it's woven quietly into everyday life.

Perhaps you had to justify every purchase.

Maybe you weren't included in financial decisions.

Perhaps your income was controlled, your spending questioned or you were made to feel guilty for buying things you genuinely needed.

Some women leave with very little access to money and others leave with access to money but no confidence in using it. Both experiences can leave lasting effects.

Understanding those effects can help you move forward with greater compassion for yourself.

What You Need to Know

If money feels overwhelming right now, you're not alone.

You may find yourself second-guessing simple financial decisions, feeling anxious every time you spend money or apologising for buying things your family needs.

Perhaps you are avoiding looking at your bank account or feeling guilty whenever you spend anything on yourself.

These responses don't necessarily mean you're bad with money. Sometimes they are the result of spending years in an environment where money was used to create fear, dependence or control.

One of the goals of SAFE isn't simply to help you manage your money, it's to help you rebuild your confidence in making financial decisions.

That confidence won't return overnight. It grows one decision at a time.

SAFE Note

If you've spent years asking permission before spending money, making financial decisions on your own can feel surprisingly emotional.

Be patient with yourself. You're not just learning new financial skills. You're unlearning old fears.

One Small Step

The next time you make a financial decision for yourself or your children, pause for a moment afterwards.

Instead of wondering whether it was the "right" decision, simply acknowledge that you made it.

Every thoughtful decision you make is another step towards trusting yourself again.

Understanding Your Money

Why This Matters

Separation often means your finances begin to change before everything else does.

Accounts that once worked well together may no longer suit your circumstances. Bills may continue to be paid automatically, and shared accounts may still be active. Regular payments may also continue without your realising.

You don't need to untangle every financial arrangement today. The goal is simply to understand what is still connected, so you can make informed decisions about what to do next.

What You Need to Know

Before making changes, it helps to have a clear picture of your current financial arrangements.

Think about the accounts and payments that are still linked to you, your former partner or your household.

These might include:

- joint bank accounts
- credit cards
- offset or savings accounts
- direct debits
- recurring subscriptions
- Buy Now Pay Later accounts
- online payment services
- shared online shopping accounts.

You don't need to make every financial decision today.

Start by understanding what accounts, payments and financial commitments are still connected.

Once you have a clear picture, you'll be in a much better position to decide what, if anything, needs to change.

If you're experiencing financial abuse or are concerned someone else may have access to your accounts, contact your bank as soon as it is safe to do so.

SAFE Questions

As you think about your finances, consider:

- Which accounts do I use regularly?

- Are any of those accounts shared?
- What payments leave my accounts automatically each month?
- Are there any subscriptions or services I no longer need?
- Is there anything connected to my finances that I've forgotten about?

You don't need to solve every issue today.

Understanding what's connected is the first step.

SAFE Kids

If payments for your children's school, childcare, activities or medical expenses are made automatically, take a moment to understand how those payments are currently being managed.

You don't need to change them immediately. Simply knowing how they're being paid will make future decisions easier.

SAFE Note

If looking at your finances feels overwhelming, that's okay. You don't need to fix everything in one sitting - each account you review is one less unknown.

If you've spent years asking someone else's permission before making financial decisions, even opening your banking app can feel intimidating.

That doesn't mean you're bad with money. It means you're learning to trust yourself again.

SAFE Action Plan

Choose one practical action today:

- Review your bank accounts and identify any shared accounts.
- Look through your recent transactions for recurring payments.
- Make a list of subscriptions or automatic payments.
- Contact your bank if you have concerns about account security or financial abuse.

You don't need to make every change today.

Today's goal is understanding, not solving.

One Small Step

Spend five minutes looking through your regular payments. Make a note of anything you may need to come back to later this week.

Living on One Income

Why This Matters

After separation, your household finances can feel very different.

Even if your income hasn't changed, you may now be responsible for expenses that were previously shared. You may also be waiting for Child support, government payments or other financial arrangements to be established.

Sometimes the hardest part isn't knowing that things are different...it's not knowing whether the money coming in will actually cover the life you're now responsible for.

You may find yourself looking at your bank account and wondering:

Can I actually make this work?

What do I need to pay first?

What can I afford to keep?

Where can I get some breathing room?

You don't need to answer all of those questions at once. The Single-Income Snapshot is simply a way to put the numbers in front of you.

It isn't a detailed budget, financial plan or test of whether you're "good with money".

It's a starting point.

What You Need to Know

Start with what you know.

Look at the money that is currently coming into your household, then look at the costs that need to be covered.

You may not have exact figures yet. That's okay. An estimate is enough to begin.

Some amounts may also change as your circumstances settle; particularly government payments, Child support, housing costs or childcare.

The purpose isn't to predict your entire financial future.

It's to give you a clearer picture of right now.

Once you can see the picture, you can start asking better questions:

Is there a gap?

Is there some breathing room?

Is there support I haven't checked yet?

What needs my attention first?

You don't have to solve everything today.

Your Single Income Snapshot

This is your starting point.

You don't need perfect numbers.

You don't need to know what the next year will look like.

You don't need to cut everything that isn't essential.

Just start with what comes in, what has to go out, and what is left.

Then we'll work out what comes next.

Single Income Snapshot Tool

You don't need to work out your whole financial future today.

Your household may look very different after separation. This snapshot is simply a starting point; a way to see what comes in, what has to go out, and whether there is a gap or some breathing room.

Use whatever time period makes the most sense for you; weekly, fortnightly or monthly. Estimates are more than ok.

What comes in?

Income/payment	How often?	Approx Amount
Employment		\$
Business/self employment		\$
Centrelink/government payments		\$
Child support		\$
Other regular income		\$

What has to go out?

Cost	How often?	Approx Amount
A. Household running costs		
Rent/mortgage		\$
Electricity/gas		\$
Water		\$
Groceries		\$
Transport/fuel		\$
Insurance		\$
Phone/internet		\$
Essential medical		\$

Cost	How often?	Approx Amount
Childcare		\$
School essentials		\$
B. Children's regular costs		
School/education		\$
Activities/sport		\$
Medical/allied health		\$
Clothing/shoes		\$
Other		\$
C. Other regular costs		
Subscriptions		\$
Entertainment		\$
Optional activities		\$
Other		\$

What Does Your Picture Look Like?

What's left?

Money coming in	\$ _____
Essential + regular costs	\$ _____
Money left / shortfall	\$ _____
Time period used	\$ _____

STOP

You don't have to fix the number yet.

You just need to know what you're working with.

Where could I create some space?

You don't need to cut everything. Look for one or two places where a small change could make things easier for now.

Option	Ask yourself
STOP	Is there anything I'm paying for that I no longer need or use?
PAUSE	Is there something I could temporarily put on hold while things settle?
REDUCE	Is there a cost I could make smaller without making life harder?
CHECK	Is there a bill, subscription, insurance, debt or service I could review or renegotiate?

One thing I could create some space around: _____

What that could free up: \$ _____ per week / fortnight / month

A note from SAFE

We're looking for breathing room, not punishment. You don't need to remove every non-essential expense, and you don't need to make life harder to make the numbers work.

What Could Change the Picture?

What support could change the picture?

Your income isn't necessarily the whole picture.

Depending on your circumstances, you may be eligible for government payments, concessions or other assistance that you haven't received yet, or that may change after separation.

You don't need to work out your eligibility here. Just notice what might be worth checking.

- ☐ Family Tax Benefit
- ☐ Child Care Subsidy
- ☐ Rent Assistance
- ☐ Child support
- ☐ Health care or concession support
- ☐ State-based assistance
- ☐ School-related assistance
- ☐ Financial hardship arrangements
- ☐ Other support

If you ticked something, you don't need to investigate it all today.

Put a ✓ beside the one that could make the biggest difference to your household right now.

The detailed information and next steps are in Part 3 — Money & Government, and further information is provided in The Australian Support & Resources section at the end of this roadmap.

What kind of gap is this?

If your snapshot shows very little left - or a shortfall - don't assume you need to fix everything immediately.

Ask yourself: Is this because of something temporary? For example, a recent move, bond, legal costs, setting up the house, a change in childcare or waiting for a payment to start.

Or is this likely to continue each month?

If the gap is ongoing, you may need to look more closely at your household costs, income, support, housing or other arrangements.

You don't have to know the answer today. The point is simply to notice which situation you're looking at.

- ☐ This looks mostly temporary
- ☐ This looks ongoing
- ☐ I'm not sure yet

My next three moves

1. _____
2. _____
3. _____

What can wait?

Not everything needs to be solved because you've looked at the numbers.

Things I can leave for later:

What Your Snapshot Tells You

Your number isn't a judgement.

It doesn't tell you whether you've done something wrong.

It simply tells you what your current financial picture looks like.

If there's money left, you have something to work with.

If there's very little left, you may need to create some breathing room.

If there's a shortfall, that is information, not failure.

You may need to look at costs, available support, income, housing, Child support or other parts of your circumstances.

You don't need to solve all of those things today.

You just know a little more than you did before.

Redirecting Your Income

Why This Matters

Once you have a bank account that you're ready to use, the next step is making sure your income is being paid into it.

This may include your salary, government payments, child support or other regular income.

The goal is simply to make sure your money is arriving where you want it to.

What You Need to Know

After separation, you may have several sources of income.

Depending on your circumstances, these could include:

- wages or salary
- government payments
- child support
- tax refunds
- Medicare or private health insurance refunds
- investment income
- business income
- other regular payments.

Rather than trying to update every organisation in one day, work through them one at a time.

As you update each payment, check that:

- it is being paid into the correct account
- your contact details are current
- any linked banking information is accurate.

Some organisations may take time to process changes, so don't be concerned if updates don't happen immediately.

Keeping a simple list of the organisations you've contacted can help you remember what has already been updated and what still needs your attention.

You're building a new financial routine.

SAFE Questions

As you think about your income, consider:

- Where does my money currently get paid?

- Is every payment going into the account I want to use?
- Which payment do I update first?
- Have I remembered every source of income?

You may not be able to redirect every payment in one day. Work through them over the coming week.

One update is progress.

If you receive payments that help support your children, updating your banking details promptly can help reduce unnecessary interruptions.

If you're unsure whether a payment will be affected, contact the relevant organisation before making assumptions.

SAFE Action Plan

Choose two practical actions today:

- Update your banking details with one organisation.
- Check where your next pay will be deposited.
- Confirm your banking details with your employer if needed.
- Make a list of the organisations you'll update over the coming one week.

Anything you don't finish today, put it in your calendar or on your to-do list for later this week.

Once it's scheduled, you can stop carrying it in your head.

One Small Step

Check that your primary sources of income are being paid into the account you control.

When that's done, you've successfully moved one more part of your financial life into your new foundation.

Tax After Separation

Why This Matters

Separation can change your financial circumstances, and some of those changes may affect how you manage your tax affairs.

You may have a different income, changed employment or business arrangements, started receiving government payments or Child support, changed your living arrangements, or become responsible for expenses you didn't previously manage yourself.

Tax isn't something you need to work out all at once.

The useful first step is simply to check whether anything about your circumstances has changed that you should tell the Australian Taxation Office (ATO) or discuss with your tax professional.

What You Need to Know

After separation, consider whether you need to review:

- your current contact and personal details with the ATO
- your income and employment circumstances
- any government payments you receive
- Child support arrangements
- private health insurance
- work-related expenses
- business or self-employment arrangements, if applicable
- any changes to jointly held financial arrangements
- whether you have outstanding tax returns or tax obligations.

If you run a business or are self-employed, separation may also be a good time to check that your business and personal financial records are clearly separated and that you understand any tax obligations that apply to you.

You don't need to work out what everything means yourself.

If you're unsure whether a change affects your tax position, check directly with the ATO or speak with your accountant or registered tax professional.

SAFE Questions

- Has anything about my income or financial circumstances changed since separation?
- Have I started receiving any new government payments or Child support?
- Have my employment or business arrangements changed?

- Are my personal details and contact information up to date with the ATO?
 - Is there anything about my new circumstances I should ask my accountant or the ATO about?
-

SAFE Action Plan

Choose one practical action today:

- Check that your contact details with the ATO are current.
- Locate your most recent tax return.
- Make a note of any significant financial changes since separation.
- Gather records relating to new income, government payments or other financial changes.
- If you're unsure whether something affects your tax position, write down the question you want to ask your accountant or the ATO.

You don't need to become a tax expert. You simply need to know whether anything has changed that needs checking.

Insurance After Separation

Why This Matters

Separation can change the circumstances your insurance policies were set up around.

Your address may have changed. Who lives in your home may have changed. Vehicles or other assets may now be used differently. You may also need to check who is named on a policy, who can access it, and where important correspondence is being sent.

You don't need to review every policy in detail today. The first step is simply to understand what you have, who is covered, and whether anything has changed that your insurer needs to know about.

What You Need to Know

Depending on your circumstances, you may want to check:

- Home and contents insurance — Is the insured property and household information still accurate?
- Car insurance — Is the vehicle, address and nominated driver information still correct?
- Health insurance — Are the people covered and the policy arrangements still what you need?
- Life or income protection insurance — Who is covered and who is nominated, where applicable?
- Business insurance — If you run a business, have your circumstances or business arrangements changed?
- Policy access — Can your former partner still access or make changes to any policy?
- Contact details — Is your current address, phone number and email recorded correctly?

If you're unsure whether a change affects your policy, contact the insurer and ask what needs to be updated.

SAFE Questions

- What insurance policies do I currently have?
- Who is listed on each policy?
- Who is covered?
- Can anyone else currently access or change the policy?
- Has my address, household, vehicle use or ownership of an insured asset changed?
- Is there anything I should ask my insurer to update?

SAFE Action Plan

- Make a list of your current insurance policies.
 - Check who is listed on each one.
 - Check that your contact details are current.
 - Check whether your former partner still has access to any policy accounts.
 - Contact the insurer if you're unsure whether your circumstances need to be updated.
-

One Small Step

Find one insurance policy today and check who is listed on it.

The Family Home

Why This Matters

One of the biggest practical questions after separation can be:

“What happens to the house?”

You may be wondering:

- Can I stay?
- Can he make me leave?
- What happens if I leave?
- Who pays the mortgage or rent?
- What happens to the house while everything else is being worked out?
- Can one of us sell or refinance it?
- What happens if we cannot agree?

There is no one answer that applies to every family.

Your situation may depend on things such as:

- whether you own or rent the home
- whose name is on the title or lease
- whose name is on the mortgage
- whether you are both financially responsible for the property
- whether there are children living in the home
- your financial circumstances
- whether there are safety concerns
- whether you are separated under one roof
- whether there are existing court orders, protective orders or other legal arrangements
- what other arrangements are being made as part of your separation.

You do not have to work out the whole future of the property today.

First, understand what needs to be dealt with right now.

Can I Stay?

You may be able to remain in the family home after separation.

But whether staying is practical, financially sustainable or legally appropriate depends on your circumstances.

You may need to consider:

- Can I afford the ongoing costs?
- Who is currently paying the mortgage or rent?
- What happens to household bills?
- Is the home safe for me and the children?
- Are we realistically able to remain under the same roof?
- What happens if one of us moves out?
- Is there a legal or protective order affecting who can live in the home?

If you are considering making a major decision about the home, getting appropriate advice before you act may be important.

Can He Make Me Leave?

This is one of those questions that can feel urgent when you are sitting at home wondering what happens next.

The answer depends on your circumstances.

Your position may be affected by things such as:

- who owns the property
- whose name is on the lease
- whether you are both tenants or owners
- whether there is a mortgage
- whether there are court orders or protective orders
- whether there are safety or family violence concerns.

If you are being told that you must leave, or you are worried that your partner may try to force you out, do not assume you have no rights simply because the property is in their name.

Get legal advice about your specific circumstances before making decisions about the home where it is safe and practical to do so.

If you are unsafe, however, safety comes first. You do not need to remain in an unsafe home while trying to resolve the property situation.

In some circumstances, a Domestic Violence Order or a family-law injunction can require one person to leave the home.

What Happens If I Leave?

Leaving the family home can feel like a very significant decision.

You may be worried that leaving means:

- giving up your interest in the property
- changing your financial position
- affecting arrangements for the children
- making it harder to return
- allowing the other person to make decisions about the property without you.

Leaving the home does not automatically mean you have given up your interest in the property.

However, your circumstances matter.

If you leave and the property is in your ex-partner's name only, you may need legal advice about steps that could protect your interests, particularly if you are concerned, they may sell the property, increase the mortgage or otherwise deal with it without your agreement.

If you are considering leaving, particularly if you own the home, are on the mortgage or have an interest in the property, consider getting advice about your circumstances before making a major decision.

If you need to leave because you or your children are unsafe, safety comes first.

Who Pays the Mortgage or Rent?

Separation does not necessarily change the underlying obligations attached to a mortgage or tenancy.

For example, if both names are connected to a mortgage or lease, an informal agreement between the two of you may not automatically change your obligations to the lender or landlord.

You may also need to think about:

- mortgage repayments
- rent
- utilities
- council rates
- insurance
- repairs and maintenance
- other household costs.

Check the relevant agreement and get advice if you are unsure who remains responsible for a payment. Do not assume that because one person has moved out, their financial obligations automatically disappear.

What If the Other Parent Stops Contributing to the Mortgage?

One of the most frightening financial changes after separation can be realising that the other person has stopped contributing to the mortgage.

If the mortgage is in joint names, or you are otherwise jointly responsible for the debt, the bank does not necessarily treat your separation as changing the loan arrangements. Your relationship may have ended, but the financial liability may continue until the loan or property arrangements are formally changed.

Start with the loan — not the argument

Find out:

- whose names are on the mortgage
- whose names are on the property title
- how much is owing
- what the regular repayments are
- whether repayments are currently up to date
- whether you can maintain the repayments on your own
- whether the lender has been told about the change in circumstances.

If the other parent has stopped contributing, keep a record of the missed contributions and any communication about them.

Do not assume that because the other parent has stopped paying, their financial interest in the property has disappeared — or that you have somehow become solely responsible for sorting out the property.

Property and debt issues are generally dealt with as part of the financial/property arrangements between separating partners. The family law courts can make orders dealing with property and liabilities, and separating couples can also reach and formalise their own arrangements.

If you cannot keep up with the mortgage

Contact the lender early if you are concerned about missing repayments. You can also get information about your options for the property and the mortgage as part of resolving your financial arrangements after separation.

If financial control or economic abuse is part of what is happening, make sure you mention this when seeking support. Australian family law now expressly recognises economic or financial abuse within the family violence framework, where relevant.

SAFE Questions (specific for mortgage non-payment)

- Whose names are on the mortgage?
- Whose names are on the title?
- What happens if the next repayment is missed?

- Can I afford the repayments temporarily on my own?
 - What records do I need to keep?
 - What do I need to understand about the property before agreeing to anything?
-

What Happens While the Property Is Being Sorted?

Sometimes the family home is not resolved immediately.

You may:

- remain living there while you work through separation
- live separately while the property remains jointly owned
- have one person move out while the other remains
- need temporary arrangements while financial and property matters are being worked through.

There may be a period where you genuinely do not know:

“Are we keeping the house, selling it, or will one of us eventually take it over?”

You do not need to have that answer immediately.

For now, it can help to separate two questions:

What do I need to work out about the home right now?

and

What will ultimately happen to the property?

Those are not always the same question.

Property arrangements can be resolved in different ways, including by agreement, formal consent orders or, where agreement cannot be reached, through the court process.

If We Cannot Agree About the House

You may both have different ideas about what should happen to the home.

One person may want to sell.

The other may want to stay.

One may want to refinance.

The other may not agree.

You may also disagree about who should pay the mortgage or other costs while the property is being sorted out.

You cannot always resolve these questions simply by continuing to ask each other to agree.

If you cannot reach agreement, there are formal pathways for resolving property and financial matters. The appropriate next step depends on your circumstances, and legal advice can help you understand your options.

If you are concerned that your ex-partner may sell, transfer, refinance or otherwise deal with the property without your knowledge, seek legal advice promptly. In some circumstances, urgent court orders may be available to protect property while a dispute is being resolved.

SAFE Questions

If the family home is part of your separation, you might ask:

- Do I want or need to remain in the home right now?
- Is the home safe for me and the children?
- What payments are currently being made?
- What am I currently responsible for paying?
- Are there court orders or protective orders or caveats affecting the home?
- If I leave, what do I need to understand first?
- If I stay, what do I need to understand first?
- Is there a risk the property could be sold, refinanced or otherwise dealt with?
- What is the one question I most need answered?

You do not need to solve the property today.

You just need to understand what decision, if any, needs to be made right now.

SAFE Tip

If you are considering selling, transferring, refinancing, moving out or making another major change to the family home, consider getting appropriate legal and financial advice before taking action.

The consequences can be different depending on your circumstances.

Information first. Decision second.

One Small Step

Write down:

“What do I need to know about the family home before I make any major decisions?”

Then write down the one question you most want answered.

That's enough for today.

Home

Setting Up Your Home

Why This Matters

Whether you've moved into a new home or remained where you are, there will be practical details that need updating over the coming weeks.

Some are important because they affect your day-to-day life.

The goal here is to begin making your home work for your new circumstances.

What You Need to Know

After separation, many organisations will still have your previous address or household details on file.

Rather than trying to remember every organisation individually, it can help to think about the different parts of your life.

One of the principles of SAFE is to simplify big tasks by breaking them into smaller groups. Instead of trying to remember every organisation, think about the different parts of your life first.

Ask yourself:

"What still has my old information?"

That might include:

- banks
- your employer
- schools or childcare
- insurance companies
- utility providers
- doctors and specialists
- roadside assistance
- online shopping accounts
- magazine or subscription services
- loyalty programs
- government agencies, where relevant.

After separation, it's worth checking more than just your address. Some organisations may still have your previous contact details, relationship information, household arrangements or emergency contacts on file.

Depending on your circumstances, this may include your bank, employer, insurer, healthcare providers, government agencies and other organisations you regularly deal with.

You don't need to update everything at once. Start with the organisations where having outdated information could cause a practical problem or affect your privacy or access to important correspondence.

If you've moved, redirecting your mail can help ensure important letters continue to reach you while you're updating your details. Australia Post also offers concession rates for eligible customers, so it's worth checking whether you're entitled to one.

If you've remained in the family home, it's still worth reviewing which services, bills and accounts are in your name and whether any details need updating.

As mail arrives or services are used, you can update them one at a time.

Think about the organisations that support your children's daily lives also.

Schools, childcare providers, sporting clubs, healthcare providers and activity organisers may all need updated contact information at some stage.

Update their details as they become relevant or the next time you have contact with each organisation.

Privacy and Your New Address

If you're worried about your ex-partner finding your new address or contact details, don't assume that updating your information is simply a matter of changing the address everywhere.

Services Australia recommends separating your records with Centrelink, Medicare and Child support before updating personal information such as a new home address, postal address or phone number. If records have not been separated first, new information may be visible to an ex-partner or another person who has access to the shared record.

This is worth thinking about before updating your details with government services. You may also want to consider who else needs your new information, including your school, childcare provider, healthcare providers, employer, bank and other organisations.

If you have concerns about your safety or privacy, you can contact the organisation first and ask how to update your details safely.

Don't forget your own health information.

After separation, you may also need to update your details with your GP, specialists, pharmacy or other health providers.

Depending on your circumstances, check your Medicare and private health insurance details, prescriptions and access to important health records, and consider whether your emergency contacts or information-sharing arrangements need to change.

If someone else has previously managed your healthcare administration, make sure you can independently access the information and accounts you need.

What else needs updating?

1. Your personal details

- full name / preferred name where relevant
- residential address
- postal address
- phone number
- email address
- emergency contact
- relationship/household status where relevant

2. Government & official records

- Services Australia
- Medicare
- Child support
- ATO
- other government agencies relevant to her circumstances

3. Organisations and accounts

- bank/financial institutions
- employer/payroll
- insurers
- utilities
- healthcare providers
- schools/childcare
- clubs/activities
- subscriptions and loyalty accounts

4. Children's records

- school/childcare contacts
- emergency contacts
- authorised pickups
- medical providers
- activity providers

5. Privacy/safety before changing anything

This is particularly important. As covered throughout this roadmap, someone should **not simply update a new address everywhere without considering whether the former partner could gain access to it.**

SAFE Questions

As you think about your home, consider:

- What organisations still have my information, and do any of them need to be updated or separated?
- Is there anything important I might miss if my details aren't current?
- Which update would give me the greatest peace of mind?
- Is there any organisation that needs to know my circumstances have changed?
- Are there any organisations where updating my details may create unsafety?

Small, consistent updates are often easier than trying to remember everything at once.

SAFE Note

If you're still living at the same address or you're concerned someone else may be able to access your mail, think about how you'll safely receive important correspondence.

Depending on your circumstances, this might mean arranging for mail to be sent to a trusted family member or friend, using a PO Box, or updating your postal address when it's safe to do so.

SAFE Action Plan

Choose one or two practical actions today:

- Redirect your mail if you've moved.
- Update your address with one important organisation.
- Check which utilities are in your name.
- Review one insurance policy.
- Make a simple list of the remaining organisations you'll update over the coming weeks.

One update today is one less thing to remember tomorrow.

One Small Step

Choose one or two organisations that regularly contact you and update your address or contact details today.

That's one more part of your life that no longer needs your attention.

Children

What Happens with the Children?

Why This Matters

When a relationship ends, the children are separating too.

Their home may change.

Their routines may change.

They may spend time in two homes.

They may see different people, sleep in different places, or suddenly have questions they never needed to ask before. And while you're trying to work out what happens next, you may also be watching your children and wondering:

How do I explain this to them?

Are they okay?

What if they're not okay?

What do I tell school?

What if they don't want to go?

Am I doing this right?

There isn't one way children respond to separation.

Some children talk constantly.

Some become very quiet.

Some seem completely fine.

Some become angry, clingy, emotional or unsettled.

Some children appear to cope well at first and struggle later. Siblings can experience exactly the same separation in completely different ways.

You don't have to make sense of everything immediately. For now, your job is not to have all the answers.

It's to help your children feel as safe, supported and understood as you can while the new circumstances settle around them.

What You Need to Know

Children don't need every detail of the separation.

They usually need information they can understand, reassurance about what affects them, and permission to have their own feelings about what is happening.

You don't need to explain adult issues that aren't theirs to carry, you don't need to make them choose sides and you don't need to make them feel better immediately.

Sometimes the most helpful thing you can do is simply stay alongside them while they work out what this new version of life feels like.

You might not know all the answers yet.

That's okay.

You can say:

"I don't know yet, but I'll tell you when I do."

Or:

"That's something the grown-ups are still working out."

Or simply:

"You don't have to worry about that. That's my job."

You are allowed to protect your children from information they don't need to carry.

Talking to Your Children About the Separation

Why This Matters

Children often know that something has changed before anyone explains it to them.

They may have noticed arguments, tension, someone moving out, changes in routine or changes in the way the adults around them are behaving.

They may also create their own explanation when they don't have enough information.

A calm, age-appropriate conversation can help give them something solid to hold onto.

What You Need to Know

You don't need to give one big explanation that covers everything.

Children often need information in small pieces, as their questions arise.

Keep the conversation focused on what they need to know.

Depending on their age, this may include:

- what is changing
- what is staying the same
- where they will sleep
- who will look after them
- what will happen with school
- when they will see each parent, where that is known
- what they can expect over the next few days.

You don't have to explain the history of the relationship.

You don't have to explain the other parent's behaviour and you don't need your child to understand your perspective.

They are allowed to have their own relationship with each parent and their own feelings about the separation.

SAFE Script

“There are some things changing in our family, but there are also lots of things that aren't changing. You are loved, you are cared for, and the grown-ups are responsible for working out the grown-up things.”

SAFE Questions

Ask yourself:

- What does my child actually need to know right now?
 - What information would reassure them?
 - Am I giving them information because they need it, or because I need them to understand what happened?
 - Is there anything they are carrying that belongs with the adults instead?
-

One Small Step

Think of one question your child is most likely to have right now and make sure you have a simple, age-appropriate answer ready.

You don't need to prepare for every possible question.

When Your Child is Struggling

Why This Matters

Children don't always have the words to explain what they are feeling

Sometimes what you see instead is a change in behaviour. They may become quieter, more emotional, irritable, clingy, unsettled or withdrawn. Their sleep, appetite, concentration or behaviour at school may change. They may complain of headaches, tummy aches or feeling unwell or they may seem completely fine.

There is no single way children respond to separation.

What You Need to Know

Try to look for changes from your child's usual pattern, rather than comparing them with other children. One difficult day doesn't necessarily tell you very much.

Children can also have difficult moments for reasons that have nothing to do with the separation. What matters is noticing patterns.

If something continues, becomes more intense, or starts affecting your child's everyday life, it may be worth talking to someone who can help.

That might be:

- your child's GP
- their school or childcare wellbeing team
- a psychologist or counsellor
- another appropriate health or support professional.

You don't need to know what's wrong before you ask for help. You can simply describe what you have noticed.

SAFE Script

"I've noticed some changes in my child's behaviour since the separation, and I'd like some help understanding what I'm seeing."

SAFE Reality

You don't have to become your child's therapist.

You don't need to analyse every behaviour.

You are their parent.

Your role is to notice, respond with care and seek help when you need it.

When Children Respond Differently

Why This Matters

You may have one child who seems relieved.

Another who cries.

Another who becomes angry.

Another who doesn't seem particularly bothered at all.

And sometimes the child you thought was coping best is the one who struggles later.

This can leave you wondering whether you're reading the situation correctly.

What You Need to Know

There is no required way for a child to respond to separation.

Children have different personalities, ages, needs, relationships and ways of processing change. They may also respond differently depending on what else is happening in their lives.

Try not to make one child's response the measure of another child's experience.

Your job isn't to make every child feel the same; it's to notice what each child seems to need.

One child may need conversation.

Another may need space.

Another may need routine.

Another may simply want to know that you are there.

SAFE Questions

- What am I noticing in each child?
 - Is this different from their usual behaviour?
 - What seems to help this child feel settled?
 - Am I giving each child room to respond in their own way?
-

One Small Step

Choose one child and ask yourself:

“What seems to help this child feel safest and most settled right now?”

You don't need to change anything yet. Just notice.

When Your Child Doesn't Want to Go

Why This Matters

Sometimes your child says:

"I don't want to go."

They may cry.

They may become anxious.

They may cling to you.

They may say they are scared.

They may beg you not to make them go.

And you may find yourself wondering:

"What am I supposed to do?"

"Do I have to let them go?"

"Am I allowed to say no?"

There is no single answer that applies to every family. What you do next depends on what is happening, what arrangement is in place and whether there are safety concerns.

What You Need to Know

Start by listening.

Before deciding what to do, listen to what your child is trying to tell you. You do not need to interrogate them or ask leading questions.

You can simply say:

"Tell me what is making you not want to go."

Listen for what they are actually describing. Are they sad about leaving you, worried about missing something, struggling with the transition between homes, frightened of something that happens at the other home or are they worried about a particular person?

Are they describing something that makes you concerned about their safety or wellbeing?

A child's distress deserves to be taken seriously. That does not mean that every expression of *"I don't want to go"* automatically changes the parenting arrangement.

It means you listen before you act.

If there is no Parenting Order

If there is no Parenting Order in place, the situation may be different from one where a court has made a legally enforceable order.

You may have an informal agreement or Parenting Plan, or you may be trying to work out arrangements as you go.

If your child is repeatedly distressed about spending time with the other parent, consider what is causing the distress, whether the current arrangement is workable and whether additional support is needed.

If there are concerns about your child's safety or wellbeing, seek appropriate advice rather than assuming you simply have to continue with an arrangement that is causing serious concern.

If there is a Parenting Order

If a Parenting Order says your child is to spend time with the other parent, you cannot simply treat the child's refusal as cancelling the order.

A parent affected by a Parenting Order must take reasonable steps to comply with it. This includes positively encouraging a child to comply with an order, even where the child says they do not want to spend time with the other parent.

What does “reasonable steps” mean?

There is no single checklist that applies to every family. What is reasonable depends on the circumstances and what the order requires.

It may include:

- making the child available at the time and place set out in the order
- preparing the child for the transition
- calmly encouraging them to go
- speaking positively about the other parent and the time they are going to spend together
- avoiding actions or comments that discourage the child from going
- taking practical steps to help the changeover happen.

Reasonable steps do not mean physically forcing a child into a car or ignoring a genuine safety concern.

If your child is distressed, listen to what they are telling you. If they are frightened or describe something that raises a concern about their safety or wellbeing, take that seriously and seek appropriate advice about what to do.

The Court can consider whether a parent made a reasonable attempt to comply with an order, and there may be circumstances where a parent has a reasonable excuse for not complying, including where they reasonably believed their actions were necessary to protect the health or safety of themselves or the child.

That can feel incredibly difficult when your child is crying, frightened or begging you not to make them go.

You are not expected to ignore your child's distress.

You are also not automatically entitled to cancel the arrangement because your child does not want to go.

The important thing is to understand what the order requires, listen carefully to what your child is telling you, keep a clear record of significant concerns and get appropriate advice when you are unsure what to do.

You are not expected to pretend your child's distress isn't happening.

Listen to what they are saying. Record significant concerns accurately. Consider whether there is a safety issue. And if the situation is ongoing or serious, seek advice about what the order requires and what options may be available.

If there is an immediate safety concern, seek urgent help rather than trying to work out the legal position by yourself.

What if my child is scared?

Fear needs to be understood, not automatically dismissed.

Try to establish what your child is actually afraid of without suggesting answers or putting words in their mouth.

For example:

“What are you worried might happen?”

or:

“What makes going there feel scary?”

Write down significant disclosures as accurately as you can, including your child's own words where possible. Avoid repeatedly questioning your child or asking them to prove what they are saying.

If you are concerned about abuse, family violence or your child's immediate safety, seek specialist advice about the safest response.

What if this keeps happening?

One difficult changeover may be very different from a pattern that continues for weeks or months.

Keep a simple record of:

- when your child became distressed
- what they said, using their words where possible
- what happened before the changeover
- how they presented physically or emotionally
- whether they eventually went
- what happened afterwards
- any relevant communication with the other parent, school, GP or other professional.

You are not trying to build a case against the other parent.

You are creating a clear record of what your child is experiencing.

Patterns can be important when you are trying to understand whether an arrangement is still workable for your child.

What if I don't know what I'm allowed to do?

This is one of those situations where it is easy to feel trapped between two fears:

“If I make them go, am I ignoring my child's distress?”

and

“If I don't make them go, am I breaking the order?”

You do not have to answer those questions by yourself.

Start with three things:

1. What does the current arrangement actually say?
2. What is my child actually experiencing?
3. Is there a safety or wellbeing concern that needs attention?

Then find out what support or advice is available to you.

If you cannot afford private legal advice, look into Legal Aid, community legal services or appropriate family support services.

SAFE Questions

When your child does not want to go, ask:

- What exactly is my child saying?
- What do they say they are worried about?
- Is this a transition difficulty, or are they describing something more serious?
- Is there a Parenting Order in place?
- What exactly does it require?
- Is there an immediate safety concern?
- Has this happened once, or is it becoming a pattern?
- What have I observed myself?
- What have other adults involved with my child observed?
- Have I kept a clear record?
- Who can help me understand what to do next?

SAFE Reminder

Listening to your child is not the same as automatically changing the parenting arrangement.

Following an order is not the same as ignoring your child's distress.

You can take your child's feelings seriously, listen carefully, document what is happening and seek appropriate support while also understanding the obligations created by any existing Parenting Order.

You do not have to solve the whole situation at the changeover point.

Start with what your child is telling you. Understand what arrangement applies. Then work out the next safe step.

School, Childcare & Everyday Life

Why This Matters

Separation doesn't only affect what happens at home.

Your child still has school, childcare, sport, friends, appointments and ordinary routines.

Those familiar parts of life can become particularly important when other things feel uncertain.

What You Need to Know

You don't need to tell every person in your child's life everything about the separation, but some people may benefit from knowing that your family circumstances have changed.

This might include:

- your child's teacher
- school wellbeing staff
- childcare educators
- their GP
- a psychologist or counsellor
- a coach or another adult who regularly supports your child.

