

Financial Clarity & Confidence Through Separation



Separation is an emotional time and can feel overwhelming — energetically, practically and financially. It can be difficult to determine what necessary steps need to be taken whilst you are trying to come to terms with the end of your relationship and family as you've known it.

Many women come to me saying:

- “My husband handled the money — I don't even know where to start.”
- “I'm scared of making mistakes and regretting it later.”
- “I don't know what's fair or reasonable — I just want this over.”
- “Numbers overwhelm me, I've never had to think about finances”

If that sounds familiar, you are not alone.

My aim is to support women through the financial side of separation, helping you build clarity, knowledge and confidence so you can move into negotiations and agreements feeling **informed, grounded and empowered**.

Karen Eley

Certified Money Coach (CMC)
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How I Can Support You

There are many stages of separation, from initial planning, understanding day-to-day finances to negotiating financial outcomes and understanding the longer term consequences of splitting financial resources.

Everyone's journey is different and there are many considerations including children and caring responsibilities, emotional pressure, legal conversations and urgent decisions.

That's why I offer a flexible block of financial coaching support, giving you access to trusted guidance across the separation process — on your terms, in your time.

I offer a package of 4 x one-hour financial coaching sessions that you can use however and whenever you need during your separation. We can time bank the hours, so you can use 15 mins - 90 mins for each contact point. I don't charge for emails correspondence or short phone calls.

There is no expiry and no pressure to move quickly.

You are purchasing access to my time, experience and guidance, to draw on as situations arise.

Sessions can be spaced out or used closer together, depending on what's happening for you. I'm based in Adelaide, so if you're here we can meet in person, however most of my clients are all over Australia and we meet on Zoom.

COST

4 x 4 60-time blocks cost - \$1,200+gst.

Alternatively, some women just need a one-off session to cover a specific issue.

These 60 min sessions cost \$475+gst

I have flexible payment options if cashflow is challenging.



SERVICES

The financial sessions are fully client-led and tailored to your needs. Support may include any combination of the following:

FINANCIAL CLARITY AND CONFIDENCE

- Understanding your current financial position
- Making sense of assets, debts and superannuation
- Clarifying what life may cost now and into the future - cashflow modelling.
- Identifying all income sources, benefits and resources available for you to access

COST OF LIVING & FUTURE PLANNING

- Preparing or reviewing a realistic cost of living
- Identifying future expenses that need to be considered in negotiations
- Understanding trade-offs and long-term implications, such as property ownership and retirement planning

PREPARING FOR NEGOTIATIONS

- Helping you understand what is fair and reasonable
- Preparing questions for lawyers, accountants, mediators or financial discussions
- Talking through options and being your advocate, before agreements are made

BUILDING CONFIDENCE WITH MONEY

- Improving your financial knowledge at a pace that suits you
- Shifting from “I don’t know anything about money” to informed confidence
- Supporting you to advocate for yourself calmly and clearly
- Providing the financial facts and numbers requested through the process.

DECISION SUPPORT

- Sense-checking proposals or settlement options, reviewing all implications and explaining them to you in a way you understand
- Helping you slow down when decisions feel rushed
- Understanding the financial impact of different choices - both today and in 10 years' time



About Me

I've worked as a Financial Adviser and Money Coach for over 20 years, supporting women and families through complex financial decisions and building financial education.

I've also been where you are.

Over 10 years ago, I went through my own separation with two boys, aged 2 and 3 at the time, while navigating the emotional weight, uncertainty and financial pressure that comes with it.

I understand — personally and professionally — how vulnerable this time can feel, and how important it is to have someone in your corner who can explain things calmly, clearly, practically and without judgement.

This work isn't about telling you what to do.
It's about helping you understand your position, your options, and your future — so you don't feel rushed, guilt, shame, pressured or under-informed.

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My boys are now 14 & 15
and I'm older and wiser.