



## Separation Checklist

- **Make a note of your separation date.** This is the date that one of you decided the relationship was over and you let your partner know, even if you continued to live in the same house. This date is important because it may be relevant to the settlement of property and one year from that date you will be able to file for divorce.
  
- **Change your personal passwords.** We know we're not supposed to share our passwords but good chance you and your partner have told each other what they are. Make a list of all of the places you need to change them and go through them one by one. These might include things like your email, personal banking, bank cards, online services, personal computer, cell phone, iTunes, Amazon, Facebook and so on. However, be careful not to block access to something like a joint bank account or joint investments before you've decided how they are being separated and taken the steps to separate them.
  
- **Separate joint accounts.** This may include more than your bank account. You may share an Amazon account or an iTunes account. Again, make a list and work through it. You may choose to have joint accounts frozen until you have agreed how to manage them. This ensures both of you are protected if you are worried about the other person draining an account.
  
- **Open separate accounts.** In your separation agreement you should note if one of you is keeping a particular account and the other is expected to open a new one. Or, you should note if you're closing an account and you're both opening new ones.
  
- **Redirect your direct deposits.** You may need to get in touch with your employer and have your pay redirected to a new separate account.
  
- **Redirect your bill payments.** In your separation agreement you should have outlined how joint bills will be handled. One of you may be keeping certain accounts and taking

responsibility for them. If this is the case be sure to redirect your bill payments to your separate bank account so you don't miss a payment!

- **Credit card considerations.** Determine who is the Primary Card Holder and who is Secondary Card Holder on credit card accounts. In your separation agreement you should have determined how you're handling credit cards. You may need to add "remove secondary card holder" to your checklist. Or, if you're not a Primary Card Holder on a card you may need to apply for your own card.
  
- **Access to Financial Records.** Download or request a history of contributions and other transactions for your records.
  
- **Update Insurance Policies.** You may need to change beneficiaries, authority to act, name on the policy or direct debit payments.
  
- **Redirect your mail.** If you have moved be sure to set up the redirection of your mail and then methodically work through updating your address with everyone.
  
- **Loyalty or Points Cards.** This is another area that can often be found in separation agreements, especially if you have racked up a significant number of travel or store points. In your agreement you should outline how you will deal with these cards. Once agreed upon be sure to take the necessary steps to change passwords, account holder name, mailing address etc.
  
- **Advise Canada Revenue of your Separation.** Whether you do so on your taxes or by phone, be sure to advise CRA of your change of status. They will make the appropriate changes to things like the Canada Child Benefit based on your new status.
- **Separate cell phones.** These days we often have shared family plans. Determine how you want to handle this going forward. Will you separate them out? Whose plan will the kids be on?

- **Extended Health Plans.** If your partner is on your extended health plan you may need to remove them. If you have kids it's important to determine whose plan they will be on or will they potentially be on both plans?
  
- **Cars and car insurance.** Again, this is one of those things where you need to determine who is the primary insured on your vehicles. Then, depending on what you've outlined in your separation agreement, in regards to your vehicles, you may need to update ownership and insurance.
  
- **Start informing important people in your children's lives.** It's important for people who interact with your children to know about your new situation. This may include doctors, teachers, coaches, daycare, activity leaders and so on. You don't need to go into all the details of your life but letting them know will help them to understand if your child is not doing as well as usual. This step is also important if access to your children by your partner has been limited or stopped. Be sure to bring in a copy of the paperwork outlining this for their records.
  
- **Wills and Power of Attorney.** Review them and make the necessary changes. Or, if you don't already have these in place get them done. It's VERY important! You don't want to leave your estate or your kids at loose ends if something happens to you. Talk about messy.
  
- **Back up your computer.** We would probably all be surprised by the amount of info we have stored on our computers. You may want to consider backing it up and starting fresh depending on how concerned you are about access to information by your ex.