The purpose isn't to explain your relationship, it's to make sure the adults around your child have enough context to understand a change in behaviour, mood, attendance, concentration or wellbeing.

Sometimes a simple message is enough.

SAFE Script

"I wanted to let you know that our family circumstances have recently changed. I'm not looking to share personal details, but I thought it would be helpful for you to know in case you notice any changes in how my child is coping."

One Small Step

Where possible, protect your child's ordinary routines.

School. Friends. Sport. Bedtime.

Favourite activities.

The ordinary things matter too.

Your child doesn't need every part of life to change just because one part has.

Two Homes: Belongings & Everyday Logistics

Why This Matters

If your children are spending time between two homes, everyday logistics can become surprisingly exhausting.

School shoes disappear.

Uniforms are left behind.

A favourite toy ends up at the other house.

Homework is somewhere else.

Someone needs medication and someone forgot their charger.

These things may seem small but when you're already carrying a lot, small things can become a constant source of friction.

What You Need to Know

You don't need a perfect two-home system immediately.

Start with the things that cause the most disruption.

Depending on your circumstances, this might include:

- school uniforms
- school bags
- medication
- sports equipment
- chargers and devices
- comfort items
- homework
- important school or appointment information.

Where practical, keeping some essential items available in both homes can reduce the need for constant movement.

Where that isn't possible, a simple checklist can help.

SAFE Questions

- What keeps being forgotten?
- What causes the most stress at changeover?
- Is there something that could simply exist in both homes?

- Could a basic checklist make this easier?
-

One Small Step

Choose one recurring problem and make it easier.

You don't need to redesign the entire two-home system.

Helping Others Support Your Child

Why This Matters

Your child may spend many hours each week with people outside the home.

Teachers.

Childcare educators.

Doctors.

Specialists.

Coaches.

These people don't need to know every detail of your separation.

But sometimes, knowing that your family is going through a significant change helps them better understand and support your child.

Sharing the right information with the right people, at the right time, can mean your child receives understanding, patience and support when they need it most.

What You Need to Know

You don't need to tell everyone everything - in fact, it is probably wise not to.

One of the principles of SAFE is sharing information purposefully. Not everyone needs to know everything. Only the people who genuinely need the information to support you or your child.

For many families, this may include:

- their school or childcare service
- their GP
- a psychologist or counsellor
- other healthcare providers
- anyone who has regular responsibility for your child's wellbeing.

The purpose isn't to explain your separation. It's to help the adults around your child understand that there may be changes at home which could affect how your child is feeling, behaving or coping. Often, a simple conversation is all that's needed.

Other times, particularly where there are safety concerns or family violence, it may be appropriate to share additional information so the organisation understands how best to respond if issues arise.

Only share what you feel is necessary. You don't owe anyone your whole story.

SAFE Questions

As you think about your child's support network, consider:

- Who spends significant time with my child each week?
 - Who would benefit from knowing that our family circumstances have changed?
 - What does this person actually need to know?
 - What information would help them support my child?
 - Am I sharing enough to help, without sharing more than I need to?
-

One Small Step

Choose one person who regularly supports your child and decide whether they need to know about the change in your family's circumstances.

Two Homes: What Stays, What Travels

Why This Matters

When children move between two homes, it can be tempting to make a list of everything they might need to take with them but that can quickly become another job for one parent:

Did I pack the charger?

Did I remember the shoes?

Where's the school jumper?

Did the medication come back?

Who has the sports gear?

You do not have to become the logistics department for two households.

Where it is practical and appropriate, each home should have the everyday things the children need while they are there.

The goal isn't to make everything travel perfectly.

The goal is to make the children's lives work across two homes without placing the entire mental load on one parent.

What Can Stay at Each Home?

Where practical, consider having everyday essentials available in both homes.

This might include:

- everyday clothing
- underwear and pyjamas
- shoes appropriate for the activities the children do while there, including weekend sports
- toiletries
- toothbrushes
- basic school supplies
- chargers and charging cables for devices
- headphones or other everyday technology accessories
- basic sporting or activity equipment
- other ordinary items the children regularly use

You do not necessarily need to buy two of everything but it is worth asking:

Does this actually need to travel, or could it simply live in both homes?

Sometimes spending a little money to duplicate an everyday item can save a significant amount of ongoing mental load.

But what if the other parent refuses to do this?

In a cooperative situation, having everyday essentials in both homes may be straightforward. In a high-conflict or controlling situation, the other parent may refuse to purchase basic items, deliberately send things back and forth, or make you responsible for ensuring the children have what they need.

If that happens, you may decide that buying a second charger, pair of shoes or set of school supplies is the most practical way to reduce the impact on you and the children.

That doesn't mean it should have been your responsibility.

There is an important difference between choosing the least exhausting solution and accepting responsibility for another household.

SAFE is not asking you to make the other parent cooperative. Sometimes you can't.

It is helping you identify where you can remove unnecessary work from your own life, even when the other person won't meet you halfway.

When Duplicating Things Feels Unfair

There is a practical side to this, and an emotional one.

Buying a second charger might save you from remembering to send one back and forth. Buying another pair of shoes might mean your child isn't arriving at school without the right footwear.

But when you're already running a household on one income, those “small” extra purchases can add up and sometimes the frustration isn't really about the \$20 charger or the \$60 pair of shoes.

It's about being tired of having to fix everything.

You may be thinking:

Why am I the one who has to buy this?

Why can't he just have the things the kids need at his house?

Why am I carrying the cost of making his household work?

He earns more than I do. Why am I the one constantly buying the extras?

If you've spent years carrying the planning, organising and practical responsibility for your family, being told to simply “buy another one” can feel like one more thing being placed on your shoulders.

Your frustration makes sense.

You shouldn't have to pretend that these costs don't matter just because each individual item seems small and you don't have to convince yourself that it's fair when it isn't.

Sometimes, you may still decide to buy the duplicate because you need the problem solved and you need the children to have what they need. That can be a practical decision, not an acceptance that the responsibility belongs to you.

If you are living on a single income, consider the cumulative cost before automatically replacing everything. You may be able to prioritise the items that genuinely reduce repeated stress and leave the rest for another solution.

You are allowed to be frustrated that you have to spend money fixing a problem you didn't create.

You are allowed to be tired of being the person who remembers, organises, replaces, reminds and fixes.

SAFE isn't here to teach you how to carry that load more efficiently.

Sometimes it is here to help you recognise the load in the first place.

What May Need to Travel?

Some things genuinely belong with the child rather than with a particular house.

For example:

- a favourite comfort item
- a particular school project
- a musical instrument
- specialised equipment
- an item needed for a particular activity
- a personal device, depending on the family's arrangements
- something the child specifically wants to take with them

The question isn't:

“What does Mum need to remember to pack?”

It is:

“What actually needs to move between homes?”

Where something does need to travel, responsibility for remembering, packing and returning it should not automatically fall to one parent.

Medication and Health Equipment

Medication and essential health equipment need particular care.

Where medication is required across both homes, consider whether each home can have an appropriate supply, where this is medically and practically possible.

The aim is to avoid a system where medication constantly has to travel back and forth — and where one parent becomes responsible for making sure it does.

For medication that cannot reasonably be duplicated, agree a clear system for:

- where it is kept
 - who is responsible for having it available
-

- how it travels
- what happens if it is forgotten
- when it needs replacing

If you're unsure whether medication or equipment can be duplicated or how it should be managed, ask the child's treating professional.

And This Is Important

Your child should not have to become the courier between two households.

And you should not have to become one either.

A two-home arrangement works better when each household takes responsibility for functioning as a household.

You are allowed to notice that something is repeatedly creating work for you and ask:

“Why does this have to be my job?”

Sometimes the answer will be that something genuinely needs coordination.

But sometimes the answer is simply:

It doesn't. It can stay there.

SAFE Reality

You are not responsible for making two households function on your own.

The purpose of creating practical systems after separation is not to make you better at carrying the load.

It is to help you put some of it down.

When to Get Extra Support

Why This Matters

You don't need to wait until things become overwhelming before asking for help.

And asking for help doesn't mean something is seriously wrong.

Sometimes it simply means you have noticed something and would like another person to help you understand it.

What You Need to Know

Consider seeking additional support if you are concerned about ongoing changes in your child's:

- mood
- behaviour
- sleep
- eating
- school attendance or engagement
- friendships
- anxiety or distress
- ability to manage everyday activities.

You can start with someone who already knows your child.

A GP, school wellbeing team, psychologist, counsellor or another appropriate professional can help you work out what support may be useful.

You don't need to arrive with a diagnosis; you can arrive with observations.

SAFE Script

"I don't know exactly what's going on, but I've noticed some changes and I'd like some help understanding whether my child needs additional support."

SAFE Reality

Getting help early isn't an admission that you've failed.

Sometimes support is simply another adult helping you carry something that doesn't need to be carried alone.

SAFE Questions

Before you move on, you might ask yourself:

- What does each of my children need from me right now?
- What has changed for them?
- What has stayed the same?
- Is there anything I'm worried about?
- Am I noticing a pattern, or reacting to one difficult moment?
- Who could support my child if I need help?
- Is there one ordinary part of their life I can help keep steady?
- Is there anything I don't need to solve yet?

You don't need to answer all of these, just choose the question that feels most useful today.

SAFE Action Plan

Choose one practical action — not all of them.

- Have one calm conversation with my child about what is changing.
- Let one relevant adult know that our family circumstances have changed.
- Write down something I've noticed about my child's wellbeing.
- Make one everyday transition between homes easier.
- Contact an appropriate professional if I'm concerned about an ongoing change.
- Leave it for today.

Sometimes the most helpful action is simply noticing.

One Small Step

If everything feels like too much, don't start with the whole picture.

Ask your child:

“What would make this week feel a little easier?”

Then listen.

You don't have to fix everything they say, you may simply learn something you didn't know.

PART 3 – Money & Government

Understanding Your Finances

Government Support - Asking for Help

Why This Matters

For many women, separation is the first time they've ever needed financial support.

You may have always worked.

You may have managed your family's finances.

You may never have imagined needing government assistance.

If you're feeling uncertain, embarrassed or even guilty about asking for help, you're not alone.

Support exists for moments exactly like this.

Accessing support isn't a sign that you've failed or you are not doing enough - it's a practical step towards creating stability for yourself and your children while you rebuild.

What You Need to Know

Government support isn't one payment. It's a range of services designed to help people through different stages of life.

What you're entitled to will depend on your individual circumstances, including your income, caring responsibilities and living arrangements.

You don't need to know every payment that's available and you don't need to understand the entire system before you begin.

You only need to know that it's okay to explore what support may be available to you.

One of the principles of SAFE is to gather information before making decisions. You don't need to decide today; you simply need enough information to understand your options.

Over the next few pages, we'll look at some of the most common forms of assistance available to separated parents and where to find reliable information.

You'll also find a summary of common government payments and support services in the Resource section at the end of this roadmap, so you don't need to remember everything as you read.

Support Doesn't Have to Mean Crisis

Not all support is for when things reach crisis point.

There is also an everyday-support layer that can help you adjust to life after separation, including parenting advice, practical coping strategies, support with the transition to a single-parent household, and family or relationship counselling.

You don't need to wait until something is seriously wrong before finding out what's available.

The Australian Support & Resources section at the end of this roadmap includes family and parenting services you can explore in your state or territory, including local family support organisations and parenting helplines.

Family & Parenting Support

These services are not crisis services.

They provide everyday support for parents and families adjusting to change, including parenting advice, family relationships and practical support.

We've included two types of services for each state or territory in the Australian Support & Resources part of this roadmap.

Choose the service that best fits what you need right now.

You don't have to wait until things are really hard.

Practical parenting and family support can help you adjust to life after separation.

**Find them in the
Australian Support & Resources
Family & Parenting Support (non crisis)**

SAFE Questions

As you think about government support, consider:

- Have I assumed I'm not eligible without checking?
- Am I avoiding asking for help because of pride or embarrassment?
- What would financial breathing room make possible for my family?
- What information do I need before making any decisions?
- What is one small step I could take today?

There is no shame in asking questions.

That's how informed decisions begin.

SAFE Action Plan

Choose one practical action today:

- Explore what government support may be available.
- Gather any information you may need before making enquiries.
- Read the next page to identify which types of support may apply to your circumstances.

SAFE Script

"Hi, I've recently separated and I'm trying to understand what financial support may be available for me and my children. I'm not sure what I'm eligible for, so I'm hoping you can point me in the

right direction and explain what options I could be looking at. Could you also let me know what information or documents you'll need from me?"

If you're feeling overwhelmed, it's okay to say so.

The person you're speaking with can only help based on the information you provide, and you don't need to know the right terminology before you call.

One Small Step

Replace this thought:

"I shouldn't need help."

with this one:

"I'll find out what's available, then decide what's right for me."

Understanding What You May Be Entitled To

Why This Matters

Government support is designed to help people in different circumstances.

The support available to you will depend on factors such as your income, your caring responsibilities, your work arrangements and your family's circumstances.

Many separated parents are surprised to learn they may be eligible for support they didn't previously receive.

Others discover that support they once received may change after separation.

The only way to know is to explore your options.

One of the principles of SAFE is replacing assumptions with information. Rather than guessing what you're entitled to, find out what applies to your circumstances and make decisions from there.

What You Need to Know

There isn't one payment for separated parents.

There are several different types of assistance that may apply depending on your circumstances.

Rather than trying to understand every payment that's available, focus on finding out which ones may be relevant to you.

These may include payments that help with:

- raising children
- housing costs
- childcare
- healthcare
- temporary financial support while your circumstances change.

Need help working out what you may be entitled to?

Government support may help with some of the costs of raising your family.

Find them in the Australian Support & Resources

Government Services/Payments for Single Parents.

Your eligibility may change over time.

As your children grow, your income changes or your work arrangements evolve, the support available to you may also change. That's why it's worth reviewing your circumstances from time to time rather than assuming nothing has changed.

SAFE Questions

As you think about government support, consider:

- How have my circumstances changed since I last checked my eligibility?
- Am I assuming I won't qualify without checking?

- Are there areas where financial support could reduce pressure on my family?
- Do I know where to find reliable information?
- What is one question I still need answered?

You don't need to understand every payment.

You only need to understand the ones that may apply to you.

SAFE Action Plan

Choose one practical action today:

- Make a list of questions you have.
- Check whether your current circumstances have changed since you last explored government support.
- Write down one payment or area of support you'd like to understand better.

One Small Step

Write down one question you'd like answered before making any decisions.

One question often leads to the information you actually need.

SAFE Tip

School Costs

If you're experiencing financial hardship, ask your child's school whether there are any government or school-based assistance programs available.

In Victoria, for example, eligible families may be able to access the Camps, Sports and Excursions Fund (CSEF) to help with the cost of school activities.

If your children attend a Catholic school, you may also be eligible for financial assistance through programs offered by Melbourne Archdiocese Catholic Schools (MACS) or your local Catholic education authority.

Every state, territory and school system is different. You'll find more information in the Resources at the end of this roadmap.

If you're unsure what's available, ask the school directly. Many families don't realise this support exists until someone tells them about it.



SAFE Script

"I'm hoping to understand what payments or assistance might be relevant to my current circumstances. Could you explain which types of support I could look into, even if I'm not eligible for all of them?"

Government Support - Keeping Your Payments Up to Date

Why This Matters

When your circumstances change, your government payments may change too.

This can happen after separation, when your income changes, your children move between households or your work arrangements change.

Keeping your information up to date helps make sure you're receiving the correct support and reduces the risk of unexpected overpayments or debts later.

You don't need to update everything immediately.

You simply need to know that changes matter, and that it's worth checking what you need to update.

What You Need to Know

Many government payments are based on your individual circumstances.

If those circumstances change, it's important to let the relevant agency know.

Changes that may affect your payments can include:

- your relationship status and living arrangements
- your income or income estimate
- your care arrangements for your children
- returning to work or changing your work hours
- your address and contact details
- your childcare arrangements
- your banking details
- other significant changes to your circumstances.

Different payments can have different rules, so a change that affects one payment may not affect another.

If you're unsure whether a change is relevant, ask.

It's always better to clarify than to assume.

SAFE Questions

As you think about your circumstances, consider:

- Has anything changed since I last updated my information?
- Has my relationship status or living arrangement changed?

- Has my income or work situation changed?
 - Have my children's care or childcare arrangements changed?
 - Are my address, contact or banking details still current?
 - Am I unsure whether I need to report something?
 - Is there anything I've been putting off because it feels overwhelming?
 - What is one update I could complete this week?
-

SAFE Action Plan

Choose one practical action today:

- Check whether your contact, address and banking details are current.
 - Make a list of any changes to your circumstances that may need to be reported.
 - Check whether your income estimate needs to be updated.
 - Check whether changes to your caring or childcare arrangements need to be reported.
 - Contact the relevant agency if you're unsure whether something needs to be updated.
-

SAFE Tip

Keep a simple notebook or digital note of the dates you contact government agencies, who you spoke with and what was discussed. You can also ask for a reference number for the call.

If you ever need to follow something up, you'll be glad you did.

SAFE Script

"Hi, my circumstances have recently changed after separating, and I'd like to make sure my information is up to date. I'm not sure whether these changes affect my payments, so could you please explain what I need to update and whether you'll need any documents from me?"

Child Support

Do I Apply for Child Support?

Why This Matters

For many separated parents, one of the first financial questions is whether to apply for child support.

It isn't always an easy decision and you may feel conflicted.

You may worry it will increase conflict with your former partner or you may feel guilty about asking for financial support.

You may simply feel overwhelmed and not know where to begin.

This isn't just a financial decision.

For many families, it's an emotional one too.

What You Need to Know

There is no single "right" decision that suits every family.

Every separation is different. Every parenting arrangement is different. Every financial situation is different.

The purpose of child support is to help contribute to the costs of raising children.

It isn't about punishing either parent, nor is it about deciding who is the better parent.

It's about helping ensure children continue to receive financial support from both parents, where appropriate.

Some families choose to have child support normally assessed and others make private arrangements.

Some parents begin with one approach and change it later as their circumstances evolve.

The goal is simply to understand your options before deciding what feels right for your family.

SAFE Questions

As you think about Child support, consider:

- What are my children's financial needs right now?
 - What are my own financial circumstances?
 - What do I hope child support will achieve for my family?
 - Would understanding my options help me feel more confident?
 - Do I need legal or financial advice before making a decision?
-

SAFE Script

Understanding your options before applying

"Hi, I've recently separated and I'd like to understand how child support works before I make any decisions. I'm not sure whether applying is the right option for my circumstances, so I'm hoping you can explain the different options available, how the process works, and what information I'll need if I decide to apply."

SAFE Action Plan

Choose one practical action today:

- Write down any questions you have about child support.
- Learn about the different options available.
- Consider seeking legal or financial advice if your circumstances are complex.
- Make a note of any questions you still have as you read the next pages.

There is no pressure to decide today.

Information first.

Decision second.

One Small Step

Write down one question you'd like answered before making your decision.

One good question often leads to the information you actually need.

Applying for Child Support

Why This Matters

If you've decided to explore child support, it's natural to wonder what happens next.

Many parents delay applying because they don't know what to expect or worry they won't have the right information.

The process can feel unfamiliar, especially if you've never dealt with child support before.

Understanding the basics can help you approach the process with greater confidence and know what questions to ask along the way.

What You Need to Know

Applying for child support doesn't require you to understand every rule or calculation before you begin.

Your first contact is simply the beginning of the process.

During that first conversation, you'll learn how child support works, what information you'll need and what happens next.

Depending on your circumstances, you may be asked about:

- your personal details
- your children's details
- your care arrangements
- the other parent's details
- your current circumstances.

You may also be asked to provide supporting information or documents relevant to your application. If you're unsure about anything, ask.

The person you're speaking with can explain the process and let you know what information is needed for your individual circumstances.

SAFE Questions

As you prepare to apply, consider:

- What questions would I like answered before I begin?
 - What information do I already have, and what might I still need?
 - Is there anything I'm unsure about that I can ask during my first conversation?
 - Would writing my questions down beforehand help me feel more confident?
-

SAFE Script

Making your First Child Support Enquiry

"Hi, I've recently separated and I'd like to apply for child support. I've never been through this process before, so I'm hoping you can explain how it works, what information you'll need from me, and what I could expect as the application progresses."

SAFE Action Plan

Choose one practical action today:

- Write down your questions before calling.
 - Gather any information you already have about your children and care arrangements.
 - Schedule a time to make your first enquiry.
 - Keep notes of your conversation and any next steps.
-

One Small Step

Write down the questions you'd like answered before making your first call.

Having your questions in front of you can make the conversation feel much less overwhelming.

Understanding Your Child Support Options

Why This Matters

Child support isn't a one-size-fits-all system.

Depending on your family's circumstances, there are different ways child support can be managed.

Understanding the available options before making a decision can help you choose the approach that best suits your family's circumstances and supports your children's needs.

What You Need to Know

There are several ways child support can be managed.

For some families, it works well for the government to calculate, collect and transfer payments between parents. For others, parents choose to manage payments privately between themselves. There are different types of Child Support Agreements, including limited and binding agreements, and different requirements apply

Each option has benefits and practical considerations.

The right choice depends on your individual circumstances, your ability to communicate about money with the other parent and what will best support your children's needs.

What If the Payment Doesn't Arrive?

Knowing how child support is supposed to be paid is one thing.

Actually receiving it is another.

If you have an established child support arrangement and the other parent does not pay what is due, the next step depends partly on how your child support is being collected.

If you are using Child Support Collect, Services Australia collects the payments and has enforcement powers to recover overdue child support.

If you are using Private Collect and the other parent stops paying, you can contact Services Australia to discuss changing to Child Support Collect.

Keep records of:

- what was due
- when it was due
- what was actually paid
- any missed or partial payments
- relevant communication about the missed payment.

If payments are repeatedly missed, you do not have to keep chasing the other parent yourself without understanding what other options are available.

If family violence, coercive control or financial abuse is involved, tell Services Australia. Your circumstances may affect which collection approach is appropriate and what support is available.

The important thing is knowing that a missed payment does not necessarily mean you are left to negotiate with the other parent yourself.

If you're unsure which option best suits your circumstances, consider seeking advice from either Services Australia - Child Support directly or from your lawyer before making a decision.

SAFE Questions

As you explore your options, consider:

- How comfortable am I communicating about money with the other parent?
- Would managing payments privately reduce or increase stress?
- Would a more formal arrangement provide greater certainty?
- If the other parent doesn't pay, do I understand what happens next?
- What arrangement is most likely to support my children's ongoing needs?
- Do I need advice before deciding?

The best option is the one that supports your family, not someone else's.

SAFE Script

Asking about your Child Support Options

"Before I make any decisions, I'd like to understand the different ways child support can be managed. Could you explain the options available, how each one works, and the situations where one option may be more suitable than another?"

SAFE Action Plan

Choose one practical action today:

- Learn about the different child support options available.
- Consider which approach best suits your family's circumstances.
- Write down any questions before making a decision.
- Seek advice if you're unsure which option is right for you.

The goal is to make an informed decision.

What Happens Next?

Why This Matters

Applying for child support isn't the end of the process.

Family circumstances change over time, and your child support arrangements may change too.

Knowing what to expect can make future changes feel less overwhelming and help you respond with confidence if your circumstances evolve.

What You Need to Know

After child support has been established, there may be times when your circumstances change.

For example:

- your income may change
- your care arrangements may change
- your children may grow older
- your work arrangements may change
- either parent may request a review where appropriate.

These changes are a normal part of many families' lives after separation. They are simply part of life.

If your circumstances change, it's important to understand whether those changes might be reported and whether they may affect your child support arrangements.

If you're unsure, ask.

It's always better to clarify than make assumptions.

SAFE Questions

As you think about the future, consider:

- Have my circumstances changed?
- Do I know whether those changes need to be reported?
- What questions would I like answered if my situation changes again?

You don't need to anticipate every possibility.

You simply need to know that changes are a normal part of the process.

SAFE Script

Reporting a change in circumstances

"Hi, my circumstances have recently changed, and I'd like to understand whether this affects my child support arrangements. Could you please explain whether I need to update any information and what, if anything, happens next?"

SAFE Action Plan

Choose one practical action today:

- Create one folder for your child support records, ready for future correspondence.
- Make a note of any significant changes to your circumstances.
- Contact Services Australia - Child Support if you're unsure whether a change needs to be reported.

You don't have to predict the future.

You only need to respond when circumstances change.

What If I Think They're Hiding Their Income?

What You Need to Know

If you're worried your former partner isn't accurately reporting their income, you're not alone. This is a common concern, particularly where someone is self-employed, controls a business, or has significant flexibility over how they receive income.

Child support is generally assessed using the financial information available to Services Australia. If you believe that information doesn't accurately reflect their financial circumstances, there are review processes available in some situations.

You don't need to prove everything before asking questions.

If something doesn't seem right, speak with Services Australia or seek legal advice about your options.

SAFE Reality

Many women worry that they'll never receive fair child support because their former partner controls the financial information.

While not every concern results in a different assessment, you don't have to simply accept something that genuinely doesn't make sense.

One Small Step

If you're concerned about reported income, write down what you've observed and discuss it during your appointment with Services Australia or your lawyer. You don't need to investigate it yourself before asking for advice.

Additional Guidance for Women Experiencing Coercive Control, Family Violence or Ongoing High-Conflict Behaviour

If your former partner has continued to use conflict, intimidation, manipulation or control after separation, you may find that some parts of the child support process feel very different to those described in the previous pages.

This section has been written for those situations.

Not every separated family will experience these challenges.

But if you do, you're not alone.

The following pages are designed to help you recognise common patterns, understand some of the options available to you, and make decisions that prioritise both your safety and your peace of mind.

Child Support & DV

When Child Support Becomes Another Way to Control

Why This Matters

For many separated parents, child support is simply a practical financial arrangement that helps meet the costs of raising children.

For others, particularly where there has been coercive control, family violence or ongoing controlling behaviour, child support can become another source of ongoing stress after separation.

If this reflects your experience, you may find yourself questioning your decisions, anticipating conflict before it happens or feeling anxious every time money is discussed.

That can be exhausting.

Understanding how coercive control can continue after separation isn't about expecting the worst.

It's about recognising patterns, learning to trust your own judgement again and making decisions that protect both your financial wellbeing and your peace of mind.

What You Need to Know

One of the most challenging aspects of coercive control is that it often causes you to question yourself.

You may begin to wonder whether you're overreacting.

Whether you're remembering things correctly.

Whether you're somehow causing the conflict.

Over time, that self-doubt can become automatic.

Sometimes those same patterns continue after separation through financial matters, including child support.

For some women, fear of how the other parent may respond becomes a reason to avoid applying for child support altogether. If that reflects your experience, continue to the next section before making any decisions.

For some women, this may involve:

- repeated threats about child support
- unnecessary arguments about money
- inconsistent payments that create ongoing uncertainty
- financial discussions that never seem to end
- repeated attempts to draw you back into conflict

- using money as a way of maintaining influence or control.

Not every disagreement about child support is coercive control.

Life changes.

People lose jobs.

Administrative mistakes happen.

The difference is often found in the pattern rather than the individual event.

One of the principles of SAFE is looking for patterns rather than reacting to isolated incidents. Patterns often provide far more clarity than individual moments ever can.

When you begin looking for patterns instead of reacting to isolated incidents, it becomes much easier to make calm, informed decisions.

SAFE Questions

As you reflect on your own circumstances, consider:

- Does this situation feel familiar because it's part of an ongoing pattern?
- Am I responding to today's issue, or reacting to many similar experiences?
- Do financial conversations usually resolve the issue, or create more conflict?
- What would help me feel calmer and more confident when making financial decisions?
- What support do I need so I don't have to navigate this alone?

You don't need to answer every question today.

Sometimes recognising the pattern is the most important step.

SAFE Reality

One of the lasting effects of coercive control is learning not to trust your own judgement.

You may second-guess yourself even when you're making reasonable decisions.

If you notice yourself constantly questioning your own reality, pause for a moment.

Ask yourself:

"Am I doubting myself because I've made a poor decision... or because I've been conditioned to doubt myself?"

There is an important difference.

SAFE Script

Keeping Financial Conversations Calm and Factual

"I've received your message. I'll take some time to review the information before responding. If any action is required, I'll review the information and respond if required."

You don't need to defend yourself.

You don't need to justify every decision.

You don't need to respond immediately simply because someone expects you to.

SAFE Action Plan

Choose one practical action today:

- Notice whether financial conflict follows an ongoing pattern.
- Keep child support communication in writing where appropriate.
- Store important correspondence together.
- Reach out for legal or specialist support if you need help understanding your options.
- Give yourself permission to pause before responding to difficult messages.

The goal isn't to respond to every attempt to create conflict. The goal is to make decisions from a place of confidence rather than fear.

One Small Step

The next time you receive a message about child support, don't ask yourself:

"How do I stop the conflict?"

Instead ask:

"What response best protects my peace while addressing the actual issue?"

Even that small shift in thinking can help you move from reacting... to responding.

When You're Too Scared to Apply

Why This Matters

For some women, applying for child support feels like a straightforward administrative task.

For others, it can feel frightening.

You may worry that applying will trigger more conflict.

You may fear retaliation.

You may worry about your own safety or your children's safety.

You may have spent years trying to avoid situations that could escalate controlling or abusive behaviour.

If that's how you're feeling, you're not weak.

And you're certainly not alone.

Your safety matters.

Understanding your options allows you to make decisions from a place of information rather than fear.

What You Need to Know

Every family's circumstances are different.

For some women, applying for child support is the right decision.

For others, there may be genuine safety concerns that need to be considered first.

If you're experiencing family violence or ongoing coercive control, it's important to know that support is available to help you understand your options.

You don't have to make these decisions on your own.

One of the principles of SAFE is understanding your options before making your decisions. Information doesn't remove every risk, but it helps you make choices from a place of confidence rather than uncertainty.

If you're receiving Family Tax Benefit Part A, you may have heard that you must apply for child support.

While this is often the case, there are circumstances where an exemption may be available.

If seeking child support would place you or your children at risk because of family violence or a genuine fear of violence, Centrelink may exempt you from the reasonable maintenance action requirement.

This means you may not have to apply for child support, and your Family Tax Benefit Part A may not be reduced because you haven't sought child support.

These decisions are generally assessed by a Centrelink social worker, not during a standard customer service enquiry.

If you believe this may apply to your circumstances, ask to speak with a Centrelink social worker.

You don't need to know whether you'll qualify before asking the question.

SAFE Questions

As you think about your own circumstances, consider:

- Am I avoiding child support because I don't understand the process, or because I'm genuinely afraid?
- What specific concerns do I have about applying?
- Would talking through my circumstances with someone help me make a more informed decision?
- Do I know where I can access specialist support if I need it?
- What would help me feel safer before making any decisions?

You don't have to have all the answers today.

You only need to know that support is available.

SAFE Reminder

Protecting your safety is never something you need to apologise for.

SAFE Reality

Living with coercive control can make every decision feel risky.

You may find yourself asking:

"What will happen if I do?"

Instead of:

"What options do I have?"

That's a very normal response to prolonged controlling behaviour.

One conversation with the right person can often replace uncertainty with information.

And information gives you choices.

SAFE Tip

If you believe family violence or fear of violence is affecting your decisions about child support, ask specifically to speak with a Centrelink social worker.

They are trained to discuss family violence, assess applications for exemptions from the reasonable maintenance action requirement where appropriate, and help you understand the options available for your circumstances.

Many women don't realise this support exists.

See the Resources at the end of this roadmap for more details about what to do.

SAFE Script

Requesting to Speak with a Centrelink Social Worker

"Hi, I've recently separated and I'm worried that applying for child support may place me or my children at risk because of family violence or ongoing controlling behaviour. I've heard there may be an exemption from the reasonable maintenance action requirement in some situations. Could I please speak with a Centrelink social worker to discuss my circumstances and understand what options may be available?"

You don't need to explain everything in your first sentence.

You only need enough information for the right person to understand why you're calling.

SAFE Action Plan

Choose one practical action today:

- Write down your concerns before making any decisions.
- Contact Centrelink and ask to speak with a social worker if you believe safety is an issue.
- Reach out to a family violence support service if you would like additional guidance.
- Give yourself permission to gather information before deciding what to do next.

The goal isn't to rush into action.

The goal is to make a decision that supports both your safety and your family's wellbeing.

School costs adding up?
There may be government or school based assistance available to help with some of the costs for education.

**Find them in the
Australian Support & Resources
Education & School Funding Support**

Child Support- Protecting Your Peace

Why This Matters

One of the hardest parts of separating from someone who has used coercive control or ongoing conflict is recognising that not every problem needs to become your emergency.

When conflict has been part of your daily life, your nervous system often learns to respond immediately.

Protecting your peace doesn't mean ignoring important issues.

It means recognising which issues genuinely require your attention, and which are simply invitations back into conflict.

What You Need to Know

When communication has been difficult for a long time, it's easy to feel responsible for fixing every disagreement.

Your responsibility is simply to respond appropriately, not to resolve every conflict.

Protecting your energy may look like:

- taking time before responding
- keeping communication brief and factual
- responding only to the issue that needs addressing
- avoiding arguments that go nowhere
- keeping good records rather than relying on memory
- reminding yourself that you don't have to defend every decision.

Choosing not to engage in unnecessary conflict isn't giving in.

SAFE Questions

When you receive a difficult message, ask yourself:

- Does this message actually require a response?
- If it does, what is the simplest factual response?
- Am I responding to the current issue, or reacting to old patterns?
- Will engaging further improve the situation?
- What response best keeps my attention on what matters while meeting my responsibilities?

You don't have to answer every message emotionally.

Often, the calmest response is also the strongest.

SAFE Reminder

Not every invitation to argue deserves your acceptance.

SAFE Reality

One of the lasting effects of coercive control is feeling responsible for managing someone else's emotions.

You may feel guilty for setting boundaries.

You may worry that saying less makes you look unreasonable.

Healthy boundaries often feel uncomfortable at first, not because they're wrong, but because they're new.

SAFE Tip

If a message leaves you feeling angry, frightened or desperate to respond immediately, consider waiting until your emotions have settled before replying.

Unless there's an urgent issue involving your children's immediate safety or wellbeing, most messages can wait long enough for you to respond thoughtfully rather than react emotionally.

Rather than trying to solve communication one message at a time, build a communication system that keeps your focus. You'll find practical strategies in Part 5 – Communication.

SAFE Words

A calm, factual response

"Thank you for your message. I've noted the information you've provided. I'll respond if any further action is required."

Sometimes, that's enough.

Not every message needs a detailed explanation.

SAFE Action Plan

Choose one practical action today:

- Pause before responding to difficult messages.
 - Ask yourself whether a response is genuinely required.
 - Keep your replies brief, factual and child-focused.
 - Save important communication in one place.
-

- Leave messages unanswered where no response is required.

Your goal isn't to change the other person's behaviour.

Your goal is to protect your own wellbeing.

PART 4 — Family Law

Keeping Important Information

Evidence & Chronology

Why This Matters

After separation, things can happen quickly.

Messages are exchanged. Arrangements change. Documents arrive. Conversations happen by phone. Something may happen during a changeover. A payment may be missed. A child may say something that concerns you.

Months later, it can be surprisingly difficult to remember exactly what happened, when it happened and what was said.

Keeping a simple record can help.

This does **not** mean you need to document your entire life, collect evidence about everything or build a case file from the moment you separate.

It simply means making sure important information isn't lost.

What Should I Be Recording?

If something may matter later, consider making a factual record while the details are still fresh.

Depending on your circumstances, this might include:

- significant parenting events or changes
- important changeovers
- missed or cancelled arrangements
- significant communication
- financial events or payments
- important conversations or decisions
- school or childcare issues
- medical or health events
- significant incidents
- changes to agreements or arrangements
- documents or notices you receive
- information relevant to a legal or Court matter.

You don't need to record every ordinary interaction.

A useful question is:

“If I needed to remember this accurately six months from now, would I wish I'd written it down?”

If the answer is yes, make a simple note.

How Do I Create a Chronology?

A chronology is simply a record of relevant events in date order.

You do not need to write a long explanation.

Start with:

When did it happen?

Then record:

- what happened
- who was involved
- what was said or done, where relevant
- what you observed
- what happened afterwards
- whether there were witnesses
- whether you have a document, message, photograph or other record.

Simple Chronology

Date	What happened	Evidence/document	Why it may matter

Keep the language factual

For example:

Instead of:

“He deliberately ruined the weekend again.”

You might record:

“14 September — Father cancelled the agreed changeover by text at 7:42 pm. Screenshot saved.”

The second version gives you something you can later refer back to without having to reconstruct the event from memory.

You can record your concerns or the impact of an event where relevant.

The goal is simply to distinguish what happened from what you think it means.

Should I Keep Screenshots and Messages?

If a message, email or other digital communication may be relevant, consider keeping it somewhere safe.

This might include:

- text messages
- emails
- relevant app messages
- photographs
- documents
- payment records
- school correspondence
- medical or other records
- other information relevant to your circumstances.

Where possible, keep the original information unchanged.

You do not need to decide whether something is legally “evidence”. Your job is to make sure information that may matter is not lost.

A lawyer or other appropriate professional can help you understand what may actually be relevant to your situation.

Don't rely on screenshots alone if the original is available

A screenshot may be useful, but don't assume that taking a screenshot means you have preserved everything you may eventually need.

Where practical and safe, retain the original message, email or document as well as any screenshot or note you make.

If you're unsure what you should preserve, ask your lawyer.

What If I Don't Know Whether Something Is Important?

You don't have to work that out immediately.

If something concerns you, you can:

Record it.

Preserve it.

Then decide what to do.

You do not need to label something as family violence, a contravention, harassment, evidence or anything else before you write down what happened.

Start with the facts.

For example:

“8 October — Child became distressed before changeover and said, ‘I don't want to go.’ Child was crying for approximately 20 minutes. Changeover occurred at 5:05 pm.”

That is different from writing:

“Child is being emotionally abused and is terrified of Dad.”

The first records what you observed. If there is a broader concern, you can seek appropriate advice about it.

What About Conversations That Happen by Phone or In Person?

You may not have a written record of every important conversation.

If something significant happens during a phone call, face-to-face conversation or changeover, make a brief factual note afterwards if it is safe to do so.

Record:

- the date
- approximate time
- who was involved
- what was discussed
- any important words or statements you remember
- what happened afterwards.

Don't try to recreate an entire conversation word for word if you don't remember it exactly.

If you remember a particular statement clearly, you can identify it as the words you remember.

Where Should I Keep This Information?

Think about both access and safety.

You might use:

- a secure digital folder
- a protected cloud account

- a password-protected document
- a physical folder
- another method that is appropriate and safe for your circumstances.

You don't have to create a complicated filing system.

A simple structure might be:

01 — Chronology

02 — Parenting

03 — Financial

04 — Court & Legal

05 — Important Messages

06 — Other Relevant Documents

If you are using digital storage, think about whether your former partner could access the account, device, email address or storage location.

If keeping or accessing information could increase your risk, **safety comes first**.

You do not need to put yourself in danger to preserve information.

What Should I Not Do?

Keeping records should help you feel more organised — not turn your life into a constant investigation.

Try not to:

- secretly access someone else's accounts or devices
- guess passwords or bypass security
- alter or manufacture information
- repeatedly question children to create evidence
- encourage children to take photographs or record conversations for you
- record conversations without understanding the legal or safety implications
- collect enormous amounts of irrelevant material simply because you're frightened you might need it
- rely on memory when a simple factual note would be safer and clearer.

If you're unsure whether something is appropriate to record, store or obtain, ask a lawyer or another appropriate professional.

Build Your Chronology Gradually

You do not need to reconstruct your entire relationship.

Start from today, then, if necessary, work backwards.

You can add significant historical events when you remember them or when they become relevant. You might eventually have:

A Master Chronology

Important events across the separation.

A Parenting Chronology

Important events involving the children and parenting arrangements.

A Financial Record

Important financial events, payments, debts, assets and changes.

You can keep these separately or together depending on what works for you.

If you later need to represent yourself in Court, the **Self-Representation Toolkit** includes practical working pages for a Master Chronology, Parenting Chronology and Evidence Index.

You don't need to create those today.

SAFE Questions

Ask yourself:

- Is there anything that has happened recently that I may need to remember accurately later?
- What do I actually know happened?
- Am I recording facts or assumptions?
- Do I have a message, document, photograph or other record that may be relevant?
- Where am I keeping important information?
- Could I still access it if my phone, email account or device became unavailable?
- Is the way I'm storing it safe for my circumstances?
- Is there anything I should ask a lawyer whether I need to preserve?

You don't need to answer all of these. Start with the question that matters most right now.

SAFE Action Plan

Choose **one**:

- ☐ Make a factual note about something important that happened recently.

- ☐ Save an important message or document somewhere safe.
- ☐ Start a simple chronology.
- ☐ Create one safe place for important records.
- ☐ Check that your important digital information is accessible to you.
- ☐ Ask your lawyer what information they recommend you preserve.

You do not need to build a complete evidence file today.

Start by making sure important information isn't lost.

SAFE Reminder

You are not required to become your own lawyer, investigator or historian.

Your job is much simpler:

- Notice what matters.
- Record it accurately.
- Keep it safe.
- Ask for help when you need it.

You don't need to prove everything today.

You just need to make sure the important things aren't lost.

Something Happened. What Do I Do?

Why This Matters

After separation, something can happen that leaves you unsure what to do.

Maybe you received a message that concerned you.

Maybe an arrangement changed unexpectedly.

Maybe something happened during a changeover.

Maybe the other parent said or did something that didn't feel right.

Maybe your child told you something that has left you worried.

Maybe you simply have a feeling that something is important, but you don't know what to do with it.

You don't have to work out immediately whether it is legally significant.

Start with the next safe step.

Is anyone in immediate danger?

If you or your children are in immediate danger, prioritise safety first.

Call **000** in an emergency.

If you are not in immediate danger but are concerned about family violence, threats, stalking, intimidation or other behaviour that may require protection, seek appropriate support or legal advice.

You do not have to wait until you are certain that something is serious enough.

Write down what happened

If it may matter later, make a factual note while the details are still fresh.

Keep it simple.

Record:

- What happened
- When it happened
- Where it happened
- Who was involved
- What was said or done
- What you observed
- What happened afterwards
- Whether there were any witnesses
- Whether you have messages, photographs, documents or other records

Try to separate what you know happened from what you think it might mean.

You don't need to write a long explanation or decide who was right or wrong.

You are simply preserving what you remember.

Preserve anything that may matter

If there are relevant messages, emails, photographs, documents, payment records or other information, keep them somewhere safe.

Where possible, keep original information unchanged.

You do not need to decide whether something is legally “evidence”. Your job is to make sure important information is not lost.

If storing or accessing information could increase your risk, prioritise your safety before taking further steps.

Does this require action now?

Not everything that happens requires an immediate response.

Ask yourself:

Does something need to happen today?

For example:

- Is there a safety concern?
- Is there a court or legal deadline?
- Is a child affected?
- Is an existing parenting arrangement or order involved?
- Has a protection order potentially been breached?
- Is there a financial or practical deadline?
- Do I need professional advice before doing anything else?

If there is no immediate action required, it may be enough to record it, preserve the information and come back to it when you are calmer.

Don't feel pressured to respond immediately

Something happening does not automatically mean you need to reply.

Before responding, ask:

Does this require a response, or does it simply require me to record what happened?

If a response is needed, use the communication tools in The SAFE Communication Rules and SAFE Words™.

If you're unsure whether responding could make the situation worse, seek advice before responding.

If you're unsure, get help

You don't need to know exactly what something means before asking for help.

Depending on what has happened, you may need:

- legal advice
- family violence support
- police assistance
- medical or health support
- parenting or child-focused support
- financial or government assistance

If you are unsure where to start, return to the Question Finder or the Australian Support & Resources section at the end of this Roadmap.

SAFE Question

- What do I know happened, what needs attention now, and what can safely wait?

SAFE Action Plan

Choose one action:

- Make a factual note of what happened.
- Save the relevant message, document or photograph.
- Check whether anyone is currently unsafe.
- Identify whether there is a deadline or immediate action required.
- Decide whether you need professional advice.
- If no action is required now, put it somewhere safe and come back to it later.

You do not have to solve the whole situation tonight. You just need to make sure the important part isn't lost.

When To Get Legal Advice

Why This Matters

Many women delay getting legal advice because they're unsure whether they really need it.

You may hope things can be sorted out between yourselves, or you may worry about the cost.

You may not feel your situation is serious enough or you may simply have no idea what happens at a first appointment.

Seeking legal advice doesn't mean you're starting a court case.

It means you're taking the opportunity to understand your options before making important decisions.

What You Need to Know

Family law is a specialised area of law, so if you need legal advice about separation, parenting arrangements or property matters, look for a lawyer who practises family law.

Many lawyers offer an initial consultation. Some charge for this appointment, while others may offer a free or reduced cost first meeting.

When you book, ask whether there is a fee and how long the appointment will be.

You don't have to choose the first lawyer you speak with.

If you're unsure whether they're the right fit, it's okay to seek a second opinion or meet with another family lawyer before deciding who you'd like to work with.

Before your appointment, ask what documents would be helpful to bring.

If you're unsure, don't let that stop you from making the appointment.

The lawyer will let you know what information is important for your circumstances.

If cost is a concern, don't let that stop you from seeking legal advice.

There is a range of free and low-cost legal services available across Australia, including Legal Aid and Community Legal Centres. You'll find a list of these services in the Resources section at the end of this roadmap.

Your first appointment isn't about solving your entire separation. It's about leaving with greater clarity than you arrived with.

Need legal help but worried about the cost?
Free and low cost legal services may be available.

**Find them in the
Australian Support & Resources**
Free or Low Cost Legal Centres & Services

SAFE Questions

As you prepare for your appointment, consider:

- What are the three most important questions I want answered?
 - What decision am I hoping this appointment will help me make?
 - What documents or information do I already have?
 - Is there anything I'm being asked to agree to that I'd like explained first?
 - Would I feel more confident after understanding my options?
-

SAFE Script

Booking Your First Legal Appointment

"Hi, I've recently separated and I'd like to book an initial appointment with a family lawyer. I'd like to better understand my rights, my options and any important issues I might be thinking about before making decisions. Could you also let me know what documents would be helpful to bring to the appointment?"

SAFE Action Plan

Choose one practical action today:

- Research family lawyers in your area.
 - Ask about the cost of an initial appointment.
 - Book a consultation.
 - Write down your most important questions.
 - Gather any documents you've already been asked for.
-

One Small Step

Write down the one decision you're hoping legal advice will help you make.

Take that question with you.

It may shape the entire conversation.

Court 101 – If I Have to Go to Court, What Actually Happens?

Why This Matters

The word “Court” can make everything feel much bigger and more frightening than it actually is.

You might hear the other part is taking you to court, or you might receive a document telling you that you need to attend a hearing.

You may immediately start wondering:

- What happens now?
- Do I need a lawyer?
- What happens when I walk into the courtroom?
- Will I have to speak?
- Will I have to tell my whole story?
- Will the other person be there?
- What will the judge ask me?
- What if I get something wrong?
- Is this going to end up at a trial?

If you've never been through the family law system before, not knowing what happens can be almost as frightening as the legal issue itself.

This section is here to give you a map of the process.

It is not intended to tell you what you should do in your particular case. Court processes can vary depending on the type of application, the issues involved and what stage your matter has reached.

If you receive Court documents, have a hearing date or are unsure what a document means, obtain legal advice appropriate to your circumstances.

First: Going to Court Does Not Automatically Mean a Trial

When people say ‘we’re going to court’, it can sound as though they are about to stand in a courtroom and have their entire relationship examined in front of a judge.

That is not necessarily what happens.

Family law matters can involve a number of different stages and types of hearings.

A matter may involve:

- an initial hearing
- an interim hearing
- procedural or administrative steps

- directions about what needs to happen next
- negotiation or dispute resolution while the matter is progressing
- further hearings
- a final hearing or trial if the matter cannot otherwise be resolved.

Some matters resolve before reaching a final hearing and others continue through several stages.

You do not need to know the entire pathway before you attend your first hearing.

Your job is to understand what is happening at the stage you are actually at.

What Happens Before You Go to Court?

If a Court application has been filed, there will usually be documents that explain what the matter is about and what is being asked of the Court.

Depending on the matter, you may receive documents such as:

- an application
- an affidavit
- supporting documents
- proposed orders
- a notice telling you when and where the matter will be heard
- other Court documents or directions.

Don't assume you understand a document simply because you can read the words.

Legal documents can contain terminology and consequences that are not obvious from ordinary language.

If you receive Court documents:

STOP

Don't panic.

CHECK

Look for:

- the name of the Court
- the case or file number
- the date and time
- whether you are required to attend
- whether there are deadlines

- what the other person is asking the Court to do.

GET ADVICE

If you can, obtain family law advice as soon as possible.

If you cannot afford private legal representation, look into Legal Aid, Community Legal Centres and other appropriate services. You will find information and links for these services in the Australian Support & Resources section at the end of this roadmap.

You do not need to understand the entire case before asking for help.

What Is an Affidavit?

You may hear the word affidavit.

An affidavit is a written document used to put evidence or information before the Court.

You may be asked to prepare one, or the other person may provide one as part of their case.

An affidavit is not simply a place to tell the entire story of your relationship.

What should be included, how it should be structured and what evidence is appropriate will depend on your circumstances and the requirements of your particular matter.

If you are preparing an affidavit, it is worth obtaining legal advice about:

- what information is relevant
- what should be included
- what supporting documents should be attached
- how allegations should be presented
- what the Court needs to know
- what should be left out.

Your **Evidence & Chronology** tools in this roadmap can help you preserve important information, but they are not a substitute for legal advice about preparing Court evidence.

What about Court fees?

Going to court can involve filing and other court fees, but you may not necessarily have to pay the full fee yourself.

The Federal Circuit and Family Court of Australia publishes the current family law fees, including filing fees and certain court event fees.

If you hold certain government concession cards, receive certain forms of government assistance, have Legal Aid, or can demonstrate financial hardship, you may be eligible for an exemption from some court fees. Different rules apply to divorce applications, so check the current information directly with the Court.

SAFE Tip

Don't assume you can't afford to take legal action simply because you see a court fee. Check whether you may be eligible for a fee exemption before deciding what is or isn't financially possible.

Check the current fees and fee-exemption information directly with the Federal Circuit and

Family Court of Australia:

[Family law fees | Federal Circuit and Family Court of Australia](#)

If financial hardship is the issue:

[Guidelines for exemption of court fees \(Family Law\) | Federal Circuit and Family Court of Australia](#)

What Happens at the First Hearing?

The first hearing can feel intimidating because you may not know what is expected of you.

The exact process varies.

You may be attending in person or remotely, depending on the arrangements for your matter and there may be other matters listed on the same day which means you may have to wait before your matter is called.

When your matter is called, the judicial officer will deal with the issues that need to be addressed at that stage.

This may include matters such as:

- identifying what the dispute is about
- confirming what applications or documents have been filed
- considering whether the matter is ready to proceed
- identifying what information or evidence is still required
- making directions about the next steps
- considering interim issues where appropriate
- discussing whether the matter can be resolved.

Your first hearing is not necessarily the day when the Court makes a final decision about everything.

Sometimes the purpose of the hearing is simply to work out what needs to happen next.

Who Will Be There?

Depending on the circumstances, you may encounter:

- a judge or other judicial officer

- the other party
- lawyers
- Court staff
- other people involved in the proceedings
- support people or representatives where permitted.

You do not need to know who everyone in the courtroom is.

If you are unsure where to go or what to do, Court staff can usually help with practical directions.

Do I Have to Speak?

If you are representing yourself, you may need to speak to the Court.

That does not mean you need to give a long speech.

You may simply need to:

- identify yourself
- confirm your position
- answer a question
- explain what you are asking for
- respond to something raised by the other party
- confirm that you understand a direction.

The judicial officer may ask questions directly.

If you do not understand a question, it is okay to ask for it to be explained.

If you need a moment to find a document or check something, take a breath.

You do not need to perform. You need to communicate clearly and respectfully.

What If I Am Representing Myself?

Being self-represented can feel overwhelming.

You may see lawyers who understand the system and use terminology you have never heard before.

You do not need to become a lawyer overnight.

Your job is to:

- understand what the Court is asking you to do
- understand the orders being sought

- keep track of deadlines
- organise your documents
- present relevant information clearly
- ask for clarification when you do not understand something
- obtain legal advice when you need it.

If you are self-represented, preparation becomes particularly important. Some people choose to obtain legal advice throughout the process, to review any documents, affidavits etc, to ensure you are on the right track.

SAFE Single Mum's personal recommendation is that you do not solely use AI for your preparations or for information. AI is known to hallucinate and there is no room for error in proceedings.

Before attending Court, make sure you know:

My matter

- What is the case about?
- What is the other person asking the Court to do?
- What am I asking the Court to do?
- What is happening at this particular hearing?

My documents

- Do I have copies of the relevant Court documents?
- Do I have the documents I may need to refer to?
- Are my important records organised?

My deadlines

- Is anything due before the hearing?
- Have I been directed to file or serve anything?
- Is there anything I need to complete before attending?

My practical arrangements

- Where is the hearing?
- What time do I need to arrive or connect?
- What identification or documents do I need?
- Do I need to make arrangements for the children?
- Is there a safety concern about attending?

You don't need a perfect folder.

You need to know where the important information is.

What If I Have a Lawyer?

If you have a lawyer, they will usually guide you through what is required for your particular matter.

That does not mean you should be afraid to ask questions.

Before a hearing, you can ask:

“Can you please explain what is likely to happen at this hearing and what you need from me?”

You can also ask:

“What are the main issues being dealt with?”

and:

“Is the Court making a final decision today, or is this about the next steps?”

Understanding the purpose of the hearing can make it much easier to prepare.

What Are Interim Orders?

You may hear the term interim orders.

In simple terms, these are orders made while a matter is still being dealt with.

They may address an issue that needs a decision before the final outcome of the case is determined.

For example, a matter may require arrangements to be put in place while the broader dispute continues.

An interim order is not necessarily the final outcome of the entire case.

If you are unsure whether an order is interim or final, or what an order means for you, ask your lawyer or obtain legal advice.

What Happens After the First Hearing?

Your matter may continue.

The Court may make directions about what needs to happen next.

This might include things such as:

- providing further documents
 - filing evidence
 - obtaining reports
 - attending another hearing
-

- participating in dispute resolution
- narrowing the issues in dispute
- preparing for a later hearing.

You may leave Court with more work to do rather than a final answer.

That does not necessarily mean something has gone wrong. Sometimes the purpose of the hearing is to move the matter towards resolution.

What If the Matter Goes Further?

Some disputes continue through several stages.

You may attend more than one hearing.

The Court may deal with different issues at different times.

If the matter cannot be resolved, it may eventually proceed to a final hearing or trial.

A final hearing is different from an initial or procedural hearing.

It is important not to assume that what happens at one stage will be exactly what happens at another.

If your matter is progressing towards a final hearing, obtain specific legal advice about:

- what will happen
- what evidence is required
- what documents need to be prepared
- whether witnesses are involved
- what you may be asked
- what orders you are seeking.

You do not need to prepare for a final hearing simply because someone has threatened you with Court.

First find out where your matter actually is in the process.

What If He Says, "I'll Take You to Court"?

A threat to take you to Court is not the same thing as receiving a Court application.

Someone saying:

"I'll see you in Court."

does not tell you what they have actually done.

Try to separate:

A threat

from

An actual legal step.

If you receive formal Court documents, deal with those documents promptly.

If you have only received a threat, you may not need to take immediate legal action.

Depending on the circumstances, you may simply want to:

- save the message
- avoid being drawn into an argument
- continue communicating appropriately
- seek legal advice if you are concerned
- wait for formal information before assuming what will happen.

If the threat forms part of intimidation, coercive control or family violence, consider your safety as well as the legal issue.

You do not have to treat a threatening message as an ordinary disagreement.

What If I Am Terrified of Seeing Him?

This is important.

For some women, the hardest part of Court is not the legal process, it is the possibility of being in the same building, waiting area or virtual hearing as the person they have separated from.

If there has been:

- family violence
- coercive control
- intimidation
- threats
- stalking
- fear for your safety

tell your lawyer, Court staff or the relevant service as early as possible.

Ask what safety arrangements may be available in your circumstances.

Do not assume that you simply have to turn up and sit beside the other person.

Your safety concerns are relevant to how you prepare for the process.

What Should I Take With Me?

The exact documents you need will depend on your matter.

As a starting point, consider having access to:

- your Court documents
- the application and response, if applicable
- relevant orders
- relevant affidavits
- important correspondence
- your chronology
- documents you have been directed to provide
- a list of the questions you need answered
- a notebook or way to record directions made at the hearing.

Keep your documents organised.

You do not need to bring every piece of paper connected with your separation.

Bring what is relevant to the matter and what you have been asked to provide.

What Court Is NOT

Court is not necessarily:

A day where you tell your entire life story.

A day where the judge automatically decides everything.

A day where you have to prove that you are the “good parent.”

A day where you need to respond to every accusation emotionally.

A trial simply because someone has filed an application.

A requirement to become an expert in family law overnight.

There may be difficult moments or things said that upset you, but you do not need to respond to everything emotionally.

Stay focused on: what is the Court dealing with today?

If You Don't Understand What Happened

You may walk out of a hearing thinking:

“I have no idea what just happened.”

You are not the only person who has felt that way.

Court language can be unfamiliar, and a hearing may move quickly.

Before leaving, if you are able to do so, make sure you understand:

- what orders were made
- what you have been directed to do
- what the other party has been directed to do
- whether there is another hearing
- the date of the next hearing
- whether there are any deadlines
- whether you need to file or serve anything.

If you have a lawyer, ask them to explain anything you do not understand.

If you are self-represented and are unsure what has happened, seek appropriate legal advice.

Do not rely on your memory alone.

Write down what happened while it is still fresh.

Court Can Feel Overwhelming

You may feel:

- frightened
- angry
- embarrassed
- confused
- intimidated
- exhausted
- completely out of your depth.

Those feelings do not mean you are incapable of getting through the process.

You do not have to feel confident to take the next step.

You can be nervous and still be prepared.

You can be overwhelmed and still ask good questions.

You can be self-represented and still ask for clarification.

And you can get legal advice even if you are not sure whether you can afford ongoing representation.

SAFE Questions

If you think Court may become part of your separation, ask:

- Has an actual Court application been made, or is this only a threat?
- What exactly is the Court being asked to decide?
- What stage is the matter at?
- Do I have a hearing date?
- Is there a deadline I need to know about?
- Do I need to file or serve anything?
- What documents should I have ready?
- Do I need an affidavit?
- Is this hearing likely to deal with final issues or only the next steps?
- Are interim orders being sought?
- What happens after this hearing?
- Do I need legal advice before I do anything?
- Are there safety concerns I need to tell the Court or my lawyer about?

You do not need to answer all of these today.

Start with the question:

“What is actually happening next?”

SAFE Action Plan

Choose **one** action:

- Find and safely store any Court documents you have received.
- Write down the hearing date and any deadlines.
- Identify what the other person is asking the Court to do.
- Write down what you do not understand.
- Make a list of your three most important questions.
- Contact a family lawyer, Legal Aid or an appropriate legal service.
- If safety is a concern, tell the relevant legal or Court service before attending.
- If there is no immediate Court action, simply keep this section bookmarked for later.

You do not need to prepare for an entire Court case today.

You only need to understand the next step.

SAFE Reminder

Court is a process. It is not a single moment where your entire future is decided.

You do not need to understand everything at once.

You do not need to become a lawyer.

You do not need to respond to every accusation.

You do not need to know what will happen six months from now.

Start with:

What is happening now?

What do I need to do next?

What help do I need to understand it?

That's enough for today.

Important

This section is general information only. Family law procedures and requirements can vary depending on the circumstances of your matter. Court documents can contain important deadlines and legal consequences.

If you receive Court documents, have a hearing listed or are unsure what you are required to do, obtain legal advice appropriate to your circumstances.

If You Are Representing Yourself

Your Self Representation Toolkit

You may not be able to afford ongoing legal representation.

That does **not** mean you have to navigate everything without support.

You may represent yourself for some or all of your family law matter while obtaining legal advice when you can. You might pay for one appointment, ask a lawyer to review a document, use a Legal Aid or community legal service, or obtain advice about one particular issue rather than having a lawyer run your entire case.

The goal of this toolkit is **not** to turn you into a lawyer.

It is to help you become organised enough to understand your own situation, use limited legal help effectively, and prepare for the parts of the process you may need to manage yourself.

You do not need to know everything.

You need to know:

What happened.

What matters.

What evidence you have.

What the current orders say.

What you are asking for.

What needs to happen next.

TOOL 1 — Your Master Chronology

A chronology is a factual record of important events in date order.

It can help you see the pattern of what has happened without relying on memory.

You do **not** need to record every argument, message or interaction.

Focus on events that may be relevant to the issue you are dealing with.

Master Chronology

Date	What happened	Who was involved	Evidence/document	Why it may matter

Keep it factual

Instead of:

“He was being completely unreasonable again.”

Try:

“12 September - Father refused the proposed changeover time and stated by text that he would not attend.”

You can record how something affected you or the children where relevant, but keep the description as clear and factual as possible.

SAFE Tip

You don't need to prove your entire history.

Ask:

What does someone actually need to know to understand the issue I'm dealing with now?

TOOL 2 — Parenting Chronology

If your matter involves parenting, a separate chronology can make it easier to identify changes, patterns and important events concerning the children.

You might record:

- changes to parenting arrangements
- significant changeovers
- missed or cancelled time
- significant concerns raised by a child
- school or childcare issues
- health or medical events
- significant communication about the children
- changes in the children's circumstances
- attempts to resolve a parenting issue
- important agreements or orders.

Parenting Chronology

Date	What happened	Child affected	Evidence	Relevant issue

Important

Do not repeatedly question children in an attempt to create evidence.

If a child tells you something concerning, record significant information accurately and seek appropriate advice about what to do.

TOOL 3 — Your Financial & Asset List

You may already have started building your financial picture earlier in this Roadmap.

This tool is simply a way to keep the information organised.

You do not need exact figures to begin.

Financial & Asset List

Asset/debt/account	Approx value/balance	Whose name?	Evidence I have	What I don't know
Family home				
Bank accounts				
Superannuation				
Vehicles				
Investments				
Business Interests				
Credit cards				
Loans				
Other				

Remember

You are not expected to become a financial investigator.

Use information you can lawfully and safely access.

If you suspect there are assets, accounts or debts you don't know about, record the question rather than trying to obtain information by accessing someone else's private accounts, devices or passwords.

Your lawyer can advise you about what information can be requested and how.

TOOL 4 — Your Evidence Index

Having evidence is not the same as being able to find it.

An evidence index can help you keep track of what you have and what each item relates to.

Evidence Index

No.	Document/evidence	Date	What it shows	Where it is stored/saved
1				
2				
3				
4				
5				
6				
7				
8				

Examples might include:

- relevant emails
- text messages
- photographs
- financial records
- school correspondence

- medical records
- receipts
- agreements
- existing Court orders
- other documents relevant to your matter.

Don't collect everything just because you can

Ask:

What does this actually show?

and:

Why is this relevant to the issue I'm dealing with?

More documents do not automatically make a stronger case.

TOOL 5 — Your Court Orders Summary

If you already have Court orders, don't rely on memory or someone else's interpretation of them.

Keep a copy of the current orders somewhere you can safely access them.

Then create your own plain-English summary.

Court Orders Summary

Order	What does it require?	My responsibility	Other persons responsibility	Questions / uncertainty
Order XXX				
Order XXX				
Order XXX				
Order XXX				

A very important distinction

Your summary is a **working tool**.

It does not replace the actual Court order.

If there is a disagreement between your summary and the wording of the order, the actual order is the document that matters.

If you are unsure what an order means, ask a lawyer or appropriate legal service rather than guessing.

TOOL 6 — Questions for My Lawyer

Legal appointments can be expensive.

One of the best ways to make limited legal advice useful is to arrive prepared.

The Roadmap already includes **Getting the Most from Your Legal Appointment**.

Use this page as your ongoing question list.

My Most Important Questions

1.

2.

3.

4.

5.

Before I Finish the Appointment

Ask yourself:

- ☐ Do I understand what my lawyer has told me?
- ☐ Do I know what my options are?
- ☐ Do I know what I need to do next?
- ☐ Is there a deadline I need to know about?
- ☐ Is there anything I need to stop doing?
- ☐ Is there anything I need to gather or preserve?
- ☐ Do I need further advice?

SAFE Tip

If you only have limited time with a lawyer, don't spend the entire appointment telling the whole history. Start with:

“These are the three things I most need help understanding.”

TOOL 7 — Hearing Preparation Checklist

Going to Court can feel overwhelming, particularly when you are representing yourself.

You do not need to give the Court your entire life story.

Before a hearing, focus on understanding **why you are there and what needs to be decided**.

Before the hearing

- ☐ I have read the current Court orders, if there are any.
- ☐ I know what the hearing is about.
- ☐ I know what I am asking the Court to do.
- ☐ I have identified my three most important issues.
- ☐ I have reviewed the relevant chronology.
- ☐ I know which evidence is relevant to those issues.
- ☐ I have my important documents organised.
- ☐ I know the key dates.
- ☐ I have identified anything I don't understand.
- ☐ I have considered whether I need legal advice before the hearing.
- ☐ I know where and when I need to attend, and whether the Court has given me any specific instructions.

My Three Most Important Issues

1.

2.

3.

What Am I Asking the Court to do?

What is the Most Important Thing I need the Court to Understand?

SAFE Reminder

You do not need to tell the judge everything that has ever happened.

Focus on the issues the Court is being asked to deal with and the information that is relevant to those issues.

TOOL 8 — Court Document Checklist

Court requirements can vary depending on the type and stage of your matter.

The Court's current instructions should always be checked for your particular proceeding.

Use this page as a **personal organisation tool**, not as a substitute for the Court's current requirements.

Documents I need to Understand

- ☐ Current Court orders
- ☐ Court application or other initiating document, if applicable
- ☐ Responses or documents filed by the other party, if applicable
- ☐ Court directions or notices
- ☐ Relevant affidavits
- ☐ Relevant financial documents
- ☐ Relevant parenting documents
- ☐ Relevant evidence
- ☐ Any other document specifically required for my matter

Documents I need to Prepare or Organise

Document	Due date	Filed?	Served?	Copy Saved?

Important

Do not rely on an old checklist from someone else's case.

Court requirements can change, and the requirements for one type of proceeding may not be the same as another.

Check the current information provided by the Federal Circuit and Family Court of Australia and obtain legal advice where you are unsure.

TOOL 9 — Your Deadline Tracker

Court matters can involve dates that matter.

Write them down rather than relying on memory.

Deadline Tracker

Date	What is due/happening?	Who requires it?	What do I need to do?	Done

Put the important dates somewhere you will actually see them.

Your calendar, phone reminders or another system can help.

The important thing is not which system you use.

It's that you **don't rely on memory when a deadline matters.**

Before Court – Your Five Things to Know

If your brain is overloaded, come back to these five things.

1. Know the orders

If there are existing orders, read them.

Don't rely on what someone says they mean.

If you don't understand them, get advice.

2. Know what you're asking for

Be able to explain:

“What do I want the Court to do?”

You don't need a perfect speech.

You need to understand the outcome you are asking for.

3. Know your evidence

Know which documents support your important points.

You don't need to take every piece of paper you've ever accumulated and hope the judge finds the important part.

4. Know your chronology

Know the relevant history.

You don't need to tell the Court every detail of the relationship.

5. Know your three most important issues

If you could only communicate three things clearly, what would they be?

Write them down.

When you're overwhelmed, come back to them.

If You Become Overwhelmed

Self-representation can be emotionally difficult.

You may be sitting across from someone who has frightened, controlled, intimidated or exhausted you.

You may hear things that upset you.

You may feel an urge to explain everything immediately.

Pause.

Take a breath.

Look at your notes.

Return to the issue the Court is dealing with.

You are allowed to say:

“I need a moment to find that document.”

or:

“I'm sorry, I'm a little overwhelmed. Could I have a moment?”

If you don't understand what is happening, ask for clarification.

You do not have to pretend you understand something when you don't.

You Don't Have to Do This Entirely Alone

Representing yourself does not mean you have to work everything out without help.

You can still seek:

- a one-off appointment with a family lawyer
 - Legal Aid, if eligible
-

- a Community Legal Centre
- family law information services
- advice about a specific document or issue
- help preparing for a particular hearing.

Sometimes the most valuable legal appointment is not:

“Please take over my entire case.”

It may be:

“I am representing myself. Can you help me understand my position and what I need to be careful about?”

If you can access legal advice, tell the lawyer that you are self-representing and explain what you need help with.

SAFE Self Representation Check

Before moving forward, ask yourself:

- ☐ Do I know what issue I'm dealing with?
- ☐ Do I know what the current orders say?
- ☐ Do I know what I am asking for?
- ☐ Do I have my key dates written down?
- ☐ Do I know which evidence actually matters?
- ☐ Have I separated facts from assumptions?
- ☐ Have I written down the questions I need answered?
- ☐ Do I know my next deadline?
- ☐ Have I checked whether I need legal advice?
- ☐ Am I trying to do something because I understand it — or because I'm frightened and want the situation to end?

SAFE Reminder

You do not have to know everything to represent yourself.

You need to be organised, honest, prepared and willing to ask for help when you need it.

And remember:

This toolkit is here to help you organise yourself. It is not legal advice and it does not replace the Court's current rules, directions or requirements.

When you're unsure about something that could affect your legal position, **pause and get advice before guessing.**

One Small Step

Don't fill out the entire toolkit today.

Start with one page:

What are the three most important things I need to understand about my situation right now?

Write those down.

That's your starting point.

Protection Orders

If someone's behaviour is making you feel unsafe, frightened, controlled or harassed, you may have heard the term protection order or intervention order.

You do not need to wait until something becomes physical to start asking questions about protection.

A protection order is a legal order designed to protect a person from family violence. The name and process vary between Australian states and territories.

The purpose of an order is protection, not punishment.

How Do I Know If I Might Need One?

This can be one of the hardest questions to answer.

You may find yourself thinking:

“Was it really that serious?”

“Maybe I'm overreacting.”

“He hasn't actually hit me.”

“We're separated now, so surely it will stop.”

“But he's the children's father.”

You do not have to make that legal determination by yourself.

It may be worth seeking advice about a protection order if you are experiencing behaviour such as:

- threats, intimidation or behaviour that makes you afraid
- physical or sexual violence
- stalking, following or attempts to locate you
- repeated unwanted contact or harassment
- monitoring or surveillance
- controlling or abusive behaviour that makes you feel unsafe
- threats involving your children, pets, belongings or property
- damaging or threatening to damage property
- using other people to contact, monitor or pressure you
- unwanted contact through phone, email, social media or other technology
- behaviour that has escalated since separation
- behaviour that continues despite you making it clear that you do not want contact or particular behaviour

- behaviour that is affecting where you go, where you live, who you see or how you live your daily life
- concerns about the safety or wellbeing of your children because of the other person's behaviour.

Family violence can include more than physical violence. In Victoria, for example, family violence can include emotional or psychological abuse, financial abuse, controlling behaviour, stalking, property damage and behaviour that causes a person to feel unsafe. Children can also be affected by family violence when they hear, see or are exposed to its effects.

These examples are not a legal test for whether you qualify for an order. They are there to help you recognise when it may be appropriate to ask for professional advice.

You can seek advice without having to decide immediately whether you want to apply.

What Can a Protection Order Do?

A protection order contains conditions; rules that the person the order is made against must follow.

Depending on the circumstances, conditions may restrict things such as:

- contacting or communicating with you
- approaching you or staying near you
- attending your home, workplace, school or other specified places
- following, locating or surveilling you
- publishing information about you online
- damaging or threatening to damage property
- using another person to contact or pressure you.

The exact conditions available depend on the circumstances and the law in your state or territory. In some states, an intervention order can also include conditions relating to children, property, communication and other arrangements needed to help keep people safe. (

An order can sometimes include specific exceptions; for example, allowing communication about children through a particular method or through a lawyer or other nominated person. This is one reason it is important to understand the exact wording of any order rather than assuming what it allows.

What If We Have Children?

Having children together does not automatically prevent you from seeking protection.

A protection order and a parenting order are different types of legal orders. A protection order can contain conditions that affect how parents communicate or interact, and children can also be included as protected people where appropriate.

If you already have parenting orders, get legal advice before assuming how the two orders interact.

Do not assume that an intervention order automatically cancels or changes your existing parenting arrangements. The interaction between the orders can be legally important, particularly if their conditions appear inconsistent.

If you are seeking an order and there are existing parenting orders, tell the lawyer, court or family violence practitioner about them.

What If the Order Is Breached?

A protection order is legally enforceable.

If the person the order is made against does something the order prohibits, this may be a criminal offence. In some states, breaching a family violence order is a criminal matter.

If an order is in place, read the conditions carefully. If you do not understand what a condition means, ask the court, police or a legal service to explain it.

Importantly, the protected person cannot simply give permission for the other person to ignore a condition. If the conditions need to change, the order generally needs to be changed through the appropriate legal process.

If you believe an order has been breached, seek appropriate police or legal assistance. If you are in immediate danger, call **000**.

Do I Have to Know Exactly What I Need?

No.

You may know *something is happening and I don't feel safe* before you know what legal protection might be appropriate.

That is enough to start a conversation with a family violence service, police, court-based support worker or legal service.

You can ask:

“Can you help me understand whether a protection order might be appropriate in my situation?”

You do not have to become an expert in family violence law before asking for help.

If You're Considering a Protection Order

Keep the next steps simple.

- Put immediate safety first.
If you are in immediate danger, call 000.
- Don't confront the other person about getting an order if doing so could increase your risk.

- Preserve relevant information safely.
If it is safe to do so, keep messages, emails, photographs, records of significant incidents or other relevant information. Do not put yourself at greater risk trying to collect evidence.
 - Record what happened factually.
Write down what occurred, when it occurred and anything that may help you remember the circumstances. Try to separate what you directly observed from your interpretation of what it meant.
 - Get advice.
A family violence service, legal service, police officer or court-based family violence practitioner may be able to explain your options.
 - Tell them about anything else that matters.
This may include children, existing parenting orders, previous incidents, current court proceedings or other safety concerns.
-

Protection Orders Across Australia

The name of a protection order varies depending on where you live. The Australian Support & Resources section at the end of this roadmap gives you the name used in each state and territory and links you directly to the relevant official information.

If you are in immediate danger, call 000.

SAFE Question

Before deciding what to do, ask yourself:

Am I looking for an order because I want to punish him or because I need protection from behaviour that is happening or may continue?

You do not need to answer that perfectly.

You just need to recognise what is happening and take the safest next step you can.

Family Law SAFE Tips

Getting the Most from Your Legal Appointment

Why This Matters

Meeting with a lawyer can feel intimidating, especially if you've never needed legal advice before.

You may worry about forgetting important information, asking the "wrong" questions or walking away unsure of what was discussed.

The good news is that you don't need to tell your story perfectly.

Your job is simply to help your lawyer understand your circumstances so they can provide advice that is relevant to you.

A little preparation can help you leave your appointment feeling more informed and confident about your next steps.

SAFE Tips

Prepare a simple timeline

Rather than trying to remember dates during your appointment, write a brief timeline of the major events leading up to your separation.

Include significant dates if you know them, but don't worry if you can't remember everything.

A simple timeline helps your lawyer understand your situation much more quickly.

Write down your questions

When you're overwhelmed, it's easy to leave an appointment only to remember the question you really wanted to ask.

Keep a running list of questions in your phone or notebook and take it with you.

Cross them off as they're answered.

Bring the important documents

You don't need to arrive with perfectly organised folders. Simply bring any documents you think may be relevant.

If you don't have a document your lawyer needs, don't worry. They can usually tell you how to obtain it later.

Don't delay making an appointment because you think everything has to be perfectly organised first.

Start with your biggest concern

You don't have to tell your entire story from beginning to end.

If there's one issue that's keeping you awake at night, start there.

Your lawyer can ask questions to fill in the gaps.

Ask what matters most right now

One of the most valuable questions you can ask is:

"Based on everything I've told you today, what could I be focusing on first?"

That one question can help reduce overwhelm and give you a clear starting point.

Ask what you can do yourself

Legal costs matter.

Ask your lawyer whether there are tasks you can complete yourself to reduce legal fees.

For example:

- gathering documents
- preparing timelines
- organising evidence
- drafting chronologies.

Many lawyers appreciate organised clients, and it may help reduce both time and cost.

Don't be afraid to ask questions

Legal terminology can feel unfamiliar.

If your lawyer uses words you don't understand, ask them to explain them in plain English.

Understanding the advice is more important than understanding the terminology.

SAFE Questions

Before your appointment, ask yourself:

- What am I most worried about?
 - What decisions do I need help making?
 - What outcome am I hoping to achieve?
 - What questions do I want answered before I leave?
-

You don't need every question.

Sometimes one good question changes the entire conversation.

SAFE Script

Starting your appointment

"I'm feeling a little overwhelmed, so I've written down my main concerns and the questions I'd like answered today. I'd like to understand my options and what you think I might prioritise first."

You don't have to remember everything.

You don't have to tell your story perfectly.

That's what the conversation is for.

SAFE Action Plan

Before your appointment:

- Prepare a simple timeline.
- Write down your questions.
- Gather any relevant documents.
- Think about the outcome you're hoping to achieve.
- Take a notebook with you.

You don't need to arrive perfectly prepared. You simply need to arrive.

One Small Step

Before your appointment, answer this question in one sentence:

"The biggest thing I'm hoping to leave this appointment understanding is..."

Write it down.

If nothing else, make sure that question is answered before you leave.

Before You Sign – SAFE Tool™

Pause before you sign.

Separation can involve documents that feel urgent, complicated or difficult to understand and you may be asked to sign an agreement, parenting document, financial document, consent order, settlement proposal or another document that affects you or your children.

You don't need to understand everything on your own. Before you sign, pause and work through these questions.

S - STOP

Have I had enough time to read this properly?

- Am I being asked to sign quickly?
- Do I feel pressured, frightened or overwhelmed?
- Have I been told there is an urgent deadline?
- Do I have enough time to get advice if I need it?

If you feel pressured to sign immediately, pause and find out why.

A - ASK

Do I understand what I am agreeing to?

Ask:

- What exactly am I agreeing to?
- What does each part mean in practical terms?
- Does it create any new responsibilities or deadlines?
- What happens if I don't comply?
- Is there anything I don't understand or am unsure about?

You can ask the person who provided the document to explain what they are asking you to agree to. If you still don't understand it, consider getting independent legal advice before signing.

F – FIND OUT

Could signing this affect something important?

Before signing, consider whether the document affects:

- your children or parenting arrangements
 - existing court orders or agreements
-

- your home, property, money, debts or financial obligations
- Child support or other payments
- your legal rights or future options
- a deadline or obligation you will need to meet

You don't need to work out the legal consequences yourself.

If you're unsure about the effect of the document, ask a family lawyer or other appropriate professional before signing.

E – EXIT THE PRESSURE

You are allowed to pause.

You do not have to sign something simply because someone has sent it to you.

You can say:

“I need time to read this properly and consider whether I need legal advice before signing.”

If you do sign, make sure you keep a copy of the document and any related correspondence.

If signing or seeking advice could increase your safety risk, prioritise your safety and seek appropriate support.

Before You Sign – Quick Check

- I have read the document.
- I understand what I am being asked to agree to.
- I know whether it changes an existing arrangement or order.
- I understand any important deadlines or obligations.
- I have identified anything I don't understand.
- I have not been pressured into signing before I am ready.
- I will keep a copy of what I sign.

SAFE Question

Am I signing because I understand and agree, or because I feel pressured to make the situation go away?

If you don't understand something, pause.

You don't have to solve it before you ask for help.

20 Things to Think Twice About After Separation

Common mistakes and assumptions worth pausing over

Separation can leave you making important decisions while you're exhausted, frightened, overwhelmed or simply desperate for things to settle down.

Sometimes the biggest risk isn't not knowing what to do, it's doing something quickly because you don't realise it could have consequences later.

This isn't a list of things you've "failed" if you've already done them.

If something on this list has already happened, **don't panic**. It doesn't automatically mean you've lost a right, made an irreversible mistake or done something wrong.

The purpose of this list is simply to help you pause before your next decision.

1. Don't sign something you don't understand.

You may be given an agreement, parenting document, financial document, settlement proposal, Consent Order or other paperwork that feels urgent.

You are allowed to stop and ask questions.

If you don't understand what you're agreeing to, pause before signing.

See **Before You Sign – SAFE Tool™** earlier in this section.

2. Don't assume a verbal agreement is enough.

You and the other parent may genuinely agree about something today but if the arrangement matters, think about whether it needs to be recorded more formally.

An informal agreement may not have the same legal effect as a Parenting Plan or court order.

3. Don't move, sell or transfer significant assets without understanding the implications first.

You may be trying to protect money, simplify things or deal with an asset quickly.

Before making significant financial or property decisions, understand what you're doing and whether you need legal or financial advice first.

Don't make a major financial decision simply because you feel you have to act immediately.

4. Don't assume leaving the family home means you've given up your interest in it.

Leaving a home and giving up an interest in property are not the same thing.

If you have left the family home, don't assume you've automatically lost your position.

Get advice about your circumstances before making assumptions about what leaving means for your property rights.

5. Don't assume staying means you're protected.

The opposite can also be true.

Remaining in the family home does not automatically resolve ownership, financial or property issues.

You may need advice about your position even if you are still living under the same roof.

6. Don't assume 50/50 parenting is automatic.

There is no universal rule that children must spend equal time with both parents.

An arrangement needs to be considered in the context of the children's best interests, including individual circumstances, needs and safety.

Don't choose an arrangement simply because someone tells you that "50/50 is what happens after separation." It's not always what is best for your children.

7. Don't use the children as messengers.

Try not to put children in the position of carrying information between adults.

"Tell Dad..."

"Ask Mum..."

"Tell your mum I'll be late..."

Adult communication is an adult responsibility.

Where communication is difficult, consider what communication method can reduce the amount of information that has to pass through the children.

8. Don't discuss adult legal or financial disputes with the children.

Children generally don't need to know the details of:

- court proceedings
- property disputes
- money disagreements
- child support disputes
- what one parent thinks about the other parent.

They may need age-appropriate information about what is happening in their lives.

That's different from asking them to understand or take sides in adult issues.

9. Don't respond immediately to an inflammatory message.

Not every message requires an immediate response.

If you're angry, frightened or upset, give yourself time to think.

Ask:

Does this actually require a response?

If it does:

What is the safest and most useful response?

Use the communication tools in this Roadmap rather than responding from the emotion of the moment.

10. Don't delete messages, emails or documents.

If something may matter later, preserve it.

Keep relevant:

- messages
- emails
- documents
- photographs
- payment records
- important correspondence.

You don't have to decide whether something is legally “evidence” before keeping it.

If it may matter, don't casually delete it.

11. Don't rely on memory alone.

Separation can involve a huge number of dates, conversations, payments, arrangements and events.

Memory becomes particularly unreliable when you're stressed.

If something may matter later, make a simple factual note while it is still fresh.

Record what happened rather than trying to write an argument about why it happened.

See **Evidence & Chronology** for more information.

12. Don't change digital settings without considering safety first.

Changing passwords, location sharing, account access or device settings can be important.

If someone else currently has access to your accounts or devices, changing something without considering the broader safety implications may alert them or create another problem.

Think about:

- account access
- passwords
- location sharing
- shared devices
- family accounts
- two-factor authentication
- children's devices
- photographs and cloud storage.

If you're concerned about digital safety, work through the **Digital Safety** section before making changes.

13. Don't assume child support and property settlement are the same thing.

Child support and property/financial settlement deal with different issues.

Don't assume that:

- paying child support settles a property matter
- receiving child support affects your property entitlement in a simple way
- a property settlement automatically resolves child support
- one can simply be substituted for the other.

If you're unsure how the issues interact in your circumstances, ask for appropriate advice from your legal practitioner or Services Australia – Child Support.

14. Don't assume an informal parenting agreement is the same as a court order.

You may have agreed to a particular arrangement for months or even years.

That doesn't necessarily mean the arrangement has the same legal status as a court order.

Know what type of arrangement you actually have.

If there is an existing court order, start with what the order says.

15. Don't ignore legal deadlines.

Some legal processes have strict time limits.

A letter, application, notice or court document may contain a date by which you need to do something.

If you receive something with a deadline and don't understand what it means, don't put it aside simply because you're overwhelmed.

Get advice about what the deadline means and what you need to do.

16. Don't assume a missed payment means the debt has disappeared.

A payment that wasn't made doesn't necessarily mean the underlying obligation has gone away.

This can apply to:

- loans
- mortgages
- credit cards
- bills
- jointly held accounts
- court-ordered payments
- other financial obligations.

If something isn't being paid, find out what remains owing and what responsibility you may still have.

17. Don't post about the dispute publicly.

When you're hurt or angry, it can feel incredibly tempting to tell your story online.

Think carefully before posting about:

- your former partner
- court proceedings
- your children
- allegations
- financial disputes
- private messages
- legal documents.

Once something is online, you may have very little control over where it goes.

If you're unsure whether something is safe to post, don't post it until you've considered the possible consequences.

18. Don't agree to something simply because you're exhausted.

Sometimes the easiest way to make the conflict stop is to say:

“Fine. Whatever.”

You may genuinely choose to compromise.

But try to distinguish between:

“I've considered this and I'm comfortable agreeing.”

and

“I can't cope with another argument, so I'll agree to anything.”

If something is important, give yourself enough space to understand what you're agreeing to.

19. Don't let fear of conflict stop you getting advice.

You may worry that asking questions will “make things worse”.

You may be afraid the other parent will find out you've spoken to a lawyer.

You may think: “I'll just wait and see what happens.”

Sometimes waiting is appropriate and sometimes, early advice can prevent a much bigger problem later.

You don't have to start a court case simply because you speak to a lawyer.

Getting information is not the same as taking legal action.

20. Don't try to resolve everything simultaneously.

Separation can create twenty problems at once:

- children
- housing
- money
- property
- Child support
- school
- healthcare
- belongings

- communication
- legal issues
- paperwork
- work
- family relationships.

You do not have to solve all of them today. Ask:

What is urgent?

What is important?

What can safely wait?

Sometimes the most productive thing you can do is choose **one issue** and deal with that first.

When You're Not Sure, Pause

Before sending the message, signing the document, agreeing to the change, moving the money or making the decision, ask yourself:

- Do I understand what this means?
- Could this affect my children, finances, safety or legal position?
- Am I making this decision because it is right for me — or because I desperately need the conflict to stop?
- Would I make the same decision if I had time to think about it?
- Is this something I should get advice about first?

You don't have to make every decision immediately or respond to everything immediately.

SAFE Reminder

You are allowed to pause.

You are allowed to say:

"I need time to think about this."

"I don't understand this yet."

"I want to get advice before I agree."

"This doesn't need to be solved today."

Sometimes the safest next step isn't another action.

Sometimes it's simply pausing.

Build Your Financial Picture

Why This Matters

You don't need to know the value of everything you own or owe before you ask for help.

But having a basic picture of your financial circumstances can make it easier to understand what questions you need to ask, what information you may need to gather and what you may want to discuss with a lawyer or financial professional.

You may already know quite a lot.

You may know very little.

If your former partner managed most of the finances, you may not know what accounts exist, what debts are outstanding, whether there are assets you have never seen, or even where some of the financial records are kept.

That's okay.

The goal here is not to investigate your former partner or work out your property settlement yourself.

The goal is simply to start creating a picture of what you know.

What you need to know

A basic financial picture can include four things:

1. What you own

This might include:

- bank accounts and savings
- property
- vehicles
- superannuation
- investments
- shares
- business interests
- valuable personal property
- other assets you know about.

2. What you owe

This might include:

- mortgages
- credit cards

- personal loans
- car loans
- Buy Now Pay Later accounts
- business debts
- guarantees
- other debts or liabilities you know about.

3. What comes in

This might include:

- employment income
- business or self-employment income
- government payments
- Child support
- investment income
- other regular payments.

Your **Single Income Snapshot** earlier in the roadmap can help you work through this part.

4. What you don't know

This is important too.

You may have questions such as:

- Is there another bank account?
- Are there other superannuation accounts?
- What is the balance of a particular loan?
- Does a business have assets or debts I don't know about?
- Is there property or an investment I haven't seen?
- Are there debts in my name that I don't recognise?
- Are there financial records I cannot access?

You don't need to answer every question yourself.

Not knowing is information too.

Write down what you don't know so you can ask the right person later.

Start with What You Can Access Safely

You don't need to reconstruct your entire financial history.

Start with information you can lawfully and safely access.

Depending on your circumstances, this might include:

- recent bank statements
- loan statements
- mortgage information
- superannuation statements
- tax records
- property documents
- vehicle information
- insurance documents
- investment statements
- business records
- credit reports
- records of regular income or payments.

If you cannot access something, simply record that it is missing.

Don't put yourself at risk trying to obtain information you cannot safely access.

A lawyer or other appropriate professional can advise you about what information may be relevant and how it can properly be obtained.

Create A Simple Financial Picture

As you think about your situation, consider:

You don't need exact figures to start.

A rough picture can be useful.

What I Know About	Approx. Value / Balance	Information I Have
Bank accounts	\$_____	☐
Home/property	\$_____	☐
Superannuation	\$_____	☐
Vehicles	\$_____	☐
Investments	\$_____	☐
Business interests	\$_____	☐

What I Know About	Approx. Value / Balance	Information I Have
Other assets	\$_____	☐
Mortgage	\$_____	☐
Credit cards	\$_____	☐
Personal loans	\$_____	☐
Car loans	\$_____	☐
Other debts	\$_____	☐

Things I know exist but don't have information about:

Things I am unsure whether exist:

My biggest financial question right now:

You Don't Need to Work Out the Settlement

A financial picture is not the same thing as a property settlement.

You don't need to decide:

- what something is legally worth
- who owns what
- who should receive which asset
- how assets should ultimately be divided
- whether a particular debt should be attributed to one person
- whether an asset should be included in a property settlement.

Those questions can depend on your circumstances and may require legal advice.

For now, you're simply creating a starting point.

Information first. Decisions second.

If Everything Wasn't Financially Equal

If your former partner managed the finances, earned most of the income or controlled access to money, you may find this exercise difficult.

You may look at the list and realise that you don't know very much. That doesn't mean you have failed to prepare, it may simply mean that you did not have access to the financial information during the relationship.

Write down what you know.

Write down what you don't know.

Keep the records you can safely access then let the appropriate professional help you work out what needs to happen next.

SAFE Questions

As you build your financial picture, ask:

What do I know we own?

What do I know we owe?

What financial information can I safely access?

What information am I missing?

Are there debts or accounts I don't recognise?

Are there assets I know about but don't have current information for?

What is the one financial question I most need answered?

Do I need legal or financial advice before taking any further action?

SAFE Action Plan

Choose one practical action today:

- Find your most recent bank statement.
- Find your superannuation statement.
- Find your most recent mortgage or loan statement.
- Request your credit report.
- Write down the assets and debts you already know about.
- Start a list of financial information you don't currently have.
- Put your financial records somewhere safe and accessible.

You don't need a complete financial picture today.

You just need a starting point.

What If Everything Was in Their Name?

Why This Matters

If your former partner controlled the money during your relationship, you may be carrying a quiet fear into your first legal appointment: that you'll be penalised for it.

You may have no savings in your own name. No credit history. No superannuation to speak of. You may have been stopped from working or made to ask permission for every purchase.

You might assume that because you didn't contribute financially, you're not entitled to much.

For many women, this isn't how the law works.

Where relevant to the circumstances and supported by the evidence, the effects of family violence, including economic or financial abuse, may be considered in determining financial or property matters. This does not guarantee a particular property outcome.

Understanding this before your appointment won't replace legal advice. But it may mean you walk in without the shame that often comes with financial control, and with a clearer sense of what to ask.

What you need to know

One of the biggest fears women carry into their first legal appointment is that because everything was in their former partner's name, or because they weren't allowed to build financial independence, they won't be entitled to much.

Understanding how property settlement works won't replace legal advice, but it may put your mind at ease before that first conversation.

A property settlement considers the parties' assets and liabilities, including savings, superannuation, property and debts.

Economic or financial abuse may constitute family violence under the Family Law Act. Where relevant, the economic effect of family violence can be considered when determining a property settlement, including its effect on a person's contributions and current or future circumstances.

Because of this, the court can take into account, if relevant, how financial control affected your ability to build savings, maintain a career or access money when determining a property settlement.

There are time limits for applying to the Court for financial or property orders; generally 12 months after the divorce takes effect for married couples and two years after the breakdown of a de facto relationship.

Different rules can apply in some circumstances.

SAFE Questions

As you think about your situation, consider:

- Was I ever stopped from working, studying or accessing my own money?
- Is there any debt in my name that I didn't agree to or wasn't aware of?
- Do I know what assets and debts currently exist – even roughly?
- Do I already have anything that shows what happened financially during the relationship?
- What is the one financial question I most want answered?

You don't need exact figures today. You only need to start noticing what you already know.

SAFE Reminder

If financial control affected your ability to build financial independence during the relationship, that wasn't a reflection of your effort. Economic or financial abuse may constitute family violence, and its impact can be relevant to property matters.

You are not starting from nothing. The law now recognises economic and financial abuse and provides protections that may be relevant to your circumstances.

SAFE Tip

Before your first legal appointment, consider getting a free copy of your credit report so you can check whether there are debts or credit accounts you don't recognise.

SAFE Script

Raising financial control with your lawyer

"During our relationship, I didn't have independent access to money - [he controlled our accounts / I wasn't allowed to work / I had to ask permission to spend money]. I want to understand how that's taken into account in property settlement, and what I could be doing now to protect my position."

You don't need to prove anything in this first conversation. You're simply naming what happened so your lawyer can advise you properly.

SAFE Reality

Many women who've experienced financial control walk into their first legal appointment feeling embarrassed that they don't know what they own, what they owe, or where the money went.

That isn't a sign that you've been irresponsible.

You don't need to have all the answers before asking for legal advice.

SAFE Action Plan

Choose one practical action today:

- Request a free copy of your credit report.
- Write down anything you remember about how money was controlled.
- Book a legal appointment, if not already.

You don't need a complete picture, just a starting point.

One Small Step

Instead of asking yourself:

"How much did I actually contribute?"

Try asking instead:

"What happened to me financially, and how does the law account for it?"

The second question is the one your lawyer can help you answer.

Property Settlement – What Actually Happens?

Why This Matters

Property settlement can feel overwhelming because it isn't simply a question of:

“Who gets what?”

You may be wondering:

- Do I have a right to part of the family home?
- What happens to our savings?
- What about superannuation?
- What happens to debts?
- Does it matter whose name something is in?
- What if I didn't earn the money?
- What if I was the primary carer of the children?
- What if my former partner controlled all the finances?
- What if we can't agree?

You don't need to know all the answers before you ask for legal advice.

But understanding the basic framework can help you walk into that conversation knowing what questions to ask.

What Is Property Settlement?

Property settlement is the process of dealing with the financial relationship between you and your former partner after separation.

Depending on your circumstances, this may involve things such as:

- the family home
- other property
- bank accounts and savings
- vehicles
- investments and shares
- businesses or business interests
- superannuation
- debts and liabilities
- other financial assets or interests.

The fact that an asset is only in one person's name does not necessarily mean the other person has no interest in it.

Likewise, being named on an asset does not automatically answer how that asset will ultimately be dealt with.

The way your property matters are dealt with depends on your circumstances and the applicable law.

There Is No Automatic 50/50 Split

One of the most common misunderstandings about property settlement is that everything is simply divided 50/50.

It isn't automatically.

Property matters involve looking at the overall financial circumstances of the relationship and separation, including relevant contributions (both monetary and non-monetary) and future circumstances.

That means your outcome cannot reliably be worked out by taking the value of the house and dividing it by two.

It also means you shouldn't assume:

“Everything is in his name, so I get nothing.”

or:

“Everything is in both our names, so we must divide it equally.”

Your circumstances matter.

What Can Be Taken Into Account?

The financial picture may include much more than the family home.

Depending on your circumstances, this can include:

Assets

- property
- savings and bank accounts
- vehicles
- investments
- shares
- superannuation
- businesses and business interests
- other valuable assets or financial interests.

Liabilities

- mortgages
- credit cards
- personal loans
- car loans
- Buy Now Pay Later accounts
- business debts
- other liabilities.

This is why creating your **Basic Financial Picture** earlier in this section can be so useful.

You are not trying to calculate your settlement yourself. You are trying to understand what exists.

Does It Matter Whose Name Something Is In?

It can matter, but the name on an asset is not necessarily the end of the question.

You may have spent years contributing to a household while your former partner earned the income and held assets in their name.

Your contributions may have included:

- caring for children
- running the household
- supporting your partner's career
- working and contributing income
- managing family finances
- maintaining the home
- supporting a family business
- other contributions made during the relationship.

This is one reason it is important not to assume that financial contribution means only money that was paid into a bank account.

The way contributions and other relevant circumstances are considered depends on your individual situation.

What About the Family Home?

The family home can be one of the most difficult parts of separation.

You may be asking:

- Can I stay in the home?
- Does the home have to be sold?
- Can one of us buy the other out?
- What happens if there is a mortgage?
- What happens if the house is only in his name?
- What happens if I want to keep the home for the children?

There isn't one answer that applies to every family.

The home may form part of the broader property matters between you and your former partner.

The practical options may depend on factors such as the value of the property, the mortgage, your respective financial circumstances and what arrangements can realistically be made.

If the home is jointly owned or there is a joint mortgage, don't assume that separation automatically changes your obligations to the lender.

If you're unsure what your options are, get legal advice before making major decisions about the property.

What About Superannuation?

Superannuation can form part of the financial picture after separation.

This is why it is useful to start by identifying:

- which super funds exist
- approximately how much is held
- whether you have more than one account
- whether you know what super your former partner has
- whether beneficiary nominations exist.

You don't need to understand all the technical rules before asking for advice.

Start with knowing what exists.

Your **Super Snapshot** can help you do this.

What About Debts?

Debts need to be considered too.

You may have:

- debts in your own name
- joint debts

- debts in your former partner's name
- debts connected to property
- business debts
- credit cards or Buy Now Pay Later accounts.

A debt being in one person's name does not automatically answer how it may be treated between separating partners.

And an agreement between you and your former partner about who will pay a joint debt does not necessarily change your obligations to the lender.

This is why it is important to identify debts as part of your overall financial picture.

For more detail, see **Debts After Separation**, up next.

What If I Wasn't Earning the Money?

You may have spent years caring for children, managing the household or supporting your former partner while they earned most of the income.

You may now be looking at the financial picture and thinking:

“I didn't earn that money. Why would I be entitled to anything?”

Don't assume that your contribution was worth less simply because it wasn't a wage. Family law can consider different types of contributions.

If your circumstances involved financial control or economic abuse, tell your lawyer about that too.

You don't need to work out yourself whether something is legally relevant. Your job is to explain what happened. Your lawyer's job is to advise you about how it may affect your position.

What If Financial Control Was Part of the Relationship?

Financial control can affect a person's ability to work, save, build assets or access money.

You may have:

- been prevented from working
- been required to account for every purchase
- had no access to joint accounts
- been given an allowance
- been prevented from having your own bank account
- been prevented from studying or building your career
- had debts taken out in your name

- been left without access to money after separation.

If this happened to you, record what you remember.

Keep any information you already have that may help explain what happened.

You don't need to decide whether it will affect your property matter.

Tell your lawyer.

How Does a Property Settlement Actually Happen?

A property settlement does not necessarily mean going to court.

Depending on your circumstances, separating couples may reach financial arrangements through:

- negotiation
- lawyers negotiating on their behalf
- mediation
- another dispute-resolution process
- a formal agreement
- court proceedings where an agreement cannot be reached or where court intervention is otherwise required.

If you reach an agreement, there are different ways that agreement may be formally documented or made legally binding.

The appropriate option depends on your circumstances. This is one of the points where getting legal advice can be particularly valuable.

What If We Can't Agree?

You do not have to solve a property dispute by yourself.

If you and your former partner cannot agree, legal advice can help you understand:

- what your position may be
- what information is still needed
- what options are available to resolve the dispute
- whether negotiation or mediation is appropriate
- whether formal court proceedings may be necessary.

If there is family violence, coercive control or a significant power imbalance, tell your lawyer or mediator.

The safest dispute-resolution process may not be the same for every couple.

What Should I Have Before Getting Legal Advice?

You don't need a perfect file.

Start with what you have.

It may help to gather:

- ☐ A list of known assets
- ☐ A list of known debts
- ☐ Approximate balances or values where known
- ☐ Bank statements
- ☐ Mortgage or loan information
- ☐ Superannuation information
- ☐ Property documents
- ☐ Vehicle or investment information
- ☐ Relevant tax or business records
- ☐ Information about your income, including any government payments
- ☐ Information about your former partner's financial position that you already lawfully have
- ☐ Anything that helps explain financial control or financial abuse
- ☐ A list of questions you want answered.

If something is missing, write that down too. Missing information is something you can tell your lawyer about. It is not a reason to delay getting advice.

Don't Try to Work Out Your Settlement From a Percentage

It can be tempting to search for a calculator or ask:

“What percentage will I get?”

Be careful with this as there is no reliable percentage you can calculate from a few basic facts.

Your circumstances are individual.

The purpose of this section is to help you understand the process and prepare for advice — not to predict your outcome.

SAFE Questions

Before speaking with a lawyer, consider:

- What assets do I know about?
- What debts do I know about?
- What information am I missing?
- What contributions did I make during the relationship?
- Was I the primary carer for the children?
- Did financial control affect my ability to work, save or access money?
- What is happening with the family home?
- What do I know about our superannuation?
- What is my biggest concern about property settlement?
- What do I most want my lawyer to explain?

SAFE Reminder

You do not need to know what you are “entitled to” before asking for help.

You don't need to understand every financial document, know every asset or have the perfect words.

Start with what you know.

Record what you don't know.

Then get advice about the parts you cannot work out yourself.

Information first. Decisions second.

Important

Property and financial matters can have significant legal and financial consequences.

The information in this roadmap is designed to help you understand the process and prepare for conversations with appropriate professionals. It is not a calculation of your individual entitlement or a substitute for legal advice.

Financial Disclosure — What If I Don't Have All the Information?

Why This Matters

One of the most stressful parts of separating can be not knowing what the financial picture really looks like.

You may know about the family home and your everyday bank account, but have no idea:

- what other accounts exist
- what your former partner's superannuation is worth
- whether there are investments
- what debts exist
- whether there are business interests
- whether money has been moved
- whether assets have been sold or transferred
- or whether there is financial information you have simply never had access to.

If your former partner managed most of the finances, this can feel particularly overwhelming.

You may be thinking:

“How can I work out my financial position when I don't even know what exists?”

You don't have to solve that question by yourself.

What Is Financial Disclosure?

When financial and property matters are being resolved, the relevant financial information may need to be exchanged between the parties. The purpose is to allow both sides to understand the financial position being considered.

This can involve information about things such as:

- income
- bank accounts
- property
- superannuation
- investments
- businesses
- trusts or other financial interests
- debts and liabilities
- other relevant financial interests.

The exact information required will depend on your circumstances and the process being used.
Your lawyer can tell you what information is relevant to your particular situation.

You Don't Have to Know Everything Before You Start

This is important.

You may not have access to your former partner's financial records, know the account numbers or know the current value of an asset.

You may only remember that a particular account, investment or business existed.

Write down what you know and what you don't know.

“I don't know” is a legitimate starting point.

Your job is not to solve the missing information yourself before you seek legal advice.

Start With What You Already Have

Look for information you can safely and lawfully access.

This might include:

- ☐ Bank statements
- ☐ Mortgage or loan statements
- ☐ Superannuation statements
- ☐ Tax records
- ☐ Property documents
- ☐ Vehicle or asset information
- ☐ Investment statements
- ☐ Business records
- ☐ Insurance documents
- ☐ Existing financial agreements
- ☐ Documents previously provided to you
- ☐ Your own credit report
- ☐ Emails or correspondence about financial matters.

You don't need to find everything in one sitting, just start with what you already have.

What If Information Is Missing?

You may realise that important information is missing.

For example:

“I know he had a second bank account, but I don't have any statements.”

Or:

“I know there was an investment, but I don't know what happened to it.”

Or:

“I know he had a business, but I don't know what it owns.”

Make a note of it.

You could create a simple list:

Information I Know About	What I Know	What I Don't Know
Bank account	Account existed	Current balance
Investment	Investment existed	Current value
Business	Business Name	Assets/liabilities
Superannuation	Fund known	Current balance
Property	Property known	Current value/loan balance

This isn't an investigation.

It is simply a record of the questions you may need answered.

What If I Think Something Has Been Hidden?

Sometimes you may have a genuine reason to be concerned that the financial information you have been given is incomplete.

You might notice:

- an account you didn't know about
- money disappearing shortly before or after separation
- unexplained transfers
- a business or investment you weren't aware of
- significant differences between known income and apparent spending
- property or assets being transferred
- information that doesn't seem to match other records you have.

You do not need to prove that something has been hidden before raising the concern.

You can tell your lawyer:

“There are some financial matters I don't understand, and I'm concerned I may not have the full picture. Can you help me work out what information should be obtained?”

That is enough to start the conversation.

Don't Become Your Own Investigator

If you are concerned about missing or hidden financial information, it can be tempting to start searching through your former partner's accounts, devices or private information.

Don't put yourself at risk or access information you are not entitled to access.

You don't need to hack into an account, guess passwords, secretly access a device or confront your former partner to try to prove something, just keep information you already lawfully have.

Record what you know and what concerns you, then ask your lawyer what can properly be done to obtain the information you need.

What If He Says There Are No Other Assets?

You don't have to decide whether to believe or disbelieve the statement yourself. If you have information that makes you uncertain, tell your lawyer.

For example:

“He says there are no other assets, but I remember there being an investment account.”

or:

“I know there was another bank account during the relationship, but I don't know whether it still exists.”

The important thing is to distinguish between:

What I know

What I remember

What I suspect

What I can prove

What I don't know

Keeping those categories separate can help you communicate clearly without turning uncertainty into an accusation.

What If He Moves or Sells Something?

If you become concerned that your former partner may sell, transfer, refinance or otherwise deal with property or another significant asset, don't try to resolve the issue through confrontation.

Seek legal advice promptly.

Depending on the circumstances, there may be formal legal options available to protect property while financial matters are being resolved.

The appropriate response will depend on the circumstances, so this is something to raise with your lawyer as soon as possible.

What Should I Record?

If you have concerns about the financial picture, consider keeping a simple record containing:

What I know

What I remember

What I have documents for

What appears to be missing

What concerns me

What I want my lawyer to investigate or explain

You don't need to prove your concern before writing it down.

The purpose of this record is to help you explain what you know and what you don't know.

Financial Disclosure Is Not About Catching Him Out

It can be easy to think of disclosure as a battle:

“I need to find what he's hiding.”

Try to think about it differently.

The purpose is to establish an accurate financial picture so that decisions can be made using the relevant information.

If something is missing, your job is to identify the gap and the appropriate professional can then advise you about what happens next.

SAFE Questions

Ask yourself:

What financial information do I already have?

What information am I missing?

Are there assets or accounts I remember that I don't currently have information about?

Are there debts I don't recognise?

Is there anything that doesn't seem to match?

Do I have documents that may help explain the financial position?

What do I actually know, and what am I only concerned might be true?

What is the one financial question I most need answered?

SAFE Reminder

You do not need to become a financial investigator and you don't need to prove that something has been hidden or to have every statement before you seek legal advice.

Start with what you know and record what you don't know.

Keep what you can safely access then get advice about the information that is missing.

You are allowed to say: "I don't know what exists."

That is a reason to ask questions — not a reason to give up.

SAFE Action Plan

Choose one small step:

- Write down one financial asset or account you know about.
- Write down one piece of financial information you are missing.
- Gather the financial documents you already have.
- Make a list of questions for your lawyer.
- Record something you are concerned does not match.

If you are seriously concerned about missing or undisclosed assets, raise it with your lawyer.

You don't need to solve the mystery today.

Your next step is simply to identify the question.

Important

Financial disclosure requirements and the steps available to obtain financial information can depend on your circumstances and the legal process involved.

This section is designed to help you recognise gaps and prepare for legal advice. It is not a substitute for advice about your individual disclosure obligations or legal rights.

Debts After Separation

Why This Matters

Separation doesn't automatically make debts disappear.

You may have debts that are:

- in your name
- in both names
- in your former partner's name
- connected to a joint account or loan
- attached to a home, car or other asset
- credit cards, personal loans or Buy Now Pay Later accounts
- connected to a business.

It can be difficult to know what happens to those debts after separation, particularly if you managed your finances together or didn't have access to all of the financial information during the relationship.

The important thing to understand is:

The name on a debt and the question of who ultimately bears that debt can be two different things.

A debt may still be owed to the lender even if you and your former partner have agreed between yourselves who should pay it.

And the way debts are considered between separating partners can form part of broader financial and property matters.

What You Need to Know

A debt being used by one person does not necessarily mean the other person has no connection to it.

The legal responsibility for a debt can depend on the agreement with the lender, whose name is on the account and the circumstances of the debt.

This is why it's important not to assume:

“He incurred it, so it's his problem.”

or:

“It's in both our names, so I'll just keep paying it.”

Instead, start by identifying what exists.

You might make a simple list:

Debt	Whose name?	Approx balance	What is it connected to?
Credit card			
Home loan			
Car loan			
Personal loan			
Buy Now Pay Later			
Other			

You don't need exact balances if you don't have them yet.

A rough picture is better than no picture at all.

What About Debts We Had Together?

If both names are attached to a loan, credit card or other debt, separation doesn't necessarily remove either person's obligations to the lender.

An agreement between you and your former partner about who will make the repayments does not necessarily change the underlying loan or credit agreement.

This is why joint debts can require particular care.

What if the Debt is Only in My Name?

A debt being solely in your name does not automatically answer the broader question of how it may be treated between you and your former partner.

Similarly, a debt being solely in your former partner's name does not necessarily mean it is irrelevant to the broader financial picture.

These questions can depend on the circumstances of your relationship and separation.

What If the Debt Was Created Without My Knowledge?

If you discover debts or credit accounts that you didn't know about, or believe someone used your details without your consent, don't ignore them.

Keep a record of what you've discovered and seek appropriate financial or legal advice about what to do next.

If financial control was part of your relationship, you may also want to read [When Money Has Been Used to Control You](#) earlier in this section.

What if I Don't Know What Debts Exist?

You don't need to know everything before seeking advice.

If you are unsure what debts exist, start with the financial information you can access.

You may want to identify:

- credit cards
- loans
- mortgages
- Buy Now Pay Later accounts
- personal guarantees
- business debts
- debts connected to jointly owned assets.

If you discover a debt you don't recognise, or believe an account was opened or used without your knowledge or consent, seek appropriate advice.

SAFE Questions

- What debts do I know about?
- Whose name is each debt in?
- Are any debts joint?
- Are there automatic payments coming from my account?
- Are there debts I don't recognise?
- Are there any payments I need to understand or deal with now?
- Is there anything I need to ask my lawyer or financial professional about?

You don't need to answer everything today.

Start by making the list.

SAFE Action Plan

Write down the debts you already know about.

Don't worry about calculating exactly who should ultimately pay them.

That's a different question and one you can get advice about.

Understanding Family Dispute Resolution

Why This Matters

If you're separating and there are parenting arrangements to resolve, you may hear the term Family Dispute Resolution (FDR) or mediation.

For many parents, this is their first experience with the family law system.

It's completely normal to feel unsure about what it involves or whether it's something you have to do.

Understanding the purpose of Family Dispute Resolution can help reduce uncertainty and allow you to approach the process with clearer expectations.

What You Need to Know

A neutral, independent Family Dispute Resolution practitioner guides the discussion. Their role isn't to take sides, provide legal advice or decide who is right. Instead, they help parents have constructive conversations and, where possible, reach their own agreements.

If you reach an agreement during mediation, you don't need to decide immediately whether it could be formalised. Some families continue successfully with informal arrangements, while others choose to formalise their agreement for greater clarity and certainty. If you're unsure which approach is appropriate for your circumstances, seek legal advice before making a decision.

In addition to Family Dispute Resolution services, some families choose private mediation, often facilitated by an experienced family lawyer or barrister. While it usually involves additional cost, it may offer greater flexibility or faster access than some community-based services.

In most parenting matters, the Family Law Act requires parents to attempt Family Dispute Resolution before applying to the court for parenting orders. There are important exceptions, including some matters involving family violence, child abuse, urgency and other specific circumstances.

Many parenting matters begin with Family Dispute Resolution.

However, not every family is suitable for mediation.

Where there are concerns about family violence, coercive control, safety or other factors, the process may be modified or, in some circumstances, may not be appropriate.

An intake assessment is usually completed before mediation begins. This gives you an opportunity to discuss your circumstances, ask questions and raise any concerns about your ability to participate safely.

You don't have to reach agreement on everything in one session.

SAFE Questions

As you prepare for Family Dispute Resolution, consider:

- What are the most important outcomes I'm hoping to achieve?
- What arrangements are most important for my children?
- Do I have any concerns about participating safely?
- What questions would help me better understand the process?
- Would legal advice beforehand help me feel more prepared?

You don't need to know exactly how everything will unfold. You simply need to understand the purpose of the process.

SAFE Reminder

If you're concerned about your emotional or physical safety, tell the Family Dispute Resolution service before mediation begins. They can discuss options such as shuttle mediation, separate arrival and departure arrangements, online participation or whether mediation is appropriate in your circumstances.

SAFE Script

Speaking with a Family Dispute Resolution service

"Hi, I've recently separated and I'm trying to understand how Family Dispute Resolution works. Before arranging anything, I'd like to understand the process, ask a few questions about how mediation is conducted and discuss whether there are any considerations relating to my circumstances."

SAFE Action Plan

Choose one practical action today:

- Decide which questions you'd like answered before arranging mediation.
- Write down the parenting arrangements or outcomes you'd like to discuss.
- Prepare any questions you'd like answered during your intake appointment.
- If you're concerned about safety, let the service know before mediation begins.
- If you'd like legal advice beforehand, arrange an appointment so you understand your options before mediation.

You don't need to have every detail worked out. You simply need a starting point for the conversation.

Thinking about Family Dispute Resolution?
You can find Family Dispute Resolution and mediation services in the resources section.

**Find them in the
Australian Support & Resources
Mediation Support Services**

Understanding Your Parenting Agreement Options

Why This Matters

When parents separate, there are several different ways parenting arrangements can be recorded.

Understanding the available options can help you have more informed conversations with your former partner, your lawyer or a Family Dispute Resolution practitioner.

You simply need to understand the purpose of each option so you can decide which may best suit your family's circumstances.

What You Need to Know

Not every separated family needs the same type of parenting arrangement.

The right option depends on many factors, including your ability to communicate, the level of conflict between parents and your children's needs.

You can think of these options as different levels of formality. Some rely on ongoing cooperation between parents, while others provide greater certainty if disagreements arise. There isn't a "best" option. The right choice depends on your family's circumstances, your ability to communicate and the level of certainty you need.

Informal Agreements

Some parents make parenting arrangements verbally or in writing (such as text messages or emails). These arrangements can work well where parents communicate respectfully, but they may provide less certainty if disagreements arise later.

Often suitable where parents communicate well and are able to adapt arrangements together.

Parenting Plans

A Parenting Plan is a written agreement made between parents.

It records the arrangements you've both agreed to and can provide greater clarity than verbal agreements.

A Parenting Plan is different from a court order. Legal advice can help you understand when a Parenting Plan may or may not be appropriate for your circumstances.

A good option for parents who have reached agreement and want it recorded more clearly, without going to court.

Consent Orders

Consent Orders are agreements that have been approved by the court.

They allow parents who have reached agreement to formalise those arrangements without asking a judge to decide the outcome.

Many families choose this option when they want greater certainty while avoiding contested court proceedings.

Often chosen when parents have reached agreement but would like those arrangements formally recognised.

Parenting Orders

Sometimes parents are unable to reach agreement.

If parenting issues can't be resolved, the court may ultimately make Parenting Orders after considering the evidence and the children's best interests.

Court proceedings are usually considered after other options have been explored or where circumstances require them.

Usually considered when parents can't reach agreement or the court needs to decide what arrangements are in the children's best interests.

No one option is automatically "better" than another.

The right approach depends on your family's individual circumstances.

Understanding your options simply helps you have more informed conversations before making important decisions.

SAFE Questions

As you think about your family's circumstances, consider:

- How well are we currently communicating?
- Are we generally able to keep agreements?
- Do we need greater certainty than we currently have?
- What arrangement is most likely to support our children's stability?
- Would legal advice help me understand which option best suits our circumstances?

Different families need different solutions.

SAFE Tip

If someone suggests a Parenting Plan, Consent Orders or another legal document, don't feel pressured to agree immediately.

Take the time to understand what it means and, if appropriate, seek legal advice before signing anything.

SAFE Script

Asking your lawyer about your options

"I'd like to better understand the different ways parenting arrangements can be documented. Could you explain the differences between an informal agreement, a Parenting Plan, Consent Orders and Parenting Orders, and help me understand which option may be most appropriate for my circumstances?"

SAFE Action Plan

Choose one practical action today:

- Write down any questions you still have about the different parenting agreement options.
- Write down any questions you have before making decisions.
- Seek legal advice if you're unsure which option best suits your circumstances.
- Avoid signing any legal documents until you understand what they mean.

Good decisions are usually informed decisions.

Understanding Parenting Arrangements

Who lives where, how time is shared and who makes decisions

Why This Matters

After separation, one of the biggest questions is:

“What happens with the children now?”

You may suddenly find yourself trying to work out where the children will live, how much time they'll spend with their other parent, what happens during school holidays and who makes important decisions about their lives.

You may also hear terms such as parental responsibility, equal time, shared care, sole responsibility or custody.

It can be difficult to know what these words actually mean, particularly when everyone seems to have a different opinion.

You don't need to work out your entire parenting arrangement today.

It helps to understand the pieces first.

Who Do the Children Live With?

After separation, children may:

- live primarily with one parent and spend regular time with the other
- move between two homes
- have arrangements that change depending on their age, school, activities or individual needs
- have limited or supervised time with a parent where circumstances require it.

There isn't one arrangement that is automatically right for every family.

The focus is on what is in the best interests of the children, taking their individual circumstances and needs into account.

How Much Time Should They Spend With Each Parent?

This is one of the questions parents often feel pressured to answer immediately.

There is no automatic rule that children must spend equal time with both parents.

Time arrangements can look very different from family to family.

For some children, a regular arrangement with substantial time in both homes may work well.

For others, a different arrangement may better support their age, development, schooling, relationships, health, emotional wellbeing or safety.

The question isn't simply:

“What's an equal amount of time?”

It is:

“What arrangement is appropriate for these children, in these circumstances?”

What About 50/50?

You may hear people talk about 50/50 care as though it is the standard after separation.

It isn't.

Equal time can be an arrangement for some families, but it is not an automatic entitlement and it isn't necessarily appropriate for every child.

Practical questions can matter too.

For example:

- How far apart do the homes need to be?
- How will school mornings work?
- What happens with activities and appointments?
- How will the children manage moving between homes?
- Can the parents communicate well enough to manage the arrangement?
- Does the arrangement support the children's stability?
- Are there safety concerns?

You don't need to decide whether 50/50 is right simply because someone else says it should be.

How Does ‘Custody’ Work?

You may hear the word custody used when people talk about separated parents.

Australian family law generally talks instead about parental responsibility and parenting arrangements.

Parental responsibility is about who has responsibility for making important decisions about a child.

This can include major decisions about things such as:

- education
- health
- living arrangements
- other significant aspects of a child's development and welfare.

Who a child lives with and who makes major decisions are **not necessarily the same question**.

That distinction can be confusing at first.

You can understand more about how these responsibilities can be allocated when you look at your parenting options.

Who Makes Decisions?

Parenting arrangements can include decisions about who has responsibility for major long-term issues affecting the children.

Depending on the circumstances, decision-making responsibility may be:

- shared
- allocated to one parent
- divided in particular ways.

This is different from the practical decisions that happen every day.

For example, the parent caring for a child that day will usually make ordinary day-to-day decisions.

Major long-term decisions can be different.

If you're unsure what decision-making arrangements apply to your family, this is something worth asking a family lawyer or other appropriate service about.

Medical Decisions

Medical decisions can be an important part of parenting arrangements.

Depending on the circumstances, an arrangement may need to address who is responsible for making major long-term decisions about a child's health and medical care.

This can include decisions about things such as:

- choosing or changing a doctor or specialist
- significant medical treatment
- surgery or other procedures
- ongoing health or developmental care
- psychological or allied-health support
- significant changes to medication or treatment.

This is different from the everyday decisions that need to be made when a child is unwell.

For example, taking a child to a doctor when they have a fever is an ordinary day-to-day parenting decision. A decision about significant ongoing treatment may be considered a major long-term decision.

Parenting arrangements can specify how these decisions are made, for example, whether parents make major decisions jointly or whether responsibility for particular decisions sits with one parent.

If your child has ongoing medical, developmental or psychological needs, it may be particularly important to understand how decision-making responsibility could affect their care.

You don't need to work out the legal answer yourself. If this is relevant to your family, it is a good question to raise with your lawyer when discussing parenting arrangements.

What Happens During School Holidays?

School holidays can feel completely different from the ordinary school term.

A parenting arrangement may need to consider things such as:

- how holidays are divided
- whether the usual weekday/weekend routine continues
- Christmas and other significant occasions
- birthdays
- travel
- school holiday activities
- how changes to the usual routine will be managed.

You don't have to work out every holiday before you understand the bigger picture.

The important thing is to know that school holidays can be addressed as part of parenting arrangements.

What If Children Need Something Different?

Children don't always respond to separation in the same way.

Their needs can also change over time.

An arrangement that worked when children were younger may not work as well later.

Changes in:

- age
- school
- health
- development
- activities
- relationships
- emotional wellbeing
- family circumstances

can all affect what arrangements may be appropriate.

This doesn't mean arrangements should change every time something becomes difficult.

It means children's needs are part of the bigger picture.

When Safety is a Concern

Parenting arrangements are not one-size-fits-all.

If there has been family violence, coercive control, abuse, significant fear or other safety concerns, those circumstances need to be considered when parenting arrangements are made.

There is no rule that children must automatically spend equal time with both parents.

If safety is a concern, seek advice based on your individual circumstances.

SAFE Questions

As you begin thinking about parenting arrangements, you might ask:

- Where are my children living at the moment?
- What is working reasonably well for them?
- What is becoming difficult?
- How are they managing the transition between homes?
- What amount of time are they currently spending with each parent?
- What would the children need to maintain stability?
- Are there practical issues around school, activities, appointments or travel?
- Who needs to make important decisions about their education, health and wellbeing?
- Are there safety concerns that need to be considered?
- What do I not yet understand?

You don't need to answer all of these today.

The point isn't to design the perfect parenting arrangement.

It's to start understanding what your children need and what questions you may need answered.

SAFE Action Plan

Choose **one**:

- Write down where your children are currently living and how their time is being divided.
- Write down what seems to be working for the children — and what isn't.
- Make a note of any practical issues you need to consider, such as school, activities, appointments or holidays.
- Write down one question about parenting arrangements that you don't understand.

- If you're unsure about your legal position, write down your question to take to a family lawyer or appropriate service.

You don't need to decide what the final arrangement should be today.

First, understand the questions that need answering.

Common Questions About Travel, Relocation & Passports

Travel and relocation can raise a lot of questions after separation.

You might simply be planning a holiday, or you might need to apply for a passport for your child.

You might be thinking about moving closer to family, changing schools or moving to another part of Australia or you may be worried that the other parent could take your child overseas.

These situations are not all the same.

The rules can also depend on whether you have a Parenting Plan, Parenting Orders, current court proceedings, parental responsibility arrangements or other circumstances affecting your family.

Can I take my child overseas on holiday?

If there are Parenting Orders or current parenting proceedings, there may be specific requirements about taking a child outside Australia.

The Federal Circuit and Family Court of Australia recommends advising the other parent or relevant party about proposed overseas travel and providing details such as the destination, dates and itinerary.

If you are unsure whether you have permission to travel, check the current arrangements and seek legal advice before making plans.

SAFE Tip

Don't assume that because you're taking your child on a holiday, you can automatically travel overseas with them. Check what applies to your family before booking travel.

What if the other parent won't agree to overseas travel?

You may have options, but the appropriate pathway depends on your circumstances.

If you cannot reach agreement, the Court can make orders about whether a child may travel internationally.

If there are existing Parenting Orders, read them carefully before making arrangements.

If you're unsure what your orders mean, take the actual orders to a lawyer or appropriate legal service rather than relying on what either parent says they mean.

What if my child needs a passport and the other parent won't consent?

The Australian Passport Office generally requires consent from each person who has parental responsibility for a child.

However, there are circumstances where a passport may be issued without full parental consent, including where an Australian court order permits the child to have a passport, travel internationally, or live or spend time with someone outside Australia.

There is also a process for asking the Passport Office to consider an application under special circumstances.

The requirements can be quite specific, so check the current Australian Passport Office information before applying.

SAFE Resource

For current information about children's passports and parental consent:

Australian Passport Office — Parental consent

[Parental consent | Australian Passport Office](#)

Can I move interstate with my child?

Moving a child's residence to another town, state or country can be considered relocation.

Relocation is different from taking your child on a short holiday because a move may significantly affect the child's relationship with the other parent and the existing parenting arrangements.

If you are considering relocating, don't assume that being the parent the child primarily lives with automatically means you can move wherever you choose.

If you cannot agree, the Court can make orders about relocation.

SAFE Tip

Before making a significant move, get advice about your specific circumstances, particularly if there are existing Parenting Orders.

I want to move closer to my family now that I am single. Can I?

Wanting to move closer to family after separation is completely understandable.

You might want to be closer to your parents, siblings or other support people. You may need practical help with school pickups, childcare, work, housing or simply having people around you again.

Being separated does not automatically mean you cannot move.

However, if the move would significantly affect where your child lives or their relationship with the other parent, it may be considered relocation and there may be legal issues to consider.

The important question isn't simply:

“Am I allowed to move?”

It is:

“How would this move affect my child, the existing parenting arrangements and the other parent's time with them?”

If you have Parenting Orders in place, check them carefully before making plans. If the other parent does not agree, get legal advice about your options before committing to the move.

SAFE Tip

Wanting to move closer to your support network doesn't make you unreasonable.

Your support network can be an important part of rebuilding your life after separation. But where children are involved, it is important to understand the legal implications before you make the move.

Is there a maximum distance I can move?

There isn't a standard number of kilometres that automatically determines whether you can move.

What matters is how the proposed move would affect your child's living arrangements, schooling, relationship with the other parent and the practical ability to follow any existing parenting arrangements or court orders.

A move that seems relatively close may still create problems if it makes the existing arrangements impractical. A longer move may need to be considered differently depending on the circumstances.

You may sometimes hear people say things like “you can only move 30 km”. There is no general 30 km rule.

A court can, however, make an order restricting where a child may live. For example, an order might specify that a child's residence cannot be further than a particular distance from their school or must remain within a particular area.

SAFE Tip

Don't make your decision based on a kilometre limit you have heard from someone else.

If you're considering moving, look at what the move would actually change for your child and the existing parenting arrangements.

If Parenting Orders are already in place, get advice before moving if the proposed move could make those orders difficult or impossible to follow.

What if I have already moved or need to move urgently?

If you are considering moving because of safety concerns, family violence or another urgent circumstance, your situation may require a different response.

Don't assume that general relocation information applies to you.

Seek urgent legal advice about your options and safety.

If there are existing orders, take a copy of the current orders with you when seeking advice.

What if I'm worried the other parent will take my child overseas?

If you are concerned that your child may be taken out of Australia without your permission, seek legal advice promptly.

Depending on the circumstances, the Court can make orders preventing a child from being removed from Australia and can request that the Australian Federal Police place the child's name on the **Family Law Watchlist**.

The Court can also make orders concerning a child's passport.

If you believe there is an immediate risk that a child may be taken out of Australia before the next working day, the FCFCOA has an out-of-hours service for urgent applications.

SAFE Resource

Federal Circuit and Family Court of Australia — Children: Relocation, travel and the Hague Convention

[Children: Relocation, travel and the Hague Convention | Federal Circuit and Family Court of Australia](#)

What if there are already Parenting Orders?

This is particularly important.

Don't rely on a general rule about travel or relocation without checking your actual orders.

Your orders may contain specific provisions about:

- where your child lives
- how and when your child spends time with each parent
- school holidays
- travel
- passports
- communication
- who makes particular decisions
- restrictions on removing a child from Australia.

Start with the order.

If you don't understand what it allows or requires, get legal advice before acting.

What if we agree about travel or relocation?

If you and the other parent genuinely agree, there may be ways to formally record the agreement.

Depending on the circumstances, this may include written consent, a Parenting Plan or Consent Orders.

If the arrangement affects existing Parenting Orders, don't assume that a private agreement automatically changes those orders.

Get advice about how the agreement should be documented.

What if my child has been taken overseas without my permission?

This can become an urgent matter.

If a child has been taken from Australia without your permission or without the authorisation of a court, international child abduction laws may become relevant.

The Hague Convention may provide a process for seeking the return of a child in certain circumstances.

If this has happened, seek urgent legal advice and contact the relevant Australian Government authority for assistance.

SAFE Resource

[Attorney-General's Department — International parental child abduction](#)

Check the current Australian Government information for guidance about what to do if a child has been taken overseas.

You Don't Need to Know the Answer Before You Ask the Question

Travel and relocation issues can become complicated very quickly.

You don't need to work out the legal pathway yourself...your first step may simply be to identify which question you actually have:

Am I asking about a holiday, a passport, relocation, or preventing international travel?

Then gather the information you already have, particularly any Parenting Orders or other relevant documents, and take that information to the appropriate service or legal professional.

SAFE Questions

- Am I asking about temporary travel or a permanent change of where my child lives?
 - Are there Parenting Orders currently in place?
 - Do those orders say anything about travel, passports or relocation?
 - Is there a current parenting proceeding?
 - Does the other parent have parental responsibility?
 - Does my child already have a valid passport?
-

- Is the other parent refusing consent, or am I simply unsure what is required?
 - Are there safety concerns affecting the situation?
 - Is there a risk my child may be taken overseas without my agreement?
 - What do I need to ask a lawyer before making arrangements?
-

SAFE Reminder

Don't rely on assumptions when children, passports, international travel or relocation are involved.

The law can depend on the exact circumstances and documents that apply to your family.

When in doubt, get advice **before** making irreversible arrangements.

Parenting Arrangement Checklist

What Exactly Should We Decide?

There is no perfect template for parenting after separation.

Your children have their own ages, personalities, needs, routines, relationships and circumstances. What works for one family may not work for another.

This checklist isn't here to tell you what your parenting arrangement **should** look like.

It is here to help you identify the things your family may need to think about, discuss or get advice about.

You do not need to answer everything at once.

Some families will need detailed arrangements, others may only need to agree on the basics.

And if communication with the other parent is difficult, unsafe or impossible, you do not have to work through every question directly with them.

Where?

Think about where the children will spend their time.

- ☐ Where will the children primarily live?
- ☐ Where will they spend time with their other parent?
- ☐ Where will changeovers take place?
- ☐ Who will collect the children?
- ☐ Who will return the children?
- ☐ Is there a location that makes changeovers easier or safer?
- ☐ Does the distance between homes affect school, activities, appointments or the children's routine?

When?

Think about the children's ordinary routine as well as special occasions.

- ☐ Weekdays
- ☐ Weekends
- ☐ School holidays
- ☐ Public holidays
- ☐ Christmas
- ☐ Easter

- ☐ Birthdays
 - ☐ Mother's Day
 - ☐ Father's Day
 - ☐ Other important family or cultural occasions
 - ☐ How will school holiday arrangements work differently from the ordinary routine?
 - ☐ Are there particular days or times that are important to the children?
-

How?

The practical details can make an arrangement much easier, or much harder to manage.

- ☐ Who collects the children?
 - ☐ Who returns them?
 - ☐ What time does changeover occur?
 - ☐ Where does changeover occur?
 - ☐ What happens if someone is running late?
 - ☐ What happens if a parent cannot attend a changeover?
 - ☐ What happens if a child is sick?
 - ☐ What happens if a child becomes unwell while staying with the other parent?
 - ☐ What happens if an unexpected event means the usual arrangement cannot happen?
 - ☐ What happens if a child is distressed about a changeover?
-

School

School is part of the children's everyday life, so consider how the parenting arrangement will work around it.

- ☐ School-day routines
 - ☐ Uniforms
 - ☐ Homework
 - ☐ School events
 - ☐ Parent-teacher meetings
 - ☐ School communication
 - ☐ Excursions
 - ☐ Camps
-

- ☐ School photographs
 - ☐ School notices and information
 - ☐ Who receives information directly from the school?
 - ☐ How will important school information be shared between parents?
 - ☐ How will school-related belongings move between homes?
-

Health & Wellbeing

Think about both everyday healthcare and bigger decisions.

- ☐ GP appointments
- ☐ Specialists
- ☐ Medication
- ☐ Therapy
- ☐ Mental health support
- ☐ Allied health appointments
- ☐ Medical records and information
- ☐ Emergencies
- ☐ Who needs to know about significant health issues?
- ☐ How will important health information be communicated?
- ☐ Who is responsible for making major medical decisions?
- ☐ How will ongoing appointments be managed if they fall during the other parent's time?

If your child has particular medical, developmental or psychological needs, these may need specific consideration when parenting arrangements are made.

Activities

Children's activities can create a surprising amount of practical coordination.

- ☐ Sport
 - ☐ Music
 - ☐ Swimming
 - ☐ Clubs
 - ☐ Lessons
 - ☐ Equipment
 - ☐ Uniforms or clothing
-

- ☐ Registration costs
- ☐ Other activity costs
- ☐ Transport
- ☐ Who takes the child to activities?
- ☐ What happens when an activity falls during the other parent's time?
- ☐ What happens if an activity requires a commitment from both parents?

Remember that not every activity needs to be agreed in advance in the same way. The important thing is to identify the activities that are significant enough to create practical or financial issues for your family.

Communication

Think about communication between the adults and communication between the children and each parent.

Between parents

- ☐ How will parents communicate?
- ☐ What method will be used for important information?
- ☐ How will urgent matters be communicated?
- ☐ How will routine information be communicated?
- ☐ What happens if one parent does not respond?

Between children and the other parent

- ☐ How can the children contact the other parent when they are away?
- ☐ Is there access to a phone or tablet?
- ☐ Are there practical rules around phone use?
- ☐ What about gaming?
- ☐ What about social media?
- ☐ Is location sharing being used?
- ☐ Are there safety or privacy concerns around devices or location sharing?
- ☐ What happens if a child doesn't want to communicate at a particular time?

Children should **not** be expected to manage adult communication or become responsible for passing messages between parents.

Travel & Holidays

Think about travel separately from the ordinary parenting routine.

- ☐ School holiday travel
- ☐ Interstate travel
- ☐ Overseas travel
- ☐ Notice of proposed travel
- ☐ Passports
- ☐ Travel dates
- ☐ Itinerary or accommodation details
- ☐ Contact details while travelling
- ☐ What happens if travel overlaps with ordinary parenting time?
- ☐ Are there existing Parenting Orders that deal with travel or passports?
- ☐ Are there any safety concerns relating to travel?

If you are considering international travel or a significant relocation, seek advice about your specific circumstances before making arrangements.

Changes & Unexpected Events

Even a well-planned arrangement will sometimes need to change.

- ☐ How much notice should be given if plans need to change?
- ☐ How will a change be requested?
- ☐ What happens if a parent cannot follow the usual arrangement?
- ☐ What happens when a child is sick?
- ☐ What happens during an emergency?
- ☐ Can parents swap days?
- ☐ How will one-off changes be recorded?
- ☐ What happens if an agreed change becomes a regular change?
- ☐ What happens if the existing arrangement stops being workable?

A temporary change does not necessarily mean the whole parenting arrangement needs to be redesigned, but if the same problem keeps happening, it may be worth getting advice about whether the existing arrangement still works.

Important Decisions

Some decisions are different from the everyday logistics of parenting.

Depending on your circumstances, you may need to consider how major decisions about the children will be made.

- ☐ Education
- ☐ Health
- ☐ Major medical treatment
- ☐ Significant extracurricular commitments
- ☐ Other major decisions affecting the children's wellbeing
- ☐ Who has responsibility for making these decisions?
- ☐ How will information needed to make those decisions be shared?

If you are unsure who has responsibility for making a particular decision, check your existing arrangements or Parenting Orders and seek legal advice if necessary.

What About the Amount of Time With Each Parent?

This is one of the questions parents ask most often.

You may hear things like:

“My children are 7 and 11. How many nights should they spend at Dad's?”

There is **no single schedule that is automatically right for every child**.

Age can be relevant, but so can:

- the children's individual needs
- their development
- schooling
- distance between homes
- activities
- relationships
- health and wellbeing
- how they manage transitions between homes
- the parents' ability to communicate and cooperate
- practical circumstances
- safety concerns
- the children's views, where relevant.

The question isn't simply:

“What do other families do?”

It is:

“What arrangement is appropriate for these children, in these circumstances?”

You don't need to copy someone else's arrangement because it works for their family.

If you're unsure what arrangement may be appropriate for your children, this is a good question to take to a family lawyer or appropriate family law service.

You Don't Have to Decide Everything Today

This checklist is not a test.

You haven't failed if you can't answer every question.

You may also find that some questions don't apply to your family at all.

Start with the things that are creating the most uncertainty or conflict.

You can then work through the remaining questions as you have the capacity to do so.

If you are preparing for a conversation with the other parent, mediation or a legal appointment, this checklist can also help you identify the questions you want answered.

SAFE Reminder

Your parenting arrangement does not have to look like anyone else's.

The goal is not to create the most detailed arrangement possible.

The goal is to understand what your children and your circumstances require, identify the practical issues that need to be addressed, and get appropriate advice where you need it.

Clear is helpful. Workable is important and your family does not have to fit someone else's template.

Things to Think About When Parenting Communication Is Difficult

One of the biggest problems with orders in high-conflict relationships is often not the broad arrangement - “*the children spend Friday to Sunday with Dad*” - but the gaps and ambiguities around it.

These common bug-bears can cause great stress or tensions and, if included in the orders from the start, can mitigate any additional conflict.

1. Vague changeover arrangements

“The father is to collect the children at the conclusion of school.”

That can create arguments about what happens when school finishes, who waits, what happens on pupil-free days, what happens when child is home sick, when child becomes unwell at school and needs earlier collection etc.

Think about:

- ☐ Exact time
 - ☐ Exact location
 - ☐ Who collects
 - ☐ Who returns
 - ☐ What happens if school isn't operating
-

2. “Reasonable notice” without saying what that means

This can become a battleground.

Instead of assuming everyone has the same idea of reasonable notice, consider whether important arrangements need a clearer timeframe.

- ☐ How much notice for proposed changes?
 - ☐ How much notice for travel?
 - ☐ How are requests made?
 - ☐ What happens if there is no response?
-

3. Undefined school holidays

This is a **BIG one**.

“Half of the school holidays” sounds straightforward until people disagree about:

- Which holidays?
 - What date/time does the period begin? Begin on the last day of school, or the Monday of week 1?
 - What date/time does it end?
 - Does Christmas override the ordinary holiday arrangement?
-

- What happens when a holiday starts part-way through ordinary parenting time?

For a high-conflict relationship, **precision matters**.

4. “Make-up time”

This can sound reasonable but become a perpetual negotiation:

“You missed your weekend, so you owe me another weekend.”

Consider whether the arrangement actually needs to address what happens when scheduled time doesn't occur, rather than leaving this completely open.

5. Children becoming the messengers

Avoid arrangements that effectively make the child responsible for:

“Tell Dad...”

“Ask Mum...”

“Find out what Mum is doing...”

“Tell Mum I'll be late...”

Where communication is difficult, consider whether there should be a clear adult-to-adult communication method and how it can be raised if it is not being followed.

6. Communication clauses that are too open-ended

“The parents are to communicate as required regarding the children.”

That can sound sensible but may be difficult in a high-conflict relationship.

Think about:

- ☐ What communication method?
 - ☐ What is it for?
 - ☐ What counts as urgent?
 - ☐ How quickly should important messages be answered?
 - ☐ What information actually needs to be shared?
-

7. “Mutual agreement” clauses

A clause that says:

“The children may attend activities as mutually agreed.”

may work beautifully for cooperative parents.

But if one parent routinely refuses to agree to things simply because the other parent proposed them, the wording can become a source of ongoing conflict.

The question to ask is:

“What happens if we don't agree?”

8. Extracurricular activities

Don't assume that an activity is automatically covered just because the child already does it.

Think about:

- ☐ Who chooses activities?
 - ☐ Who pays?
 - ☐ Who transports?
 - ☐ What happens when training falls during the other parent's time?
 - ☐ What happens if one parent doesn't support the activity?
-

9. Illness clauses

This is another enormous practical one.

“Children are to spend time with the other parent unless unwell” sounds simple.

But what does **unwell** mean?

Who decides?

What happens if the child has a fever?

What about a minor cold?

What about a medical appointment?

What about a child who becomes distressed before changeover?

You don't necessarily need to put a medical definition into an order, but you do want to think about the issue before you're standing at 6pm arguing about it.

10. “The parents will agree” about future things

This is probably the biggest overarching warning I'd give.

A cooperative couple can fill in gaps as they go.

A high-conflict relationship may turn every gap into another negotiation.

So the question isn't:

“Can we leave this open?”

It's:

“If we disagree about this later, will this wording actually help us?”

11. When the children are returned but something is consistently wrong

This is a subtle one.

The problem isn't necessarily that the other parent has breached the order. The children come home, but there may be recurring issues around:

- belongings not returning
 - medication
 - school equipment
 - uniforms
 - devices
 - homework
 - emotional distress
 - being exhausted or dysregulated after transitions.
-

12. When “flexibility” only works one way

This is a *really* good high-conflict watch-out.

An arrangement might say parents will be “flexible” or “reasonable”.

That sounds cooperative but if one parent interprets flexibility as:

“I can change the arrangement whenever I want.”

it can create enormous uncertainty.

Be careful with vague words such as “flexible”, “reasonable” or “by agreement” where you already know communication is difficult.

Not because those words are inherently bad, but because the people relying on them need to have a realistic ability to reach agreement.

13. This is probably the overarching lesson.

A clause can look perfectly reasonable until the first disagreement.

For example:

“The children may participate in extracurricular activities by agreement.”

Fine for cooperative parents.

Potential nightmare for two parents who cannot agree.

“What happens if we don't agree?”

That one question is gold.

14. When an arrangement looks workable on paper but isn't workable in real life

Ask:

- Does the travel actually work around school?
- Does it work around sport?
- Does it work around work?
- Does it work for siblings?
- Does it work for appointments?
- Does it work for the child's age and development?
- Does the child cope with the transitions?
- Can the parents actually manage the communication required?

A 50/50 arrangement can look beautifully balanced on paper and be completely impractical for a particular family.

15. When the child's needs change

An arrangement that worked two years ago may not work now.

Children get older. School changes. Activities change. Health needs change. Their capacity to transition between homes can change.

That doesn't mean every difficult period requires new orders.

But it does mean “this is what we've always done” isn't necessarily the end of the conversation

How will changes be agreed, recorded etc?

16. Technology, phones and contact between homes

Phones, tablets and other devices can become unexpectedly complicated when children live across two homes.

If your child has a device (or you want to plan for when they are older), think about:

- ☐ Who provides it?
- ☐ Who pays for the device, plan or repairs?
- ☐ Does the other house need to purchase a charger and ensure it is charged?
- ☐ Can the child use the device to contact either parent while staying with the other?
- ☐ Are there reasonable rules about when the child can use it?
- ☐ What happens if a child doesn't want to make a call or respond to a message?

- ☐ Who controls the child's accounts and passwords?
- ☐ What happens if the device is lost or damaged?
- ☐ Does the device have location sharing enabled?
- ☐ Is location sharing appropriate and safe in your circumstances?
- ☐ Are there privacy concerns about photographs, messages, contacts or account access?
- ☐ What happens with gaming accounts, subscriptions or other digital services?

Is the device being used to support the child, or has it become part of the conflict between the adults?

Device SAFE Tip

A child's phone or device can be a useful way of maintaining connection between homes, but it shouldn't become a tool for monitoring, controlling, passing messages between parents or putting the child in the middle of adult conflict.

Think about the purpose of the device, rather than simply who owns it.

If technology has become part of a parenting dispute, get advice about your specific circumstances rather than assuming that either parent automatically has the right to control or restrict the child's device.

SAFE Tip

Don't design your arrangement around the parent you wish you had.

If communication is difficult, don't build an arrangement that depends on both parents constantly negotiating, compromising and making sensible decisions together if that isn't how things actually work.

Think about what is realistically workable for your family.

The goal isn't to create the most cooperative-looking arrangement.

It's to create an arrangement that can function when things don't go smoothly.

More detail isn't always better.

The goal is not to create an enormous set of rules covering every possible situation.

The goal is to make the important arrangements clear enough that you aren't constantly having to renegotiate the basics.

If you're preparing proposed orders, ask your lawyer to help you identify which areas genuinely need precision for your circumstances.

That is a **really important distinction**.

What If He Just Won't Agree?

When the other person refuses to cooperate

Sometimes separation is difficult because you and the other parent disagree and sometimes it is more than disagreement.

You may be trying to work something out and the other person simply says no.

They may refuse to sign something.

They may refuse to provide information.

They may disagree about the children.

They may refuse to discuss the house or finances.

They may ignore requests from your lawyer.

They may delay responding.

They may keep saying no without offering another solution and you may find yourself thinking:

“What happens if he just refuses to cooperate?”

You cannot make another person agree

This is one of the frustrating realities of separation.

You can communicate clearly, make reasonable proposals, attend dispute resolution, provide information, ask questions and seek legal advice, but you cannot make the other person participate constructively.

Their refusal to cooperate does not mean you have to keep trying the same thing forever.

Depending on what you are trying to resolve, there may be other pathways available.

If you cannot agree about the children

Parents are encouraged to try to reach parenting arrangements themselves.

If you cannot agree, Family Dispute Resolution may be one step in trying to resolve the disagreement, unless an exception applies. If the dispute remains unresolved, a parent may be able to apply to the Court for parenting orders.

The Court can make decisions about matters such as where a child lives, how much time they spend with each parent and who makes major long-term decisions.

The Court's focus is the child's best interests.

You do not have to convince the other parent to agree before you can seek advice about what your options are.

If you cannot agree about property or finances

Property and financial matters can also be resolved in different ways.

You may reach an agreement yourselves, you may use dispute resolution or mediation or obtain legal advice and negotiate through lawyers.

If genuine attempts to resolve the dispute have been made and you still cannot agree, a party may be able to apply to the Court for financial or property orders. The Court can make orders about property, finances and liabilities such as debts, subject to the requirements of the law.

What if he simply won't respond?

You may eventually reach a point where continuing to send another message, explain yourself again or make another proposal is not moving anything forward.

This is where it can help to stop asking:

“How do I get him to cooperate?”

and instead ask:

“What is the appropriate next step if he doesn't?”

That might mean getting legal advice, it might mean moving from informal discussions to a more formal process, documenting what has happened or it might mean allowing your lawyer to communicate with him rather than continuing to negotiate directly.

The appropriate response will depend on the issue and your circumstances.

What if he keeps delaying?

Delay can be particularly exhausting when you are already trying to manage the children, work, finances and everyday life. You do not need to respond to every delay by working harder.

Keep a record of important requests, responses and significant dates where appropriate.

If a matter is becoming stuck, ask your lawyer:

“What are my options if the other party continues to delay or refuses to participate?”

That question may be more useful than sending another message trying to persuade them.

If there is family violence or coercive control

A refusal to cooperate can look very different where there has been family violence, coercive control, intimidation or fear. You may not be in a position to negotiate freely or safely.

You do not have to treat a high-conflict or unsafe situation as though it were an ordinary disagreement between two people who simply see things differently. If this applies to you, consider getting legal advice or specialist family violence support about the safest way to proceed.

What this does NOT mean

It does not mean that every disagreement needs to become a legal dispute or that you need to go to Court because someone said no.

Sometimes the most useful response to a disagreement is to obtain enough information to decide whether the issue matters, whether it can wait, and what your options are.

You do not have to win every disagreement.

You do need to understand what happens when an important issue cannot be resolved.

SAFE Questions

If you are dealing with someone who will not agree, ask:

- What exactly are we unable to agree about?
 - Is this an issue I actually need to resolve now?
 - Have I clearly communicated what I am asking for?
 - Is there information I am missing?
 - Is there a safer or more formal way to address this?
 - Do I need legal advice before taking the next step?
 - Am I trying to persuade someone who has already made it clear they will not cooperate?
 - What happens next if they continue to say no?
-

SAFE Reminder

You are not responsible for making the other person reasonable.

Sometimes the next step is not another conversation.

Sometimes it is simply finding out what your options are when conversation has stopped working.

You don't need their cooperation to start understanding your options.

What If He Breaches the Orders?

When a Court Order isn't being followed

One of the most frightening things after separation can be having a Court Order in place, and then watching the other person ignore it.

You may be thinking:

“What is the point of having an order if he simply doesn't follow it?”

You might be dealing with:

- a missed changeover
- children not being returned when required
- time occurring differently from what the order says
- a parent refusing to comply with a particular requirement
- repeated late collection or return
- a parent making decisions they were not authorised to make
- refusing to provide something required by the order
- refusing to pay an expense covered by an order
- repeatedly doing something the order says they must not do.

The first thing to understand is:

Not every problem with an arrangement is the same legally.

What matters is:

What does the actual order say?

and

What actually happened?

Start With the Order — Not the Argument

When something goes wrong, it can be tempting to start with everything the other person has done that feels unfair.

Try to start somewhere more precise.

Take out the current order and identify:

What does the order require?

Write down the relevant paragraph or wording.

Then record:

- What was supposed to happen?
- What actually happened?
- When did it happen?
- What did the other person say or do?
- What did I do in response?
- What evidence do I have?

This distinction matters.

The question is not simply:

“Was he difficult?”

It is:

“Was there an obligation under the order, and what happened in relation to that obligation?”

An Order Is Different From an Informal Agreement

You may have:

- an informal agreement
- a Parenting Plan
- Consent Orders
- Parenting Orders made by the Court
- other Court orders dealing with financial or legal matters.

These are not all the same.

A Parenting Order is legally enforceable.

An informal agreement does not automatically have the same legal force simply because both people agreed to it.

A Parenting Plan also has a different legal status from a Parenting Order.

If you are unsure what applies to your situation, check the document itself and obtain legal advice if necessary.

Do not assume that every broken promise is a breach of a Court Order.

What Counts as Non-Compliance?

There can be many different ways an order may not be followed.

For example:

Time with children

The order says the children are to be collected at a particular time, but the other parent repeatedly does not attend.

Or:

The order says the children are to be returned at a particular time, but they are repeatedly returned late.

Changeover

The order specifies a particular place or arrangement, but the other parent repeatedly does something different.

Communication

An order may contain particular requirements about communication or information.

The other person may fail to do what the order requires.

Decisions

An order may specify who is responsible for particular decisions.

The other person may act outside what the order permits.

Financial obligations

An order may require a person to make a payment or take another financial step.

They may fail to do so.

The exact meaning of an order depends on its wording.

That is why it is important to look at the actual order rather than relying on what you remember it saying.

One Incident Does Not Necessarily Tell You the Whole Story

Something can go wrong without the situation automatically becoming a major legal dispute.

For example:

- there may have been an emergency
- a child may have become unwell
- there may have been a genuine misunderstanding
- the order may not be as clear as you thought
- the other person may have had a circumstance that affects what happened.

The fact that something did not happen exactly as planned does not mean you need to immediately start legal proceedings.

But that does not mean you should ignore repeated or serious non-compliance.

Start by recording what happened and then work out what you need to understand.

Look for the Pattern

Sometimes the significance is not one incident, it is the pattern.

For example:

The first missed changeover may be an isolated event.

The fifth missed changeover may be evidence that the existing arrangement is no longer operating as intended.

You may notice:

- repeated late returns
- repeated missed changeovers
- repeated cancellations
- repeated refusal to comply with particular requirements
- repeated failures to provide information
- repeated non-payment
- repeated actions that contradict the order.

Keep a factual record.

You do not need to label the person a “breacher” every time something goes wrong.

Simply record:

- What the order said.
- What happened.
- When it happened.
- What communication occurred.
- What you did.

Patterns can become much easier to understand when they are recorded accurately.

What Should I Record?

A simple table can be enough.

Date	What the order required	What actually happened	Communication	Evidence

You may also want to record:

- the relevant paragraph of the order
- scheduled changeover time
- actual changeover time
- whether the children were returned
- what explanation was given
- whether you responded
- any relevant messages
- any witnesses
- any immediate impact on the children
- what you did afterwards.

Keep your records factual.

Instead of:

“He deliberately ignored the order because he wanted to upset me.”

write:

“The order required return at 6:00 pm. The children were returned at 8:15 pm. At 6:20 pm I received a message stating that he would return them later.”

The second version preserves what you actually know.

What If He Doesn't Return the Children?

This is different from a parent simply not exercising their scheduled time.

If the other parent has the children and does not return them as required, the appropriate response may depend on:

- what the order says
- where the children are
- how long they have been absent
- whether you can contact them
- whether there are safety concerns
- whether there is an urgent risk.

Depending on the circumstances and the orders that apply, a recovery order may be available.

A recovery order can, in appropriate circumstances, require a child to be returned and may authorise police or other officers to take steps to locate and recover the child.

If you do not know where your child is, cannot establish their safety, or believe there is an immediate risk, seek urgent legal or emergency assistance rather than trying to work out the legal process yourself.

What If He Says the Order Doesn't Apply Anymore?

This can happen when circumstances have changed.

Perhaps:

- the children are older
- the parenting arrangement has changed in practice
- one parent has moved
- school circumstances have changed
- the original arrangement is no longer workable
- both parents have informally been doing something different for months.

An order does not automatically disappear simply because people have started doing something different. At the same time, an arrangement that has genuinely changed in practice may eventually need to be formally reviewed or changed.

If both parties agree, there may be ways to formalise a changed arrangement.

If they do not agree, you may need legal advice about the appropriate pathway.

Do not assume that doing something differently for long enough automatically changes the order.

What Is a Contravention (breach)?

You may hear the word “contravention.”

In simple terms, a contravention application is a legal process that can be used where a person is alleged to have contravened a parenting order.

That does not mean:

“He did something I didn’t like, therefore he has contravened the order.”

There are legal requirements around contravention proceedings.

The Court may need to consider matters such as:

- what the order actually required
- whether the person failed to comply
- what steps they took
- why the non-compliance occurred
- whether there was a reasonable excuse
- whether the contravention was less serious or more serious
- what response is appropriate.

This is one reason not to try to determine the legal outcome yourself.

Your job is to preserve the facts.

A lawyer or appropriate legal service can help you work out whether the circumstances may justify further action.

What If He Had a Reason?

Sometimes a person may say:

“I couldn’t comply because something happened.”

The existence of an explanation does not automatically answer the legal question.

The Court may need to consider the circumstances and whether the person had a reasonable excuse or otherwise took appropriate steps.

For example, an unexpected emergency may be very different from repeatedly choosing to ignore an order.

You do not need to decide whether the other person’s explanation is legally sufficient.

Record what happened.

Keep the communication.

Then obtain advice if the issue is significant, repeated or disputed.

Do I Have to Chase Him Every Time?

No.

If an order has not been followed, you may feel pressure to send another message demanding compliance.

Sometimes a practical message is appropriate and sometimes repeated communication simply creates another argument.

Before sending another message, ask:

“Will this message actually resolve the issue?”

If the answer is no, it may be more useful to:

- record what happened
- preserve the relevant communication
- check the order
- identify whether there is a deadline
- seek advice about your options.

You are not responsible for repeatedly persuading another adult to comply with a Court Order.

What If He Says I Breached the Order Too?

This can become particularly confusing in high-conflict situations.

You may receive a message saying:

“You're the one breaching the order.”

Do not automatically assume that the accusation is true, but at the same time, don't dismiss it simply because you disagree.

Go back to the order.

Ask:

- What does the relevant paragraph actually require?
- What happened?
- What did I do?
- What did the other person do?
- Is there something I need legal advice about?
- Is there a safety issue affecting what happened?

If you are concerned that you may not have complied with an order, obtain legal advice rather than trying to resolve the issue through an argument with the other person. A quick phone call to Legal Aid or a Community Legal Centre can clarify for you.

What If the Children Don't Want to Go?

This is a particularly difficult situation.

A child's distress does not automatically cancel a Parenting Order.

At the same time, you are not expected to ignore a genuine safety concern or physically force a frightened child into a car.

The roadmap's section **When Your Child Doesn't Want to Go** covers this in more detail.

The important starting points are:

- understand what the order says
- listen carefully to what your child is saying
- distinguish ordinary transition distress from a serious safety or wellbeing concern
- record significant concerns accurately
- seek advice when you are unsure what the order requires.

You may need to take reasonable steps to comply with an order, but what is reasonable depends on the circumstances.

If you believe your child is at immediate risk, prioritise safety and seek urgent assistance.

When Should I Get Legal Advice?

Consider getting legal advice if:

- non-compliance is repeated
- the other parent refuses to comply
- the children are not being returned
- there is a significant dispute about what the order means
- the other parent is accusing you of breaching the order
- you believe the order is no longer workable
- the other parent is doing something prohibited by the order
- the issue is affecting the children's safety or wellbeing
- you are considering a contravention application
- you are considering seeking to change the orders
- you are unsure whether urgent action is required.

You do not need to wait until the situation becomes a crisis.

Sometimes the most useful legal appointment is simply:

“This is what the order says. This is what has been happening. What are my options?”

What If I Can't Afford a Lawyer?

Do not assume that lack of money means you have no options.

Depending on your circumstances, you may be able to obtain assistance or information through:

- Legal Aid
- Community Legal Centres
- family law services
- appropriate family violence legal services
- other free or low-cost legal services.

The Australian Support & Resources section at the end of this roadmap contains places to start.

If you cannot obtain ongoing representation, even a limited appointment may help you understand:

- whether the issue is legally significant
- what evidence you should preserve
- what options may be available
- whether you need to take action
- what you should avoid doing.

What You Should NOT Do

If an order isn't being followed, try not to:

- retaliate by deliberately breaching the order yourself
- alter arrangements simply to “teach him a lesson”
- threaten him with Court in every message
- make accusations you cannot support
- exaggerate what happened
- delete messages that may later be relevant
- secretly access accounts or devices to obtain information
- physically confront the other person
- assume that a verbal agreement changes a written order
- assume that a long-standing informal arrangement automatically changes the order

- stop complying with your own obligations without obtaining appropriate advice.

You can be angry.

You can be exhausted.

You can believe the other person is behaving unfairly.

You can still protect yourself by keeping your response factual and considered.

The Goal Is Not to “Catch Him Out”

It can be tempting to start documenting everything because you are afraid you will need to prove what happened.

You do not need to turn your life into an evidence-collection exercise.

The purpose of keeping records is much simpler:

To preserve important facts so that you don't have to rely on memory later.

Record what matters.

Keep relevant documents.

Save significant communication.

And let an appropriate professional help you determine what is legally relevant.

SAFE Questions

If you believe an order has not been followed, ask:

- What exactly does the current order say?
- Which part of the order is relevant?
- What was supposed to happen?
- What actually happened?
- Is this a one-off or a pattern?
- Did the other person provide an explanation?
- What evidence do I have?
- Have I kept the original messages or documents?
- Is anyone currently unsafe?
- Are the children safe?
- Do I need to act urgently?
- Is this an issue I can address practically?
- Do I need legal advice?

- Could the current order itself need to be reviewed or changed?
- Am I at risk of breaching the order myself by how I respond?

You do not need to decide today whether something is technically a contravention.

Start with the facts.

SAFE Action Plan

If an order has not been followed, choose the next appropriate step:

1. Find the order

Locate the current version of the order.

2. Find the relevant paragraph

Identify exactly what it says.

3. Record what happened

Write down:

What was ordered → What happened → When → Evidence

4. Preserve the information

Save relevant messages, emails, documents or other records somewhere safe.

5. Check for urgency

Ask:

Is anyone currently unsafe?

Are the children safe?

Is there a deadline?

Is immediate legal or emergency assistance required?

6. Get advice if needed

If the issue is serious, repeated, disputed or unclear, seek appropriate legal advice about your options.

You do not have to decide the entire legal pathway yourself.

SAFE Reminder

A Court Order matters.

But when something goes wrong, you do not have to immediately know whether it is a contravention, whether you should apply to Court or what the ultimate consequence might be.

Start with the facts.

What does the order say?

What happened?

What can I prove or document?

Is anyone unsafe?

What is the next appropriate step?

You are allowed to pause before reacting.

You are allowed to get advice.

And you do not have to become your own lawyer simply because the other person is not following the rules.

Important

This section provides general information only and does not determine whether a particular event amounts to a contravention of a Court Order.

The legal consequences of non-compliance can depend on the wording of the order, the circumstances in which the non-compliance occurred, whether reasonable steps were taken, whether a reasonable excuse exists, and other factors.

If you believe a Court Order has not been followed, particularly where the issue is repeated, serious, urgent or involves the safety of a child, obtain legal advice appropriate to your circumstances.

If a child is missing or you believe you or a child is in immediate danger, seek urgent assistance.

Children's Expenses & Shared Costs

Why This Matters

When parents are working out parenting arrangements, it's natural to focus on the big things:

- where the children will live
- when they'll spend time with each parent
- school arrangements
- holidays and special occasions.

But some of the biggest disagreements after separation aren't about the parenting schedule at all.

They're about **money**.

Who pays for the school camp?

What happens when the school sends home a booklist?

Who pays for a laptop?

What about sporting registration or a uniform?

What happens when a child needs ongoing medical, psychological or allied-health support?

What if an expense wasn't anticipated when the parenting arrangements were first made?

There isn't a universal answer to who should pay for these things. What applies to your family may depend on your agreement, parenting orders, other arrangements between you and your former partner, and the circumstances of the expense.

The important thing is to think about these issues before they become a fight.

What You Need to Know

When you're working through parenting arrangements, it's easy to focus on where the children will live and when they'll spend time with each parent but parenting also comes with a long list of practical expenses and these can become a significant source of conflict after separation.

Things like school fees, booklists, uniforms, laptops, camps and excursions, sporting costs, music or other activities, medical appointments and allied-health support can all create questions about who is responsible for what.

There isn't one universal rule that applies to every family.

Whether a parent is required to contribute to a particular expense can depend on the arrangements or orders that apply to your family, what has been agreed between you, and the circumstances of the expense.

Something being important or necessary for your child does not automatically mean that the other parent is legally required to contribute to the cost.

That's why it's worth thinking about these issues while you're negotiating parenting arrangements, rather than waiting until an expense becomes a disagreement.

You don't need to try to list every possible expense your children might have. Instead, think about the areas that are particularly relevant to your family.

You may also want to think about what happens when something unexpected comes up.

For example, what happens if a child suddenly needs a significant medical treatment, a replacement laptop, or equipment for an activity they have already committed to?

You may not be able to anticipate every situation. But identifying the types of expenses that matter to your family can give you useful questions to raise when discussing your parenting arrangements.

Think Beyond the Cost

The practical difficulty isn't always the cost itself.

It can also be:

- needing to ask the other parent before an expense is incurred
- disagreement about whether an expense is necessary
- one parent making a decision without the other
- invoices or receipts not being provided
- disagreement about an expense that wasn't anticipated
- a parent refusing to communicate about costs
- different views about what the children should participate in.

These issues can become particularly difficult when communication between parents is already strained.

Thinking about them in advance doesn't mean you need to create complicated rules for every situation.

It simply gives you an opportunity to consider whether there are important areas you want to understand or discuss before you agree to parenting arrangements.

If You're Making or Reviewing Parenting Arrangements

You may want to consider:

- What expenses are already part of our children's lives?
- Are there significant expenses we know are likely to arise?
- Are there expenses where agreement beforehand may be important?
- What happens if an unexpected expense comes up?
- How will we communicate about children's expenses?
- What records, invoices or receipts might need to be kept?
- Are there particular issues I should ask my lawyer about before agreeing to anything?

You don't need to have all the answers yourself.

The purpose of thinking about these things now is simply to identify the questions that matter to your family.

Things You May Want to Discuss

Depending on your family, you may want to consider how you'll approach:

Education

- school fees
- booklists
- uniforms including school shoes, school bag etc
- laptops and other required devices
- camps and excursions (see note about school fees below)
- school-based activities

Activities

- sporting registration
- sporting uniforms or equipment
- music lessons or instruments that the child may take up as an additional activity during school and on school grounds
- other agreed extracurricular activities

Health

- dental treatment
 - psychology or counselling
 - specialist appointments
 - allied-health services
 - other significant medical expenses
-

School fees don't always tell the whole story

What a school calls a “school fee” can vary significantly between schools.

Some schools bundle camps, excursions, activities or other costs into annual fees. Others charge these separately. This can become particularly important when children move from one school system to another after separation, or as they move through their education journey from primary to secondary school.

Technology costs can be another easily missed expense. Many high schools require students to have a laptop or other device that meets specific specifications set by the school. The laptop

may not appear on the booklist, even though it is a required school expense and can be substantially more expensive than the items listed on the booklist.

Before assuming that “half the school fees” or “shared booklist costs” covers everything, check:

- what the school fee actually includes
- which camps, excursions, activities and other costs are charged separately
- whether a laptop or other technology is required
- whether the school specifies particular requirements or specifications for that device
- what your agreement or parenting order actually says about these expenses.

If you are putting school expenses into a cost-sharing agreement, be specific. If laptops are intended to be shared, consider using the word “laptop” rather than relying on a general reference to “booklists” or “school costs”.

What If the Other Parent Doesn’t Reimburse a Shared Child Expense?

Sometimes an expense is meant to be shared, but the other parent does not pay their agreed or ordered share.

This might be a school expense, sporting cost, medical expense or another child-related cost that you have paid upfront.

Start with what the arrangement actually says

Before assuming the other parent owes you money, check what the relevant agreement or order actually requires.

Look for:

- what expenses are covered
- what percentage or amount each parent is responsible for
- whether you need to obtain agreement before the expense is incurred
- whether there are any limits, conditions or exclusions
- when reimbursement is supposed to occur.

If the expense is covered by a Parenting Order, the wording of the order matters. A court order creates obligations for the people it applies to, and failing to comply with an order can have legal consequences.

If the expense was agreed separately but is not actually required by the order, the situation may be different. Keep the agreement and receipts, but do not assume that an informal agreement automatically has the same legal force as a court order.

If they don’t pay

Keep a simple record of:

- the expense
- the date it was incurred
- the amount
- your share
- their share
- what the agreement or order says
- when you requested reimbursement
- what, if anything, was paid.

You do not need to keep repeatedly chasing the same payment without knowing what your next option is.

If the expense is covered by an existing order and the other parent is not complying, you can seek information about the options available for dealing with non-compliance. If the arrangement is no longer workable, it may also need to be reviewed or formally changed.

What If They Agree to Pay — Then Don't?

Sometimes the problem is not that you were never given permission to spend the money.

You asked.

They agreed.

You went ahead.

Then the bill arrives — and suddenly the agreement seems to have disappeared.

For example, the other parent may agree that your child can attend a \$4,000 school camp and say they will pay half. You rely on that agreement, the child attends, and afterwards the other parent says they are no longer paying.

Go back to what was actually agreed

Before assuming you can recover the money, look at:

- what was agreed
- who agreed to it
- when the agreement was made
- whether it was in writing
- exactly what amount or percentage they agreed to pay
- whether there were any conditions attached
- whether the existing Parenting Order or other formal agreement says anything about that expense.

A separate agreement about an expense does not automatically become part of an existing Parenting Order simply because both parents discussed or agreed to it. Parenting Orders are legally enforceable; informal parenting agreements do not have the same legal status.

That does not mean the conversation or written agreement is irrelevant. Keep the evidence of what was discussed and what you relied on when making the decision.

Keep the paper trail

Save:

- the original request
- their response agreeing to contribute
- the date of the agreement
- the invoice or receipt
- proof of payment
- any later communication about reimbursement
- anything showing that you relied on their agreement before committing to the expense.

If they later refuse to pay, you can then seek advice about what the agreement means and what options, if any, are available to you.

For next time

Where an expense is significant, try to make the agreement clear before committing to the cost.

A simple written message can reduce uncertainty:

“Just confirming that you agree to contribute \$2,000 towards [child’s] camp, payable by [date].”

For a substantial expense, consider whether the arrangement should be formally documented rather than relying on a conversation or assumption.

SAFE Questions (relevant where non-reimbursement occurs)

- What exactly did they agree to?
- Do I have it in writing?
- Did I need or rely on that agreement before committing to the expense?
- Does an existing order already deal with this type of expense?
- Was this expense one we were required to share?
- Was their contribution conditional on anything?
- What evidence do I have? Have I kept the receipt and the relevant communication?
- Before I spend the money, do I understand what happens if they later change their mind?

SAFE Reminder

You are not unreasonable for expecting someone to honour what they agreed to.

But before you spend money on the strength of an agreement, make the agreement as clear and documented as you can.

SAFE Questions (relevant prior to finalising parenting arrangements)

- Have we discussed how significant children's expenses will be handled?
 - Are there particular expenses we already know are likely to arise?
 - Are there expenses where agreement beforehand may be important?
 - What happens if an unexpected expense comes up?
 - How will we communicate about expenses?
 - How will receipts or invoices be provided?
 - What happens if one parent doesn't agree to an expense?
 - Are there things I should ask my lawyer about before agreeing to them?
-

SAFE Script

Asking your lawyer about children's expenses

"There are a number of ongoing and unexpected costs involved in raising the children, such as school expenses, activities and medical or allied-health costs. Before I agree to any parenting arrangements, I'd like to understand whether there are any expenses I should be thinking about or addressing in the agreement, and whether there is anything I should be particularly careful about."

"I don't need you to tell me what arrangement to choose. I just want to understand what I should be considering before I agree to anything."

SAFE Action Plan

Choose one practical action today:

- Make a list of the children's regular expenses you already know about.
 - Add any significant or unexpected expenses you think may arise.
 - Read through your current parenting arrangements, if you have them, and note anything relating to children's expenses.
 - Add any questions about children's costs to your list for your lawyer or Family Dispute Resolution appointment.
-

- If you're currently negotiating parenting arrangements, consider whether there are expense-related issues you want to discuss before reaching agreement.

You don't need to solve these questions today.

The goal is simply to know what you want to ask.

Understanding amica

Why This Matters

When you're separating, it can sometimes feel as though your choices are limited to working everything out between yourselves or getting lawyers involved immediately.

There is another option that some separating families may find useful.

amica is an Australian online service designed to help separating couples work through parenting arrangements and, where appropriate, money and property matters.

For parenting, amica can help you work through practical decisions about things such as your children's schedule, school holidays, special occasions, education, health, travel, communication and how changes to arrangements might be managed.

For some families, having a structured way to work through these decisions can make the process feel more manageable.

But amica isn't right for every family.

If you are experiencing family violence, coercive control, significant fear, serious conflict or other circumstances that may make it difficult to negotiate freely, you may need legal advice or specialist support rather than trying to work through arrangements using an online tool.

Knowing about amica doesn't mean you need to use it.

It simply gives you another option to consider when you're working out what pathway may be appropriate for you and your children.

What You Need to Know

amica provides a structured online process for separating couples who want to work through their arrangements.

For parenting, this can include practical areas that are sometimes overlooked, such as:

- school holidays
- special occasions
- education
- health
- travel
- communication
- religious and cultural practices
- how changes to arrangements will be managed.

The aim is to help parents work through these decisions and record what they have agreed.

If you and the other parent reach agreement, you can then consider how that agreement should be recorded.

The difference between a Parenting Plan and Consent Orders is explained earlier in this roadmap under Understanding Your Parenting Agreement Options.

You don't need to work through that distinction again here. The important thing to understand is that reaching agreement and making an agreement legally binding are not necessarily the same thing.

amica is a tool for helping separating couples work through arrangements. It does not itself make your parenting arrangements into court orders.

When You May Want to Pause

Being able to reach an agreement is not the only consideration when deciding whether an online agreement process is appropriate.

You may want to seek legal advice or specialist support if:

- you are experiencing family violence or coercive control
- you are frightened of the other parent or feel unable to disagree with them
- you feel pressured to agree to arrangements you are uncomfortable with
- there is significant conflict
- you have concerns about your children's safety or wellbeing
- your family circumstances are particularly complex
- you are unsure whether a proposed arrangement is appropriate for your children.

You don't need to work out whether your circumstances are legally “complex” before asking for help.

If you're unsure, asking a family lawyer or community legal service is an option.

And remember using amica is not the same as getting legal advice.

amica can help you work through separation arrangements. A lawyer can advise you about how the law applies to your individual circumstances.

You Don't Have to Decide Today

If you're still working out your options, you don't need to choose a pathway immediately.

You can take some time to understand the different options, ask questions and get advice where you need it.

The goal isn't to find the fastest way to reach an agreement. It's to find a pathway that is appropriate for you and your children.

SAFE Questions

Before deciding whether amica is appropriate for your situation, you might consider:

- Do I feel able to communicate and negotiate with the other parent without feeling pressured to agree?
- Do I feel able to express a different view or say no?
- Are there concerns about family violence, coercive control, intimidation or retaliation that could affect my ability to negotiate freely?
- Are there circumstances in my family that I would feel more comfortable discussing with a lawyer first?
- Do I understand what I would be agreeing to before I sign anything?
- Would I feel more comfortable having a family lawyer review the proposed arrangements before I agree to them?

You don't need to answer all of these today.

They're simply questions to help you work out what you need before deciding your next step.

SAFE Script

Asking your lawyer before you agree.

"We have been looking at our parenting arrangements and may be able to reach an agreement. We're considering using amica to help us work through the arrangements. Before I agree to anything, I'd like you to review the proposed arrangements and let me know if there are any issues I should consider."

"Is there anything about my circumstances that means you would recommend getting legal advice before I use amica or agree to anything through it?"

SAFE Action Plan

If you're considering using amica:

1. Consider whether it is appropriate for your circumstances.

Think about whether you feel able to communicate and negotiate freely with the other parent.

2. Get advice if you're unsure.

If you have concerns about your circumstances, the proposed arrangements or your ability to negotiate freely, consider speaking with a family lawyer or community legal service before proceeding.

3. If you reach agreement, understand what happens next.

Make sure you understand what you've agreed to and how you want the arrangements recorded. Refer back to Understanding Your Parenting Agreement Options for more information about Parenting Plans and Consent Orders.

You don't have to decide today. Understanding your options is a worthwhile first step.

One Small Step

Take two minutes to visit amica and see what it is designed to help with.

You don't need to create an agreement or start the process.

Just find out whether it looks like an option you may want to explore.

PART 5 – Communication

From Surviving Every Email to Protecting Your Peace

Things You Can Stop Carrying

The email around all day.
The need to defend yourself.
Every accusation.
The pressure to respond.
The hope that this time he'll finally understand.

Why This Matters

For many women, one of the hardest parts of separation isn't the parenting arrangements, the finances or even the legal process.

It's the communication.

Your phone buzzes. You see his name appear.

Before you've even opened the message, your body already knows what's coming.

Your stomach drops. Your chest tightens. You take a breath before reading it because you're already bracing yourself for what it might contain.

Sometimes it's about the children. Sometimes it's about money. Sometimes it's about school.

The subject might be completely practical, but somehow there is often something else wrapped around it. Criticism. Blame. Control. A comment that makes you question yourself. A tone that leaves you feeling as though you need to explain, justify or defend your decisions.

Even though the relationship has ended, it can still feel as though you're being pulled back into it every time a new message arrives.

You read it. Then you read it again.

You start working out what you should say. You correct what wasn't true in your head.

You explain the decision you made. You think about how he might respond. You try to work out how to say it so there won't be another argument.

Sometimes, long after you've closed the email, the conversation is still happening in your head.

That's the part that can be easy to miss.

It isn't just the time it takes to read and respond. It's the space the communication can continue to occupy afterwards. This section isn't about teaching you how to write better emails.

It's about helping you stop carrying them around with you.

You don't have to communicate the way you did when you were surviving.

What You Need to Know

When communication has repeatedly involved criticism, blame, conflict or the need to defend yourself, it's easy to start treating every message as something you need to manage.

You might feel responsible for explaining yourself clearly enough, responding quickly enough or finding exactly the right words to prevent the next argument.

But that's not your job.

A message can contain a practical issue without requiring you to engage with everything wrapped around it.

There may be something that genuinely needs your attention.

There may also be criticism, blame, personal commentary or an attempt to pull you into an old argument.

They are not the same thing.

Your job is to identify what actually needs a response — and respond to that.

You don't have to resolve the other person's feelings, correct every accusation or convince them to see things differently.

You can deal with the practical issue and leave the rest behind.

The SAFE Communication Rules

These aren't rules about writing.

They're reminders that you no longer have to communicate the way you did when you were surviving.

1. Don't let the message take over your day.

The goal isn't to pretend the message doesn't affect you.

It's to stop it from taking over your thoughts, your energy and the rest of your day.

Pause. Create some distance. Then decide what actually needs your attention.

2. You don't have to defend yourself.

One of the hardest habits to break after leaving a controlling relationship is feeling as though you have to answer every accusation, explain every decision or prove that you're a good mother.

That's completely understandable.

But before you begin typing, ask yourself:

"Am I responding because there's a genuine parenting issue to resolve... or because I feel the need to defend myself?"

Those are two very different conversations.

You don't have to defend your character every time someone questions it.

That includes accusations that you're keeping the children from the other parent. You don't need to argue about labels or try to prove your position in the moment.

If there is a genuine parenting issue that needs to be addressed, respond to the practical issue and keep your communication factual. Keep relevant records of arrangements, communications and significant events rather than trying to resolve the accusation through an argument.

If the issue becomes part of a legal dispute, preserve the relevant information and get appropriate advice rather than trying to resolve the allegation by email.

3. Separate the request from the rubbish.

Difficult messages can contain one genuine practical issue wrapped in criticism, blame, old arguments or comments that don't actually require your attention.

Before you start writing, ask yourself:

“What is the actual request?”

Respond to that.

Leave the rest where it belongs.

4. You don't have to reply straight away.

Very few parenting matters require an immediate response. If there is no genuine urgent issue, legal deadline or obligation under your arrangements or orders, give yourself permission to pause.

Someone else's urgency doesn't automatically become yours.

A considered response tomorrow is often more helpful than an emotional response today.

5. Stop fighting for an outcome that may never come.

It can be incredibly hard to stop hoping that if you explain yourself clearly enough, he'll finally understand, accept responsibility, see things from your perspective or admit that he was wrong.

For many women, that moment never comes.

Not because you didn't explain yourself well enough.

Sometimes the most useful shift is to stop writing messages in the hope of changing someone's opinion of you.

Instead, write them simply to deal with the practical issue that genuinely needs your attention.

Then let them go.

You're not writing to make the other person understand. You're writing to communicate clearly.

Not every sentence deserves your attention.

Not every accusation deserves your defence.

Not every email deserves your entire day.

SAFE Questions

Before you reply, ask yourself:

- What is he actually asking me?
 - What doesn't need a response?
 - Am I about to solve a practical issue—or defend myself?
 - Would it help to create some distance before I reply?
-

SAFE Tip

Create distance before you respond

When a message is difficult to process, you don't have to work out your response while you're still reacting to it.

Create some distance first.

You could:

- ask a trusted person to help you identify the practical issue that actually needs a response;
- draft your response and come back to it later;
- ask your lawyer or support person to help you identify what actually requires a response.

The aim isn't to have someone else communicate for you or make decisions on your behalf.

It's to create enough distance to think clearly before you respond.

The tool isn't the important part.

The distance is.

SAFE Words™

When you need time before responding

Thanks for your message. I've received it and will respond after I've had an opportunity to consider the information you've provided. If this relates to an urgent issue affecting the children's immediate health or safety, please let me know.

SAFE Action Plan

The next time a difficult message arrives:

- Pause before opening it if you need to.
- Read it once.
- Identify the practical issue that genuinely needs a response.
- Leave the criticism, blame and personal attacks where they belong.
- Respond only to what actually requires your attention.
- Then consciously return to your day.

Why His Emails Leave You Feeling So Confused

Recognising Common Communication Patterns

Why This Matters

One of the hardest parts of communicating with a controlling or high-conflict former partner isn't the emails themselves; it's how they leave you feeling afterwards.

You open a message expecting to read about a school event, a medical appointment or next weekend's changeover.

A few minutes later, you're questioning yourself.

"Was I unreasonable?"

"Could I have handled that differently?"

"Maybe I need to explain myself better."

"Perhaps I misunderstood."

You close the email...but the conversation doesn't.

It follows you while you're driving, while you're trying to work, while you're making dinner. You replay what was said and you rewrite your response in your head.

You wonder whether you're overreacting or whether you're imagining things.

If that feels familiar, you're not alone.

Many women describe feeling as though every conversation somehow leaves them apologising, defending themselves or doubting decisions they were confident about only moments before.

Over time, that can quietly erode your confidence, not because you're incapable of making good decisions, but because the focus repeatedly shifts away from the practical issue and onto your intentions, your character or your decisions.

One of the most helpful things you can do is learn to recognise these communication patterns, not so you can analyse someone else's behaviour or so you can diagnose them but so you can finally put words around experiences you've probably been having for a very long time.

The pages that follow describe some of the most common communication patterns women experience after leaving a controlling or high-conflict relationship.

You don't need to remember their names. You don't need to become an expert in communication.

Simply recognising the pattern is often enough because once you can recognise what's happening, it becomes much easier to stay grounded, respond calmly and trust your own judgement.

Sometimes the greatest relief doesn't come from changing the communication. It comes from finally understanding why it affects you the way it does.

When you can recognise the pattern, confusion begins to lose its power.

Here are seven moments where women often stop trusting themselves.

Communication Pattern 1

When Everything Somehow Becomes Your Fault

What it can feel like

You raise a genuine concern.

Perhaps it's about the children's routine.

A changeover.

A medical appointment.

Or something that's worrying one of the children.

Instead of discussing the issue itself, the conversation changes direction and suddenly you're explaining yourself.

Defending your decisions.

Apologising for things that weren't the original issue.

By the end of the conversation, you're left wondering whether you were the problem all along.

If you've ever found yourself thinking, *"How did we end up talking about me?"* you're not imagining it.

What you might be experiencing

Sometimes a practical discussion quietly shifts away from the original issue and onto your behaviour, your intentions or your character.

The conversation stops being about solving the problem and starts becoming about defending yourself.

This communication pattern is sometimes referred to as **DARVO** — *Deny, Attack, Reverse Victim and Offender*.

You don't need to remember the name.

The important thing is recognising the pattern.

Once you notice it happening, it becomes much easier to step out of the conversation instead of being pulled further into it.

What to remember

Ask yourself:

"What was the original issue we were trying to solve?"

Bring yourself back to that.

You don't need to defend every accusation.

You don't need to correct every opinion.

You don't need to prove you're a good mum.

Respond to the practical issue that genuinely needs your attention.

Leave the rest where it belongs.

SAFE Reminder

Not every conversation that becomes about you, actually started that way.

When the focus shifts from solving the problem to defending yourself, gently return to the practical issue.

"I don't have to defend my character to solve a parenting issue."

Communication Pattern 2

When You Feel Like You Have to Explain Everything

What it can feel like

You receive an email asking about a decision you've made.

Perhaps it's about the children's routine.

A school activity.

A medical appointment.

Or a change to the usual arrangements.

You know what your decision is.

But instead of simply replying, you find yourself writing paragraph after paragraph trying to explain it.

You add more detail.

You provide more context.

You try to answer every possible question before it's even asked.

Then you read it back.

Delete half of it.

Rewrite it.

Read it again.

By the time you finally press Send, you're emotionally exhausted.

If you've ever thought, "*maybe I just haven't explained myself clearly enough*" you're not alone.

What you might be experiencing

After spending a long time having your decisions questioned, it's understandable to begin believing that every decision needs a detailed explanation.

You may feel as though if you can just find the right words...

...explain yourself clearly enough...

...or provide enough evidence...

the other person will finally understand your perspective.

This communication pattern is sometimes referred to as **JADE** — *Justify, Argue, Defend and Explain*.

You don't need to remember the acronym.

What matters is recognising when you're putting enormous effort into proving something that doesn't actually need proving.

What to remember

A thoughtful decision doesn't become more reasonable because it's explained in greater detail.

Sometimes a short, respectful response is enough.

Not because you don't have good reasons.

But because you don't have to earn the right to make reasonable decisions by explaining them over and over again.

When a practical response is needed, respond to the practical issue.

Then let your response stand on its own.

SAFE Reminder

You don't have to write the perfect email.

You only have to communicate what genuinely needs to be communicated.

"I communicate clearly. I don't communicate endlessly."

Communication Pattern 3

When the Conversation Never Ends

What it can feel like

You answer the question.

Then another email arrives.

You answer that one too.

Then another.

The same issue keeps coming back.

The conversation goes around in circles.

You find yourself repeating the same explanation, hoping that this time it will finally be enough.

You begin wondering whether you missed something.

Whether you could explain it differently.

Whether one more email might finally resolve it.

But somehow, it never does.

If you've ever found yourself thinking,

"Haven't we already had this conversation?"

you're not alone.

What you might be experiencing

Some conversations aren't really moving towards a solution.

They simply keep moving.

The practical issue has already been answered, but the discussion continues anyway.

You may notice yourself repeating the same information in different ways, responding to the same questions or feeling pulled into proving your position again and again.

This communication pattern is sometimes called circular communication.

You don't need to remember the name.

What matters is recognising when the conversation has stopped being productive.

What to remember

Not every conversation needs another reply.

Once you've clearly answered the practical issue, it's okay to let your response stand.

You don't have to keep explaining the same decision simply because the conversation continues.

Sometimes the most respectful response is the one you've already given.

A conversation doesn't have to continue simply because someone else wants it to.

Communication Pattern 4

When You Start Questioning Yourself

What it can feel like

You remember the conversation one way.

The next email describes it completely differently.

You find yourself wondering whether you've remembered it correctly.

Perhaps you're told,

"That's not what happened."

"You're remembering it wrong."

"I never said that."

"You're overreacting."

You begin replaying conversations in your mind.

Reading old emails.

Checking messages.

Trying to work out whether you've missed something.

If you've ever caught yourself thinking,

"Maybe I'm the one remembering this incorrectly..."

you're not alone.

What you might be experiencing

When conversations repeatedly leave you doubting your own memory, judgement or understanding of what happened, it's understandable to lose confidence in yourself.

Over time, you may begin checking and rechecking your own recollection before trusting it.

Some people refer to this communication pattern as gaslighting.

You don't need to decide whether that label fits your situation.

What matters is recognising how the communication leaves **you** feeling.

If you regularly find yourself questioning your own memory after conversations that once felt clear, it's worth paying attention to that experience.

What to remember

You don't have to ignore your own judgement simply because someone else remembers things differently.

People can genuinely remember events in different ways.

But repeatedly questioning yourself mustn't become your normal.

When a conversation leaves you feeling confused, give yourself permission to pause before assuming you're the one who got it wrong.

Sometimes creating a little distance is enough to help you see the conversation more clearly.

Not every difference in perspective means your memory can't be trusted.

SAFE Reminder

Someone else's version of events doesn't automatically make yours untrue.

"I don't abandon my perspective simply because someone disagrees with it."

Communication Pattern 5

When Every Message Feels Like a Test

What it can feel like

Before you've even started writing your reply, you're already wondering what might happen next.

"If I say yes..."

"If I say no..."

"If I keep this short..."

"If I explain myself..."

Whatever you choose seems as though it could become another disagreement.

You spend more time trying to avoid the wrong response than deciding what the right response actually is and before long, you're not writing an email....

You're trying to prevent a future argument that hasn't even happened yet.

By the time you've finished your email, you're exhausted.

Not because writing it was difficult, but because every word felt as though it carried the risk of being criticised, misunderstood or turned into another argument.

This is for you if you've ever found yourself thinking,

"I don't know what he wants me to say..."

What you might be experiencing

Sometimes communication begins to feel less like solving practical problems and more like trying to avoid making things worse.

You may find yourself reading between the lines, second-guessing every sentence or trying to predict how your response will be received before you've even written it.

Some people describe this as baiting—communication that leaves you feeling drawn into defending yourself, reacting emotionally or continuing an argument.

You don't need to decide whether that label fits.

What matters is recognising when you're spending more energy trying to avoid conflict than simply responding to the practical issue.

What to remember

You don't have to predict every possible reaction before pressing Send.

You can't control how someone else chooses to interpret your words.

You can only choose to communicate in a way that reflects your values.

Keep your response calm.

Keep it factual.

Keep it focused on the practical issue.

Then let it stand.

You don't have to write an email that can't be criticised. You only have to write one that reflects your values.

SAFE Reminder

You don't have to solve tomorrow's argument in today's email.

“I communicate in a way that reflects my values, not someone else's expectations.”

Communication Pattern 6

When the Practical Issue Gets Lost

What it can feel like

An email arrives about something straightforward.

A changeover.

A school event.

A medical appointment.

Somewhere within the message is a genuine question that needs your attention.

But around it are opinions.

Criticism.

Old arguments.

Comments about your parenting.

Accusations that have nothing to do with the original issue.

By the time you've finished reading, you're no longer thinking about the practical question.

You're thinking about everything else that came with it.

If you've ever found yourself wondering,

"What is he actually asking me?"

you're not alone.

What you might be experiencing

Sometimes a practical issue becomes buried beneath information that doesn't actually require your attention.

Instead of responding to one simple question, you can find yourself trying to answer every criticism, every accusation and every opinion that surrounds it.

The practical issue becomes lost beneath the emotional weight of the message.

Recognising this pattern can make communication feel much simpler.

Rather than asking yourself,

"How do I reply to all of this?"

ask yourself,

"What is the actual issue that needs my attention?"

Very often, the answer is surprisingly small.

What to remember

Not every sentence requires a response.

Not every opinion needs correcting.

Not every accusation deserves your attention.

Before you begin writing, identify the practical issue.

Respond to that.

Leave everything else where it belongs.

When you separate the practical issue from everything wrapped around it, communication becomes much easier to carry.

SAFE Reminder

You don't have to unpack every part of someone else's message.

You only need to respond to the part that genuinely requires your attention.

“I focus on what genuinely needs my attention.”

Communication Pattern 7

When Nothing You Do Is Ever Enough

What it can feel like

You make the change that was asked of you.

Only to be told it isn't enough.

So you try something different.

Then the expectation changes again.

You compromise.

You explain.

You adjust your plans.

You try to be flexible.

Yet somehow, there always seems to be another criticism.

Another expectation.

Another reason why what you've done still isn't quite right.

After a while, you stop feeling as though you're solving problems.

You start feeling as though you're chasing approval that never quite arrives.

If you've ever found yourself thinking, *“no matter what I do, it never seems to be enough”*, you're not alone.

What you might be experiencing

Sometimes the expectations within a conversation seem to change as soon as you've met them.

The discussion moves from one issue to another.

The solution you worked hard to reach is replaced by a new problem to solve.

Some people refer to this as moving the goalposts.

You don't need to remember the phrase.

What matters is recognising when you're spending enormous amounts of energy trying to meet expectations that never seem to stay in the same place.

That isn't a sustainable way to communicate.

What to remember

You are responsible for making thoughtful, child-focused decisions.

You are not responsible for making every conversation end in agreement.

A reasonable decision doesn't become unreasonable simply because someone remains unhappy with it.

Sometimes you've already done enough.

You don't have to keep changing your position in search of approval that may never come.

SAFE Reminder

Agreement isn't the measure of whether you've communicated well.

Respect, clarity and keeping the focus on your children are.

"I don't measure my decisions by someone else's approval."

Simple Communication Systems That Protect Your Peace

Why This Matters

You can't always control the communication you receive.

But you can change how much of your time, energy and attention it occupies.

One of the biggest changes you can make after separation isn't changing the other person's behaviour.

It's changing your own communication systems.

Simple routines and boundaries can stop difficult communication from interrupting your work, your parenting, your sleep and your peace of mind.

Instead of reacting every time a message arrives, you decide when to read it, how to respond and how much of your day it gets to occupy.

These systems won't change the emails you receive but they can change how much they affect your life.

Build a Communication System That Protects Your Peace

The goal isn't to avoid communication. It's to stop communication from running your life.

The following ideas are simple, practical systems that helped me—and many other women—reduce the mental load of ongoing communication after separation.

You don't need to use all of them.

Choose the ones that fit your circumstances and leave the rest.

Create an email rule

If emails immediately interrupt your day, create a rule that automatically moves communication from your former partner into a separate folder.

The email is still there.

You haven't ignored it.

You've simply decided that it won't interrupt your work, your parenting or your peace the moment it arrives.

You decide when to open that folder.

Not your inbox.

Schedule communication time

Unless there's an urgent issue involving your children's immediate health or safety, consider setting aside one or two specific times each week to read and respond to communication.

Instead of feeling like you're constantly waiting for the next email, communication becomes another task on your calendar, not something that controls it.

Reduce the emotional trigger

If simply seeing your former partner's name creates an immediate feeling of anxiety, consider changing their contact name in your phone or email to something more neutral, or even something that makes you smile; a celebrity name.

It sounds incredibly simple.

Because it is.

But after years of difficult communication, even tiny interruptions to that automatic stress response can make a real difference.

Give yourself permission to pause

Very few emails require an immediate response.

If a message leaves you feeling upset, anxious or desperate to defend yourself, don't start typing.

Walk away.

Make a coffee.

Go for a walk.

Sleep on it if you need to.

A thoughtful response tomorrow is often far more helpful than an emotional response today.

You don't have to process difficult emails alone

There were times I couldn't even bring myself to read an email myself.

Not because I wasn't capable.

But because I knew I'd spend the rest of the day carrying it around in my head.

Instead, I copied it into an AI writing assistant before I even read it.

I asked it to identify the practical issue that actually needed a response, ignore the criticism, blame and personal attacks, and help me draft a calm, child-focused reply.

That simple change helped me separate the practical issue from everything else.

If AI isn't for you, a trusted friend or support person may be able to do exactly the same thing.

The goal isn't to have someone else communicate for you.

It's to create enough distance that you can respond from a place of clarity instead of survival.

Keep everything together

Create one place for communication.

Whether it's a digital folder, a cloud drive or a paper file, keep emails, letters, notes from phone calls and important documents together.

When you need something six months from now, you'll know exactly where to find it.

Future you will thank you.

Save your best responses

If you find yourself writing similar replies over and over again, keep them.

Build your own SAFE Words™ library. Over time, you'll have a collection of calm, factual responses that save you time, reduce emotional energy and help you stay consistent.

Protect your evenings

If you have a choice, avoid reading difficult communication just before bed.

Give yourself the opportunity to process challenging messages during the day, when you have more emotional capacity and access to support if you need it.

SAFE Questions

As you think about your own communication, ask yourself:

- What part of communication drains the most energy for me?
 - Which of these systems would make the biggest difference to my everyday life?
 - Am I letting someone else's communication decide how my day unfolds?
 - What is one change I could make this week that would give a little of my peace back?
-

SAFE Action Plan

Choose one system from this page and put it in place this week.

Don't try to change everything.

Small changes, repeated consistently, often create the greatest sense of relief.

The SAFE Words™ Approach

Respond to the Issue, Not the Argument

Why This Matters

One of the questions I've been asked more than almost any other is:

"What do I actually say?"

Not everyone struggles because they don't know what they think.

Many women don't struggle because they don't know what they think. They struggle because they're emotionally exhausted. They've spent hours reading and rereading an email that by the time they finally press "Send", they're emotionally drained.

I've been there too.

That's why I created SAFE Words™.

Not because I wanted to give you a script for every possible situation but because I wanted to remove the burden of having to find the right words when you're already carrying so much.

What Are SAFE Words™?

SAFE Words™ are practical, ready-to-use responses for some of the most common communication situations that arise after separation.

They are designed to help you communicate in a way that is:

- calm
- factual
- child-focused
- respectful
- difficult to misinterpret
- reduces conflict.

They aren't about "winning."

They aren't about proving you're right.

They aren't about getting the last word.

They're about helping you respond to the practical issue without becoming trapped in the argument surrounding it.

Sometimes you'll use them exactly as they're written.

Other times you'll adapt them to suit your own situation.

Over time, you'll probably find yourself needing them less and less as this way of communicating becomes more natural.

That's the goal.

Not dependence.

Confidence.

It's important to remember that SAFE Words™ aren't about changing the other parent's behaviour.

They're about changing the way communication affects you.

You've heard this throughout the roadmap: you can't control whether someone chooses to be cooperative, respectful or reasonable. What you can control is how much of your time, energy and emotional wellbeing their communication takes from you.

The Question That Changes Everything

Many of us leave difficult relationships believing every message deserves an answer.

Every accusation deserves correcting.

Every misunderstanding deserves explaining.

Every criticism deserves defending.

SAFE Words™ asks you to try something different.

Instead of asking:

"How do I answer this email?"

Ask yourself:

"What is the actual issue that needs my attention?"

Very often, the answer is surprisingly small.

A date.

A time.

A medical appointment.

A school event.

A changeover.

Everything else may simply be opinion, blame, criticism or an invitation to continue a conversation that doesn't actually need to continue.

SAFE Words™ helps you respond to the issue.

Not the emotion.

Not the accusation.

Not the invitation to argue.

A Few Things to Remember

As you work through the SAFE Words™ library, remember:

You don't have to answer every sentence.

You don't have to correct every false statement.

You don't have to explain every decision.

You don't have to defend your character.

And you don't have to write the perfect email.

Sometimes the most powerful response is also the shortest.

SAFE Questions

Before choosing a SAFE Words™ response, ask yourself:

- What is the actual issue that needs my attention?
 - Is there anything in this message that doesn't require a response?
 - Am I responding to solve a practical problem, or because I feel the need to defend myself?
 - Which SAFE Words™ response best fits this situation?
-

SAFE Action Plan

As you read through the SAFE Words™ library, highlight three responses that feel as though they would help you most often.

Save them somewhere easy to find.

Those three responses may become the beginning of your own communication toolkit.

One Small Step

The next time you receive a difficult message, resist the urge to write a reply immediately.

Instead, find the SAFE Words™ response that best matches your situation.

Start there.

SAFE Words™

Copy. Edit. Send.

You don't have to start from a blank page.

You don't have to spend hours wondering what to say.

Until you find your own words...

Borrow mine.

Copy them.

Edit them to suit your situation.

Then get back to your life.

Because that's where your energy belongs.

You don't owe anyone unlimited access to your time, your thoughts or your emotional energy simply because someone pressed 'Send'.

WHEN YOU'RE PRESSURED TO REPLY IMMEDIATELY

If you've just received the email

Thank you for your email. I've received it and will respond once I've had an opportunity to consider the matters you've raised. If this relates to the children's immediate health or safety, please let me know.

If the pressure continues

Thank you for your email. I'll respond after I've had an opportunity to properly consider the matters you've raised.

If you've already told them you'll respond in time

Don't reply at all.

WHEN YOUR QUESTION HASN'T BEEN ANSWERED

The first time you follow up

Just following up on my previous email regarding [question]. Could you please let me know by [date] so arrangements can be finalised? Thank you.

If they ignore it again

I'm following up again regarding my previous emails below. I'd appreciate your response by [date] so I can finalise arrangements.

If you need to move forward without a response

As I haven't received a response, I'll proceed with [decision] so arrangements can be finalised.

WHEN YOU'RE BEING ACCUSED

If there is a genuine parenting issue to answer

Thank you for your email. In relation to [issue], my response is as follows...

(Respond only to the practical parenting issue.)

If there's nothing that actually needs a response

Don't reply at all.

WHEN YOU'RE ASKED TO JUSTIFY YOUR DECISION

If you're responding for the first time

My position is as outlined in my previous email.

If you've already explained your position

Don't reply.

WHEN COURT IS USED AS A THREAT

If you're responding for the first time

Thank you for letting me know your position. I remain willing to communicate regarding matters affecting the children.

If they continue to pressure you

Don't reply.

WHEN PLANS KEEP CHANGING

First Response

Unfortunately, I'm unable to agree to that change. I'll continue to follow our current arrangements.

If the request continues

My position remains as previously communicated.

If another email still follows

Don't reply at all.

HE SENT ANOTHER NOVEL

If you're responding for the first time

Thank you for your email. In relation to the matters requiring a response...

(Respond only to those matters.)

If he continues

I've responded to the parenting matters requiring my attention.

If another email still follows

Don't reply at all.

WHEN YOU'VE SAID EVERYTHING THAT NEEDS TO BE SAID

Don't reply.

The SAFE Words™ Principles

Every SAFE Words™ response follows the same principles.

Before sending a message, ask yourself:

- Does it address the practical issue?
- Is it calm and respectful?
- Is it factual?
- Is it child-focused where appropriate?
- Would I feel comfortable if this message were read aloud in court?

If the answer is yes, you're ready to press Send.

One Final Thought

When you first opened this roadmap, you may have been looking for answers.

I hope you've found something even more valuable.

A little more clarity, a little more confidence and the reassurance that you don't have to figure everything out today.

You only need to know your next step.

Borrow my certainty until you trust your own.

Australian Support & Resources

Domestic Violence Assistance - Crisis Services & Case Management

National Domestic Violence Order Scheme (NDVOS)

Why This Matters

The National Domestic Violence Order Scheme means that Domestic Violence Orders made in an Australian state or territory are generally recognised and enforceable across Australia.

If you have a Domestic Violence Order and you or the other person moves or travels interstate, the order can continue to provide protection across Australia.

Domestic Violence Orders made on or after 25 November 2017 are automatically recognised and enforceable nationally.

The scheme does not create one national type of protection order. Orders are still made under the laws of the relevant state or territory, and the name and process vary between jurisdictions.

The [Australian Government page](#) provides links to the relevant court or government information for each state and territory.

Download the [National Domestic Violence Order Scheme Brochure](#) here.

SAFE Tip

If you have a protection order and you are moving, travelling or dealing with the other person interstate, check that you understand how your order operates in that jurisdiction. If you are unsure, contact the relevant court, police or a legal service for advice.

National – 1800RESPECT

Information	National sexual assault, domestic and family violence counselling line
Contact	1800 737 732 (24/7) · 24/7 Webchat available on website 1800RESPECT
What happens next	Phone counselling, safety planning, and referral into Victorian services (Safe Steps, The Orange Door) for local, ongoing support.

National – Friends with Dignity

Information	Transforming Houses into Homes' Sanctuary Program available by referral, for clients who have escaped domestic violence to start their new journey with dignity, free from abuse. Visit their website for more information. Friends with Dignity
Contact	By referral through domestic violence support services or community or government based health services that work directly with clients experiencing domestic violence.

VIC – Safe Steps

Information	Victoria's family violence crisis and refuge referral service.
Contact	1800 015 188 24/7 For general enquiries, use email admin@safesteps.org.au . Webchat available online. Safe Steps
What happens next	Phone risk assessment, safety planning, and — if needed — emergency accommodation or referral to a local specialist service / The Orange Door for ongoing case management.

VIC – The Orange Door

Information	Victoria's other main entry point — for ongoing casework, not just crisis. No referral needed.
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Contact	Find your local site's number on their website. There are 18 regional entry points covering all of Victoria. 9am–5pm Mon–Fri. Outside those hours, use Safe Steps above. The Orange Door
What happens next	You're matched with a multidisciplinary team covering family violence, financial help, legal referral, and children's support — so you're not retelling your story to five different services.

VIC – Rainbow Door - statewide LGBTIQA+

Information	Specialist LGBTIQA+ helpline for family violence, mental health and relationship issues.
Contact	1800 729 367 or text 0480 017 246 (10am–5pm, 7 days) Rainbow Door
What happens next	Support, safety planning and referral within LGBTIQA+-safe services.

NSW — Domestic Violence Line

Information	24/7 front door for crisis counselling, advocacy, and referral. Single central intake for the whole state for counselling, safety planning and referral to local services and refuges. No regional network; everyone calls this one number. NSW's Domestic Violence Line
Contact	1800 65 64 63, 24 hours, 7 days
What happens next	Crisis counselling over the phone, and referral to local services including refuge accommodation and the Women's Domestic Violence Court Advocacy Service if you need legal/court support.

NSW — Women's & Girls' Emergency Centre (WAGEC)

Information	Women's & Girls' Emergency Centre (WAGEC) provides crisis support for women, non-binary people and children experiencing homelessness, domestic and family violence and systemic disadvantage. Support can include crisis response, safe housing, case management, material aid and connection to other services.
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	WAGEC is based in Sydney, NSW, so it is not a statewide or national service.
Contact	Call WAGEC on (02) 9319 4088 and select #1 for intake. WAGEC's current site also directs people needing immediate safe accommodation in NSW to Link2Home (1800 152 152) and people experiencing domestic or family violence to the NSW Domestic Violence Line (1800 656 463). WAGEC
What happens next	WAGEC will talk with you about your situation and help identify the most appropriate next step. Depending on your circumstances, this may include domestic and family violence support, crisis assistance, case management, referrals or access to WAGEC's accommodation services. Safe housing is subject to availability and eligibility.

QLD — DVConnect Womensline

Information	Service for women experiencing domestic or family violence. Central intake for women and children for crisis counselling, safety planning, referral to refuges statewide.
Contact	1800 811 811, 24 hours, 7 days DVConnect
What happens next	Crisis counselling, safety planning, and — where needed — emergency transport and refuge placement, arranged over the same call.

WA — Women's Domestic Violence Helpline

Information	Central intake for women for counselling, safety planning, referral to refuges across WA.
Contact	1800 007 339 (or 08 9223 1188), 24 hours WA's Women's Domestic Violence Hotline
What happens next	Counselling and referral into local crisis accommodation (e.g. Patricia Giles Centre, Starick) and ongoing casework support.

SA — Women's Safety Services SA

Information	South Australia's statewide domestic violence crisis line, incorporating the former Domestic Violence Crisis Line.
Contact	1800 800 098, 24 hours, 7 days Women's Safety Services
What happens next	Crisis counselling and a safety plan built with you over the phone. Referral to emergency accommodation for you, your children, and even pets if needed. Ongoing case management through their broader program, not just the single call.

SA — Domestic Violence Crisis Line

Information	A statewide line for crisis counselling, safety planning, referral to safe accommodation.
Contact	1800 800 098, 24 hours, 7 days SA's Domestic Violence Crisis Line
What happens next	Crisis counselling and a safety plan built with you over the phone. Referral to emergency accommodation for you, your children, and even pets if needed. Ongoing case management through their broader program, not just the single call.

SA — The Yellow Gate

Information	Yellow Gate provides free and confidential services for women who have experienced or are experiencing domestic, family and sexual violence in the catchment areas within Southern Metropolitan Adelaide.
Contact	1300 564 164 Open hours Monday to Friday, 9:30 am to 4:30 pm Yellow Gate

TAS — Family Violence Counselling and Support Service (FVCSS)

Information	FVCSS has a central self-referral intake, with offices in Hobart, Launceston and Burnie and outreach elsewhere. Linked to the Safe at Home justice response.
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Contact	1800 608 122 — 9am–midnight weekdays, 4pm–midnight weekends/public holidays Family Violence Counselling & Support Services
What happens next	Individual counselling and support, plus referral into other Safe at Home partner services for legal, financial, and children's support (there's a separate program, CHYPP, specifically for kids).

Northern Territory

The NT has no single central number. Intake runs through regional crisis services, backed by 1800RESPECT everywhere:

Region	Service	Contact
Greater Darwin & Tiwi Islands	Dawn House	(08) 8945 1388
Alice Springs & Central Australia	Women's Safety Services of Central Australia (WoSSCA)	(08) 8952 6075
Katherine, Big Rivers & West Arnhem	Katherine Women's Crisis Centre	(08) 8972 1332
East Arnhem, Nhulunbuy & Groote Eylandt	Miyalk Domestic & Family Violence Shelter	(08) 8987 1166
Tennant Creek & Barkly	Tennant Creek Women's Refuge	(08) 8962 1940
Anywhere in the NT	1800RESPECT (national line, always available)	1800 737 732 (24/7)

ACT — Domestic Violence Crisis Service (DVCS)

Information	Canberra's 24/7 crisis support service for anyone affected by domestic or family violence.
Contact	02 6280 0900, 24 hours, 7 days Domestic Violence Crisis Service
What happens next	Crisis counselling and safety planning over the phone, with referral into Toora Women's Service or Domestic Violence Service Management for ongoing casework and accommodation.

Australian Protection Orders

The name of a protection order varies between Australian states and territories. If you're considering whether you may need legal protection from family violence, use the official information for your state or territory below.

If you are in immediate danger, call 000.

State/Territory	Protection Order	Official Information
Victoria	Family Violence Intervention Order (FVIO)	Magistrates' Court of Victoria — Family Violence Intervention Orders
New South Wales	Apprehended Domestic Violence Order (ADVO)	NSW Local Court — Apprehended Violence Orders
Queensland	Domestic Violence Order (DVO)	Queensland Courts — Domestic Violence Orders
South Australia	Intervention Order	South Australian Courts — Intervention Orders
Western Australia	Family Violence Restraining Order (FVRO)	Magistrates Court of WA — Restraining Orders
Tasmania	Family Violence Order (FVO)	Magistrates Court of Tasmania — Family Violence & Restraint Orders
Australian Capital Territory	Family Violence Order (FVO)	ACT Government — Understand Your Legal Options
Northern Territory	Domestic Violence Order (DVO)	NT Government — Domestic Violence Orders

National Domestic Violence Order Scheme (NDVOS)

National	National Domestic Violence Order Scheme official information.	Australian Government Attorney-General's Department
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Domestic Violence Assistance – Money to help you leave

Crisis Payment for Family and Domestic Violence

Information	We consider an extreme circumstance to be one of the following: You experienced an incident of family and domestic violence that forced you to leave your home You stayed in your home after experiencing domestic violence and the family member responsible left or was removed from the home. Eligibility depends on the person's circumstances.
Contact	Contact Services Australia as soon as possible. Strict time limits apply. A social worker will assess your claim, and you may need to provide evidence and information about your circumstances. You can start the claim online through your Centrelink account linked to myGov. Visit the website for more information on how to claim. Crisis Payment

Leaving Violence Program (formerly Escaping Violence Payment)

Information	The Leaving Violence Program provides financial and other support to eligible people experiencing or leaving intimate partner violence. Eligibility criteria apply, including requirements relating to the relationship, circumstances and financial situation. The current Leaving Violence Program provides individualised support for people leaving an intimate partner who uses violence. Eligible people can receive up to 12 weeks of support, including financial assistance of up to \$5,155, plus safety planning, risk assessment and referrals to legal, housing, financial and other services.
Contact	1800 2 LEAVE Mon–Fri, 8:30am–5:30pm Leaving Violence Program

Family & Domestic Violence Leave Pay

Information	10 days paid family & domestic violence leave per year, available to every employee (full-time, part-time, even casual) from day one of the job. It doesn't accrue, resets yearly, and can be taken in single days or even part-days - for things like court dates, moving, counselling, doctor's appointments. Employers must not include information on a payslip that identifies the payment as paid family and domestic violence leave.
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Contact	For more information on how you can access paid family and domestic violence leave visit the Fair Work Ombudsman website and speak with your employer. Fair Work Ombudsman
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NAB's Customer Support Hub (Uniting's CareRing Program)

Information	Providing immediate financial assistance to escape domestic violence, funded via NAB.
Contact	CareRing isn't something you contact directly — it's a referral-only program, accessed exclusively through NAB. Here's the pathway: Contact NAB's Extra Care / Customer Support Hub first Phone: 1300 308 175 (Mon–Fri, 8:00am–7:00pm AEST/AEDT) Or via NAB Internet Banking / NAB app messaging (a specialist will call you back) NAB's specialist team assesses the situation and, with the customer's permission, refers them into CareRing (or other partners like TELUS Health).
Note	CareRing has no independent public phone line — it only operates as a referral network for partner organisations' hardship teams. So a woman needs to be a NAB customer, and the pathway in is always "call NAB → get referred," not "contact CareRing directly."

Salvation Army Doorways Program

Information	Australia's national Salvation Army emergency relief and case management program (referenced by Westpac as a partner).
Contact	Access is via local Phone Assessment Lines (PAL), which vary by region — there's no single national number. Examples: • Melbourne/Victoria — worth checking your nearest Corps directly, as PAL numbers are set per-region rather than statewide • Gosford, NSW — (02) 8775 7988 (Mon–Fri 9am–4pm) • Adelaide (Marion) — 08 8130 6188 (Mon–Fri 9am–4pm) • Tasmania (statewide) — (03) 6208 1488 Doorways Program

Financial Support & Relief

Anglicare

Anglicare isn't one national body - each state runs its own programs, so always contact your state's Anglicare, not the national site.

Information	Anyone in financial hardship needing food, bills, rent help, or financial counselling.
Contact	Anglicare Victoria - Help Hub website Statewide intake: 1800 809 722 or (03) 9412 6133 Anglicare WA – ERFAS website 1300 11 44 46 Anglicare SA - Emergency Assistance website Mon–Fri, 9am–12pm — closes when daily capacity is reached, so call early

The Salvation Army (Salvos)

More centralised than Anglicare — one phone line per state, called the Phone Assistance/Assessment Line.

Information	Anyone facing financial hardship or crisis needing food, bill help, or vouchers.
Contact	Salvos Financial Assistance phone numbers. Subject to change, so double check on their website. NSW: 02 8775 7988 ACT: 02 8775 7987 VIC: 03 8873 5288 QLD: 07 3001 6288 SA: 08 8130 6188 WA: 08 6210 3288 TAS: 03 6208 1488 NT: search nearest centre on their website Salvos Financial Assistance

Government Supports – Relief Payments & Concession Assistance

ACT	ACT Government has a range of discounts, rebates and subsidies to relieve cost of living pressures in areas like housing, transport, bills and dental care. Use the ACT Government Cost of Living Support page for a list of the savings that may be relevant to you and information on how to apply.
NT	The NT Concession Scheme provides concessions on a range of essential goods and services to help with living expenses. Details and eligibility NT Concession Scheme.
NT	Emergency financial aid. Details and eligibility Shelter Me.
QLD	Cost of Living Support Details and eligibility Cost of Living Support.
SA	Cost of Living Concession. Details and eligibility SA Cost of Living Concession.
TAS	The concessions and discounts aim to achieve a balance in the standard of living and access to essential services for all members of the Tasmanian community. Details and eligibility TAS Concessions.
WA	The WA government offers a range of rebates, concessions and financial assistance to individuals to help meet the cost of certain household bills and other essential services. Details and eligibility WA Concessions.
Electricity	Domestic mains electricity usage and service cost concessions/rebates available - Phone your electricity retailer and give your concession card details over the phone.
Gas	Domestic mains electricity usage and service cost concessions/rebates available - Phone your gas retailer and give your concession card details over the phone.
Water	Domestic water and sewerage charges concessions - Phone your water corporation and give your concession card details over the phone.
Ambulance	Concession cardholders are eligible for free emergency and clinically necessary road and air ambulance services anywhere in Australia.

Vic Roads Registration	Apply online for vehicle registration concessions if you hold a Centrelink or DVA card. Vic Roads
NSW Roads Registration	Apply online for vehicle registration concessions. Announced in 2026/2027 state budget to ease cost of living. NSW Roads

No Interest Loans (NILS) – Good Shepherd

Information	NILS can provide interest-free loans for things such as: • school fees and uniforms • computers/laptops • medical and dental expenses • car repairs • essential household items • employment-related expenses Good Shepherd currently shows loans can be up to \$2,000 for many essential goods/services and up to \$3,000 for rental bond and certain other expenses. There are more than 130 providers across 500+ locations.
Contact	13 6457 (13 NILS) NILS

Government Services/Payments for Single Parents

Family Tax Benefit Part A

Eligibility	You may be eligible if you care for a dependent child aged 0 to 15, or aged 16 to 19 and meeting study requirements (for example, full-time secondary study). You must also meet an income test and residence rules (newly arrived residents generally wait one year, with some exemptions), and care for the child at least 35% of the time. Your child also needs to meet immunisation and Healthy Start for School requirements, if they apply.
Information	Details and eligibility Services Australia – Family Tax Benefit Part A eligibility .

Family Tax Benefit Part B

Eligibility	You may be eligible if you are a single parent or grandparent carer caring for a dependent child under 18. If your child is aged 16 to 18, they must meet study requirements. Income, residence and care requirements (generally at least 35% of the time) also apply. Couples with one main income can get Part B only while the youngest child is under 13.
Information	Details and eligibility Services Australia – Family Tax Benefit Part B eligibility .

Childcare Subsidy

Eligibility	You may be eligible if you or your partner care for the child at least 2 nights per fortnight (14% care), are liable for fees for care at an approved child care service, and meet the residence rules. Your child must be 13 or under and not attending secondary school (some exceptions apply), and must meet immunisation requirements (fully immunised for their age, on a catch-up schedule, or with an approved medical exemption).
Information	You can claim online using your myGov account linked to Centrelink. Since 5 January 2026, eligible families receive at least 72 hours of subsidised care per fortnight. Details: Services Australia Child Care Subsidy page. Services Australia – Child Care Subsidy .

Rent Assistance

Eligibility	You may be eligible if you get an eligible payment (including Parenting Payment, or Family Tax Benefit Part A at more than the base rate), live in an eligible accommodation type, and pay more than the minimum rent or accommodation costs.
Information	You don't need to apply. Services Australia checks automatically when you claim an eligible payment or update your address and accommodation details. You may be asked to provide a Rent Certificate or tenancy agreement.

Low Income Health Care Card

Eligibility	You may be eligible if your gross (pre-tax) income over the 8 weeks before you claim is under the limit for your situation, and you meet the other eligibility rules. There is no assets test. You can include a dependent child on your card if you're their main carer or they live with you at least 2 nights a fortnight. The card lasts 12 months and you can renew it. Income limits are updated, so check the current figures before applying.
Information	You can claim online using your myGov account linked to Centrelink (Make a claim, then Concession Cards). Low Income Health Care Card How to Claim website. Services Australia – Low Income Health Care Card

Food relief — When things are really tight

Ask Izzy

Information	Anyone needing food assistance right now, anywhere in Australia.
Contact	Ask Izzy – Find local support services Search your suburb + "Food" for every food charity/pantry/meal service near you, live-updated. Foodbank - Find Food website Foodbank supplies charities, not individuals directly - this tool points you to the local partner to contact or visit.

National - St Vincent de Paul Society

Information	Australian residents struggling with food and/or other support services including financial, mental health support, family & parent support and education.
Contact	Vinnies – Find Help/Food. Each state has a different number to call and its own website. Hyperlinks and numbers below. VIC – 1800 305 330 NSW – 13 18 12 (opt 3) QLD – 1800 846 643 TAS – 13 18 12 WA – 1300 794 054 SA – 1300 729 202 NT – 13 18 12 ACT – 13 18 12 Provide food services including groceries, hampers and vouchers to ensure this basic essential is always available and offering friendship where necessary to people in need.

NSW - Anglicare

Information	NSW Residents
Contact	Search your suburb on the website. Providing both pantry food and fresh food. Call the respective number for the area closest to you. Anglicare NSW – Find a location

Other State-based Food Relief

State	Contact
VIC	Foodbank Australia Ending Hunger In Australia Vinnies Family Assistance Line - 1800 606 724
NSW / ACT	Foodbank NSW & ACT
QLD	Foodbank Queensland: Leading Hunger Relief in the State
WA	Emergency Relief and Food Access Service - 1800 979 777 (Mon–Fri, 9:30am–5pm). ~20 min call, gives a referral to Foodbank WA - bring ID.
SA	Grow Free Community Pantries Foodbank SA Find Food tool
TAS	Tasmanian Public Health Hotline -1800 671 738 - will direct you to local food relief.
NT	Foodbank NT
ACT	Volunteering ACT - 1800 43 11 33 can arrange a shopping order delivered to you.

Housing

Keeping Women Safe in their Homes Program

Information	The Australian Government funds state and territory governments and select providers to deliver services to improve the safety of women and their children who have experienced family and domestic violence. Supporting women with risk assessments safety planning, funded home security upgrades (alarms, lock changes, cameras) and case management.
Access Points	VIC – Personal Safety Initiative Contact Safe Steps (1800 015 188, 24/7) for information and referral, or go through The Orange Door (Victoria's central intake for family violence support, open 9am–5pm weekdays). NSW – Staying Home Leaving Violence (SHLV) Referral pathways run through the Women's Domestic Violence Court Advocacy Service, NSW Police Force, Housing NSW, accommodation support services, and self-referral QLD – KWSITH case management Delivered through comprehensive risk assessments and safety/property audits, with providers like Cairns Regional Domestic Violence Service. SA – Access through Women's Safety Services SA - call the 24-hour Domestic Violence Crisis Line (1800 800 098) or get a referral from your local domestic and family violence service provider. A related program, SAPOL Home Assist, is a separate home-security initiative run through SA Police (phone 7322 3211). NT - YWCA in Darwin/Katherine You can submit an online referral form directly, and their team responds within 2 business days. WA - Keeping Women Safe in their Home (KWSITH) Anglicare WA Services are limited to Perth, Katanning (and within 100km), and Fitzroy Crossing. TAS - Victim-Survivor Support Services Safe at Home You need to be part of the Safe at Home service system, generally by making a report about family violence to Tasmania Police. From there, a victim support service or a government/non-government provider submits the application on your behalf after a risk assessment and safety plan are completed. You cannot apply for this funding directly through the Safe at Home Coordination Unit, though its staff can answer questions. National (any state) - Safer in the Home (Salvation Army) For low-medium risk cases, this brokerage program takes applications nationwide via a referrer (any service supporting the applicant). Phone 1300 694 167 or email saferinthehome@salvationarmy.org.au.

Bond Assistance

Eligibility	You may be eligible for an interest free, bond loan. Try these places in your state or territory.
Information	VIC - RentAssist bond loan NSW - Rentstart Bond Loan QLD - Bond Loans & Rental Grants NT - Bond Assistance SA - Bond & Rent in Advance WA - Bond Assistance Loans TAS - Bond Assistance ACT - Rental Bond Help

Falling Behind on Rent - Assistance

Eligibility	Falling behind in rent is an awful feeling but with a cost-of-living crisis and high housing costs, it happens to many people. You may be eligible for assistance. Check below.
Information	VIC - Financial help for private renters VIC - Private Rental Assistance Program NSW – Private rental assistance QLD – Rental Security Subsidy NT - Services Australia Rent Assistance SA - Private Rental Assistance WA - Rent Relief Program TAS - Private Rental Assistance

Services Australia Child support

Child support standard application

Information	Any separated parent wanting a formal child support assessment can apply through Services Australia (Child Support), online via myGov or by phone. You can also ask for Services Australia to collect and pass on the payments.
Contact	Child support Enquiry Line - 131 272
Narcissistic co-parent friction	Stalling: he may delay providing income details or ignore requests. The assessment can still go ahead using provisional or estimated income until his actual income is confirmed. If you're concerned the income being used doesn't reflect his real financial circumstances, ask Services Australia about a Change of Assessment (special circumstances) or other review options. Care percentage: the number of nights each parent has the children is a key part of the formula, so it can become a point of dispute. Keep a simple calendar or diary of actual nights. Direct payments: if paying you directly causes stress, conflict or a safety concern, ask Services Australia about collecting child support on your behalf.

Child support—when DV or coercive control makes pursuing it unsafe

Information	If you receive Family Tax Benefit Part A above the base rate, you generally need to take reasonable action to get child support (called the Maintenance Action Test), or your payment may be reduced. If family violence or fear is affecting your ability to do that, you can ask for a full or partial exemption. A Centrelink social worker assesses it, explains what information may be needed, and explains how your information is handled. If you don't receive Family Tax Benefit Part A, this exemption may not apply to you, so ask the social worker which options do.
Contact	Centrelink Families Line - 13 61 50 Child support Enquiry Line 131 272 - ask specifically for a social worker.
What to say	"I need to speak with a social worker about an exemption from the maintenance action test due to family and domestic violence."
Narcissistic co-parent friction	He may later claim you "never even tried" to get support, or use it against you emotionally or in other disputes such as parenting matters. Services Australia treats this information as confidential, but it's worth asking the social worker exactly how it is recorded and who can access it. If

	parenting matters are before a court, get legal advice on how it could come up. Keep a safe record of why you sought the exemption (dates and what happened), in case it's ever relevant. Exemptions are reviewed from time to time, and in some circumstances the other parent can still apply for child support himself.
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Education & School Funding Support

Victorian Government Camps, Sports, Excursions Fund (CSEF)

Who it's for	Eligible Victorian families may be able to receive CSEF to help with school camps, sports and excursions. Eligibility depends on the student attending a registered Victorian school and meeting the relevant concession-card or other eligibility requirements.
Tools & Information	The payment is made to the school for the benefit of the eligible student. It can then be applied to any of your children's camps, sports at school or excursions. Eligible Prep and Year 7 students at government schools may also receive assistance with the cost of school uniforms. Apply direct via Victorian Government – Camps, Sports and Excursions Fund. The application form is updated annually. Alternatively, your child's school will have these application forms onsite.
Payment Amounts	Payments for 2026 are \$400 per year for all eligible Victorian school students.

Victoria - Melbourne Catholic - School Fees Concession Policies

Who it's for	Children attending a Catholic Primary School under Melbourne Archdiocese Catholic Schools.
Information	Discuss with the school directly and they will be able to provide the application form for you. The application is not available online.

Tasmania - Student Assistance Scheme (STAS)

Who it's for	Students enrolled from kindergarten through Year 12 may be eligible, subject to the scheme's requirements. Parents/guardians who hold an eligible concession card.
Information	Phone: 1800 827 055 Email: stas@decypp.tas.gov.au Website - Department for Education, Children and Young People

Western Australia - Secondary Assistance Scheme (SAS)

Who it's for	The Secondary Assistance Scheme Program is available to low-income families with children enrolled in secondary schooling to assist with school expenses. Low-income families can get financial assistance with secondary school costs (Years 7 to 12) by applying for the SAS. The scheme is open to parents or guardians with children enrolled in public or non-government schools or registered for home schooling. Includes a \$115 SAS Clothing Allowance for uniforms.
Information	Provided by: Department of Education Request a 2026 application form from the school where your child is enrolled. You can only submit applications in Term 1. More information on website. Website - Secondary Assistance Scheme (SAS)

ACT Future of Education Equity Fund

Who it's for	Assistance in covering costs like uniforms, excursions, sporting equipment, sporting activities and music lessons.
Eligibility	Health Care Card holders or proof of low income. Check eligibility and apply on their website. Website - Get help with the cost of schooling - ACT Government

Family, Parenting & Practical Support (non-crisis)

Not sure which service you need? Some family support and family violence services can help you understand what support may be available and connect you with the right service.

National

Service	What it's for	Contact
Family Relationship Advice Line	Separation, parenting arrangements, family law referrals	1800 050 321 (Mon–Fri 8am–8pm, Sat 10am–4pm, local time) Family Relationship Advice Line Family Relationships Online
Relationships Australia	Counselling, family dispute resolution, post-separation support — one national number, routes to your nearest branch	1300 364 277 Children and separation Relationships Australia
Family Relationships Online Supporting Children After Separation	They provide services for children and young people under 18 who are struggling with their parents' separation. It can involve individual counselling, group work and age-appropriate support to help children understand and adjust to separation. Fees can be adjusted for families on low incomes.	1800 050 321 Family Relationship Advice Line Family Relationships Online
Mission Australia	For parents or carers looking for guidance and support and/or needing help strengthening family relationships. Practical help for parents, safety planning, counselling, positive pathways for young people at risk and goal setting for a better future.	1800 951 123 Contact us Mission Australia

VIC

Service	What it's for	Contact
The Orange Door	For parents or families experiencing life pressures and/or family violence to the right supports. Everyone is welcome at	Their website contains varying contact numbers for different regions.

Service	What it's for	Contact
	The Orange Door. Services are free and you don't need a referral.	Support near you orangedoor.vic.gov.au
Anglicare Victoria	Family and parenting support including ParentZone and family services.	1800 809 722 (03) 9412 6133 Family and Parenting Support - Anglicare Victoria
CatholicCare Family Services	For families needing in-home support and parenting skill development to assist families experiencing multiple difficulties	For questions, you can contact 1800 123 228 but the service requires a referral from The Orange Door. The Orange Door.
Home Start Australia	Parents who are struggling to cope, with a focus on families with children under 8 years. They offer a Home Visiting Program in Regional VIC or western suburbs, Family Workers who offer general support for any difficulty a family may be experiencing and can deliver parenting programs.	Visit the Ask for Help page on their website or you can use the search function to locate your closest contact. Home-Start Australia Family Services NSW, VIC

NSW

Service	What it's for	Contact
Anglicare Sydney	Counselling, mediation, family and parenting service.	1300 651 728, family & parenting line (Mon–Fri 9am–5pm) 1300 111 278 general Get Parenting Help and Family Relationship Support Anglicare Anglicare
Early Links Family Support	They offer a variety of programs for parents and carers of children up to the age of 12. Improve relationship with your child, connect with other families and build your support network and learn about services and resources in the community.	Self-refer by completing their online form. Make a Referral to Early Links Today
Family Preservation	Service for families providing in-home practical support, parenting coaching,	Use the Family Connect & Support search function on their website to find the contact details of your local Family Connect and Support (FCS)

Service	What it's for	Contact
	help with household routines and school connections.	provider in NSW and talk with them about available support Find a Family Connect and Support provider NSW Government
Community & Family Support Program	For families and young people looking to be connected with community-based services. Their free services offer information, support and social connection to help families facing difficult circumstances.	Use the Family Connect & Support search function on their website to find the contact details of your local Family Connect and Support (FCS) provider in NSW and talk with them about available support About Community and Family Support NSW Government
Home Start Australia	Parents who are struggling to cope, with a focus on families with children under 8 years. They offer a Home Visiting Program across NSW, Family Workers who offer general support for any difficulty a family may be experiencing and can deliver parenting programs.	Visit the Ask for Help page on their website or you can use the search function to locate your closest contact. https://homestartaustralia.org/get-help/
Parentline NSW	Family support.	1300 1300 52 (Mon–Fri 9am–9pm, Sat–Sun 4pm–9pm) Free Telephone Counselling Parent Line NSW

QLD

Service	What it's for	Contact
Anglicare Southern Queensland	Family support services and programs.	1300 114 397 (Mon–Fri 9am–5pm) Anglicare Southern Queensland Compassionate Care & Advocacy
Intensive Family Support (IFS)	Intensive Family Support is for families and children in Townsville who are experiencing complex familial challenges.	You need a referral from Queensland Family Support Referral . Intensive Family Support (IFS) Our Performance
Parentline QLD & NT	Family support.	1300 30 1300 (7 days, 8am–10pm) Homepage Parentline

WA

Service	What it's for	Contact
Anglicare WA	Family and relationship services, family functioning support.	(08) 8305 9200 (business hours) Anglicare WA Support for when you need it
Family Support Network	For families facing big challenges who need someone to walk alongside them and connect them to supports they need.	Visit their website to access contact details of each of the four locations. WA Family Support Network
Ngala Parent Line	Family support.	(08) 9368 9368 (7 days, 8am–8pm) Parenting Support for WA Families Ngala

SA

Service	What it's for	Contact
Anglicare SA	Family welfare and support services (head office; enquiries route to local service).	1300 11 44 46 (Mon–Fri 8:30am–4:30pm) Together we change lives Anglicare SA
Safer Family Services	They provide parenting support, early intervention and intensive family services to South Australian children and families.	View the programs they offer on their website. Safer Family Services DHS
Family by Family	They link families up with other families to support them and enable them to make the changes they want in their lives.	Complete the brief online form on their website. Home - Family by Family
Parent Helpline SA	Parent Helpline is available to parents and carers of children from birth to 5 years living in South Australia.	1300 364 100 (7 days, 7:15am–9:15pm) Child and Family Health Service • Parent Helpline

TAS

Service	What it's for	Contact
Anglicare Tasmania	General and family/community support enquiries.	1800 243 232 (general enquiries — ask to be directed to family support) Anglicare Tasmania - Children, Youth and Family Support
BaptistCare Integrated Family Services	Providing in-home support to families with children, including practical support, information, parenting/family-functioning skills and connection to services	Referrals to this service are made by calling the Strong Families Safe Kids Advice and Referral Line on 1800 000 123. https://strongfamiliesafekids.tas.gov.au/ Referrals can be made by parents, carers or extended family members regarding the wellbeing of children. Integrated Family Support Service (TAS) - BaptistCare
Parentline Tasmania	Family support.	1300 808 178 (24/7) Parent Line in Other States Parent Line NSW

ACT

Service	What it's for	Contact
Anglicare Canberra	ACT is covered by this entity's Canberra central office.	(02) 6245 7100 (business hours) Anglicare NSW South, NSW West & ACT
Parentline ACT	Family support.	(02) 6287 3833 (Mon–Fri 9am–4pm) Parentline ACT

NT

Service	What it's for	Contact
Anglicare NT	Family support service - keeping children safe, family reunification, support for pregnant mothers.	(08) 8985 0000 (general, Darwin head office) Anglicare NT - Anglicare NT

Service	What it's for	Contact
Family Support Services/Regional Support Services	They Family Support Services provide targeted, culturally safe and intensive support to families in times of need.	Find your entry point service using their website's locations. Family and youth support Department of Children and Families
FACES Family Support Line	Family support.	1800 999 900 (Mon–Fri 8am–4:20pm) Territory FACES Department of Children and Families

Children's Support (non-crisis)

National

Service	What it's for	Contact
Supporting Children After Separation	They provide services for children and young people under 18 who are struggling with their parents' separation. It can involve individual counselling, group work and age-appropriate support to help children understand and adjust to separation. Fees can be adjusted for families on low incomes.	1800 050 321 – Family Relationship Advice Line Children and separation Relationships Australia
Children's Contact Services	Children's Contact Services can provide supervised visits and/or supported changeovers where there is high conflict, concerns about violence, or other circumstances making ordinary handovers difficult.	1800 050 321 – Family Relationship Advice Line Children's Contact Service Better Place Australia Family Bridge Australia Children's Contact Services Melbourne, Victoria Children's contact service - Each Supervised Child Visits - Family Life Supervised Child Visits Family Contact Centre Melbourne Family Contact Service

Mediation Support Services

Anglicare Family Dispute Resolution

Information	It is currently only available in Nowra, Ulladulla, Moruya and Bega; regional NSW. You can find additional information in the Brochure .
What	Low cost family mediation services.
How to Access	Call 1300 651 728 or visit their website. Mediation Anglicare

CatholicCare Victoria Family Dispute Resolution

Who it's for	Support for Victorians separating families to reach agreements on parenting plans.
Tools & Information	Low cost family mediation services.
How to Access	Call 1800 123 228 or visit their website. Family Dispute Resolution - CatholicCare Victoria

Interrelate Family Dispute Resolution

Who it's for	Anyone living in NSW.
Tools & Information	No or low cost family mediation services.
How to Access	Call 1300 473 528 or visit their website. Mediation Separation Support

EACH Family Relationship Centre

Who it's for	Anyone living in Victoria.
Tools & Information	No or low cost family mediation services.
How to Access	Call 1300 003 224 or visit their website. Altogether better care - Each

Relationships Australia Family Dispute Resolution

Who it's for	Available in all Australian states and territories, including in regional and remote areas.
Tools & Information	No or low cost family mediation services.
How to Access	Contact 1300 364 277 or visit their website and Find a Service near you. Relationship Support Relationships Australia

Free or Low-Cost Legal Centres & Services

VIC - Federation of Community Legal Centres

Who it's for	Victorians experiencing disadvantage or injustice who need legal help. Community Legal Centres have different eligibility criteria and may specialise in areas such as family violence, family law, housing, employment or other legal issues.
Tools & Information	Free legal information, advice, casework, representation and education. The Federation's online directory helps you find a Community Legal Centre based on where you live and the type of legal help you need.
Contact Information	Find a Community Legal Centre: Search by suburb or postcode through the Federation's online directory on their website. Federation: (03) 9652 1501. Victoria Legal Aid Legal Help: 1300 792 387 during business hours. Find a community legal centre - Federation of Community Legal Centres

VIC - Legal Aid Victoria

Who it's for	Victorians who need legal information, advice or representation and meet the relevant eligibility requirements. Victoria Legal Aid can help with a range of legal problems, including family violence, family law and other areas of law.
Tools & Information	Free legal information, Legal Help Chat, referrals and legal advice for eligible people. Depending on your circumstances, you may also be able to receive help from a VLA lawyer.
Contact Information	Legal Help: 1300 792 387, Monday–Friday, 8am–6pm. You can also use the website and Legal Help Chat or find a VLA office near you. Speak to us Victoria Legal Aid

VIC - Eastern Community Legal Centre

Who it's for	People who live, work or study in Boroondara, Whitehorse, Manningham, Knox, Maroondah or the Yarra Ranges can seek free legal advice from ECLC.
Tools & Information	Free legal advice and assistance, including help with legal problems affecting people experiencing disadvantage. ECLC can also arrange a free interpreter if English is not your first language.
Contact Information	Phone: 1300 32 52 00 Email: eclc@eclc.org.au Appointments are available at ECLC's Box Hill and Healesville offices, as well as some outreach locations. Eastern Community Legal Centre (ECLC)

NSW – Women’s Legal Service

Who it's for	A specialist women’s legal centre providing legal advice and representation to women across NSW.
Tools & Information	More information is available on their website.
Contact Information	Phone lines open 9.00am – 4.30pm on weekdays. Phone: 02 8745 6988 If you live in rural NSW: 1800 810 784 Email: LegalHelp@wlsnsw.org.au Free legal help for women Women's Legal Service NSW

NSW - Legal Aid NSW

Who it's for	Legal Aid NSW provides legal services to disadvantaged clients across NSW in most areas of criminal, family and civil law.
Tools & Information	Depending on your circumstances, you may be able to make an appointment at one of their offices to see a lawyer for free legal advice.
Contact Information	They predominantly work via phone enquiries to 1300 888 529 or by web chat on their website. Legal Aid NSW

QLD – Community Legal Centres Queensland

Who it's for	Queensland's community legal centres provide free information, legal assistance and referral, representation and casework, community education and advocacy for vulnerable clients and communities facing legal problems across the state.
Tools & Information	You can use the website search function to find the nearest location on their website.
Contact Information	Complete the online form to lodge your request for legal advice. 07 33920092 Community Legal Centres Queensland

QLD – Legal Aid Queensland

Who it's for	Legal Aid Queensland provides free legal assistance to financially disadvantaged Queenslanders in various areas of law.
Contact Information	Contact your nearest Legal Aid office to make an appointment 1300 65 11 88 to discuss your eligibility. legalaid.qld.gov.au/Get-legal-help

NT – Central Australian Women's Legal Service

Who it's for	Women in Central Australia and the Barkly region who need free legal help. CAWLS has a particular focus on women experiencing domestic and family violence, living in remote communities or unable to afford other legal services.
Tools & Information	Free legal information, advice and representation, referrals and community legal education. Areas include domestic and family violence, family law and children, property, housing and tenancy, child protection, employment and discrimination, migration and other legal matters.
Contact Information	Free Call: 1800 684 055, Monday–Friday, 8:30am–5pm. Contact Us - CAWLS

NT – Top End Women’s Legal Service

Who it's for	Women and non-binary people in the Greater Darwin region who need free legal help, including people experiencing domestic, family or sexual violence.
Tools & Information	Free legal advice, information, casework and representation in areas including family law, civil law and migration law, as well as community legal education and advocacy. TEWLS also provides outreach and clinic services across the Greater Darwin region.
Contact Information	(08) 8982 3000 or Free Call: 1800 234 441. Address: 17 Lindsay Street, Darwin. Appointments can be requested through the website. Lawyers Darwin Top End Women's Legal Service (TEWLS)

SA - Women’s Legal Service South Australia

Who it's for	Free and confidential legal information telephone service for South Australians.
Tools & Information	The website allows you to request an appointment online.
Contact Information	They have a Legal Information Line operates Monday, Tuesday, Thursday and Friday from 10am to 4pm. Phone: 08 8231 8929 Free Call: 1800 816 349. Alternatively, you can email any queries to admin@wlssa.org.au Women's Legal Service South Australia Adelaide Contact

SA – Community Legal Centres SA

Who it's for	They provide legal advice, assistance and referral to community members for all South Australian’s. Most centres provide services free of charge.
Tools & Information	Additional information and resources on their website.
Contact Information	You can contact them on 1300 860 529 or visit them online. They have an online enquiry form for you to complete where they will call you back. Home Community Legal Centres South Australia Free Legal Advice

TAS – Launceston Community Legal Centre

Who it's for	The Launceston Community Legal Centre is a government funded organisation, offering free legal advice to vulnerable Tasmanians. They provide free legal information, referral and legal advice to everyone in our service area but in times of high demand, due to limited resources, priority will be given to people in priority groups.
Tools & Information	Additional information and resources on their website.
Contact Information	Suite 2, Level 2 42-48 St John Street, Launceston TAS 7250 Phone (03) 6334 1577 Launceston Community Legal Centre. Free Legal Advice. Free Legal Services. Launceston Tasmania

TAS – Community Legal Centres Tasmania

Who it's for	They provide legal advice, assistance and referral to community members for all Tasmanians. Most centres provide services free of charge.
Tools & Information	Additional information and resources on their website.
Contact Information	The website allows you to search through all of their centres on this page. They do not have a Toll Free number for general enquiries. Launceston Community Legal Centre. Free Legal Advice. Free Legal Services. Launceston Tasmania

WA – Community Legal WA

Who it's for	Community legal services provide free or low cost legal help to people in Western Australia, in need. There are 26 centres, right across WA
Tools & Information	Additional information and resources on their website.
Contact Information	The website has various locations you can contact directly. Our Members Archive - Community Legal WA

WA – Women’s Legal Service WA

Who it's for	Women’s Legal Service WA is a gender-specific CLC providing a range of socio-legal support services to women around WA. WLSWA prioritises women who are financially disadvantaged and experiencing family, domestic, and sexual violence.
Tools & Information	Additional information and resources on their website.
Contact Information	Level 1, CSA building, 445 Hay Street, Perth, WA, 6000 (08) 9272 8800 1800 625 122 Women's Legal Service WA

Online Legal Template Services

National – amica

Who it's for	Separating or separated couples who are reasonably amicable and have relatively straightforward circumstances, including married, de facto and registered couples. It is not suitable for high-conflict situations or where family violence is present
Tools & Information	Provides step-by-step online tools and information to help couples make parenting arrangements and divide money/property, including interactive parenting schedules and agreement documents. Basic use is free. Fees may apply. Check the provider website for current fees Court filing fees may also apply.
Contact Information	amica - The simple, low cost, smart way to separate or divorce online

National – RP Emery Legal Kits

Who it's for	Individuals and couples looking for professionally drafted legal document templates, including people dealing with separation, divorce, parenting and financial agreements. Best suited to relatively straightforward matters where the parties understand their circumstances. RP Emery is not a law firm and does not provide legal advice.
Tools & Information	Provides ready-made legal document kits and templates, plain-English guides and step-by-step instructions. Prices vary by document. Check the provider website for current fees.
Contact Information	1800 608 088 RP Emery Australian legal document templates contract kits

National – Federal Circuit and Family Court of Australia - DIY Consent Orders Kit

Who it's for	People who have reached agreement with their former partner about parenting, financial or property matters and want the Court to make the agreement legally binding.
Tools & Information	A free DIY kit with the application, proposed-orders templates, instructions and information to help you prepare and file for consent orders. Fees apply. Check the Court website for current fees The Court does not provide legal advice; it recommends obtaining legal advice before applying.
Contact Information	Phone: 1300 352 000 Federal Circuit and Family Court of Australia – Consent Orders Kit

Free or Low-Cost Psychologists & Counsellors

National – headspace

Information	National charity that supports young people and their families with mental health, work and study issues.
Contact	See website for list of locations and contact details. https://headspace.org.au/

National – Chat Corner Psychologists

Information	They provide high-quality, accessible, and compassionate mental health services to the community, while also supporting the practical training of psychology students.
Contact	02 8880 5922 – NSW, QLD, TAS or VIC 08 7092 5988 – WA, NT or SA See website for locations. https://chatcorner.com.au/

National – Talked

Information	Reduced the cost with Medicare. You'll need a Mental Health Treatment Plan and referral to be eligible. If you don't have one our online partner GP can sort that out for you.
Contact	See website for details. https://www.talked.com.au/

VIC – Berry Street

Information	Service for children and families where violence/trauma/abuse is present.
Contact	1 Salisbury Street, Richmond VIC 3121 03 9450 4700 https://www.berrystreet.org.au

VIC – Care in Mind

Information	Government initiative, no cost psychological services for low income earners who live in the North Western Melbourne Primary Health Network. See website for details of services.
Contact	24/7 phone & web counselling support – 1300 096 269 or visit careinmind.com.au 03 9088 4277 careinmind@nwmphn.org.au CAREinMIND™ mental health services - North Western Melbourne Primary Health Network

VIC – Catholic Care

Information	Services for – individual, couples & family counselling, youth/students, refugees & asylum seekers.
Contact	East Melbourne, Footscray & Fitzroy. 03 9287 5555 catholiccare@ccam.org.au Counselling - CatholicCare Victoria

VIC & TAS – cohealth

Information	Community health organisation that provides low or no cost counselling depending on income.
Contact	03 9448 5521 Counselling – cohealth – Community Health

VIC - Drummond Street Services

Information	Services for – LGBTQI clients, Refugees & Migrants, AOD, Youth, Families, Couples, Parenting, Child Sexual Abuse/Royal Commission Support.
Contact	100 Drummond Street, Carlton VIC 3053 (main location). Also: Family & Community Space at 253 Hoddle Street, Collingwood VIC 3066. 03 9663 6733 enquiries@ds.org.au Drummond Street Services - For People, For Families, For Communities

NSW – Rough Patch

Information	Provide low-cost counselling on a sliding scale from \$70-\$160 per session, allowing clients the dignity of choosing their fee-for-service without requiring proof of income.
Contact	02 7226 0809 info@roughpatchcounselling.com Rough Patch Affordable Counselling Australia

NSW – ACAP Psychology Clinic

Information	A not-for-profit organisation that offers a range of psychological services to the community at a nominal fee. The clinic is staffed by provisionally registered psychologists or registered psychologists who have completed their undergraduate training in psychology. All provisionally and fully registered psychologists in the clinic are supervised by qualified and experienced endorsed psychologists.
Contact	255 Elizabeth Street Sydney, NSW 2000 1800 039 139 ACAP Psychology Clinic

NSW – Skyline Psychology

Information	A Low-Cost Clinic (LCC) that offers reduced fee sessions for clients seeking continued support beyond their Medicare-rebated sessions.
Contact	S 1, B 6/49 Frenchs Forest Rd E, Frenchs Forest NSW 2086 02 7226 5626 admin@skylinepsychology.com.au Skyline Psychology Psychologist Frenchs Forest

NSW – UNSW Psychology Clinic

Information	The UNSW Psychology Clinic provides low-cost clinical psychology services to adults, young people, children and families. Services include adult therapy, child and family therapy and psychometric assessments. The clinic is staffed by Provisional Psychologists undertaking postgraduate clinical psychology training, under the supervision of senior Clinical Psychologists and Clinical Neuropsychologists.
Contact	Availability and waitlists vary, so check the website or contact the clinic before making a referral. (02) 9385 3042 UNSW Psychology Clinic

NSW & VIC – Institute of Social Neuro Science

Information	They provide high-quality, accessible, and compassionate mental health services to the community, while also supporting the practical training of psychology students.
Contact	See website for locations 1300 033 476 https://www.isnclinic.com.au/contact

QLD – Anglicare, Southern Queensland

Information	They offer a range of support programs for individuals, couples and families to assist people to cope with the influence of mental health problems in their own environment. Fees are either low cost on a sliding scale or no cost.
Contact	1300 610 610 439 Ann Street Brisbane, QLD 4000 Anglicare Southern Queensland Compassionate Care & Advocacy

QLD – Uniting Care

Information	Whether you are in crisis or could just use some helpful information, UnitingCare can offer an open ear, strategies to understand feelings, and ways to build resilience and emotional wellbeing. There is no out of pocket cost for this service.
Contact	0457 334 722 15 Robertson Road, Eastern Heights Family Counselling Program and Community Support Program UnitingCare

QLD – Unburden Psychology

Information	Flexible sessions, Medicare rebates, and affordable fees in Brisbane.
Contact	Located in Graceville & Rocklea hello@UnburdenPsych.au (07) 3137 1553 Psychologists Brisbane Southside Graceville & Rocklea

SA – Relationships Australia

Information	Many personal counselling services are fully funded and there is no cost to the person attending. Where a fee applies it is determined according to household income and includes concession rates. Fees can be negotiated or waived where appropriate.
Contact	1300 364 277 49A Orsmond Street Hindmarsh, SA 5007 RASA Counselling, Mediation & Mental Health Services in SA

WA – Prosper Health Collective

Information	Prosper Health Collective is a lower-cost psychology service. Check the website for current fees, rebates and eligibility.
Contact	08 6381 0071 info@prosperhealthcollective.com.au https://prosperhealthcollective.com.au/contact-us/ Check website for locations.

WA – Mindspace Perth Psychology

Information	Mindspace Perth Psychology provides psychological support to adolescents and adults in a supportive, low-cost setting. Services include evidence-based approaches such as Cognitive Behavioural Therapy (CBT), EMDR and mindfulness. Medicare rebates are available with a valid GP Mental Health Treatment Plan.
Contact	544 William Street, Mount Lawley WA 6050 mindspace.perth@gmail.com Mindspace Perth Psychology

Other Helpful Notes

Australia Post – Mail Redirection

Who it's for	Any person wishing to redirect mail to a new address.
Tools & Information	Mail redirection forwards your letters and parcels from your old address to your new address. • Redirect eligible letters and parcels for 1, 3, 6 or 12 months. • Include up to 6 names on your application, so you can include children's names if school, extra curricular or medical correspondence is addressed to them. You can also apply for concession service if you have a valid concession card.
How to Apply	Apply on their website. Mail redirection Australia Post