

Separation & Divorce Checklist

This checklist is designed to help guide you through the practical, emotional and legal considerations of separation and divorce. There are many options available, so it can be helpful to gather information and explore possibilities before putting plans in place.

Separation can bring up strong emotions for everyone involved. Taking things step by step and aiming to keep matters as amicable as possible can help make a difficult time more manageable. Use this checklist at your own pace and seek professional support where needed.

Emotional Support & Wellbeing

- Seek emotional support from friends, family, counsellors or support groups
- Consider mediation or family therapy to help manage conflict
- Keep a personal journal or use a record-keeping app for clarity
- Record concerns or incidents, including post-separation abuse if relevant

Legal Information & Rights

- Understand your divorce rights and obligations, including spousal support and division of assets
- Consult a family solicitor if needed
- Explore mediation or collaborative law before considering court
- Gather key documents (marriage certificate, financial records, correspondence)

Children & Parenting

- Consider child arrangements, including time with each parent, schooling and routines.
- Discuss co-parenting strategies and consider mediation if needed
- Document parenting agreements in writing for clarity or legal use
- Arrange emotional support or counselling for children

Finances & Debt

- Assess current finances, including bank accounts, savings and investments
- List shared debts (mortgage, loans, credit cards)
- Check eligibility for benefits or financial support (Child Benefit, tax credits, maintenance)
- Separate finances where appropriate (accounts, direct debits, bills)



Housing & Living Arrangements

- Decide whether one person remains in the family home or whether to sell
- Explore renting or buying options if needed.
- Plan moving logistics and transfer utilities
- List all household bills

Insurance & Benefit

- Review and update life insurance, health insurance and pensions
- Update beneficiaries where appropriate.
- Inform relevant agencies of changes in circumstances.
- Check eligibility for child maintenance or spousal support.

Assets & Property

- List all assets, including property, vehicles, investments and personal belongings.
- Consider fair division of assets
- Keep records of valuations or appraisals

Post-Separation Planning

- Plan ongoing co-parenting arrangements for children (and pets).
- Decide whether to use a co-parenting app to support communication
- Set goals for independence, work-life balance and emotional recovery
- Consider long-term financial planning and career adjustments

Pets

- Decide on pet care arrangements and time-sharing.
- Document routines and veterinary responsibilities.
- Consider written or legal agreements for pets if necessary.
- Parenting apps may also be useful for shared care arrangements involving pets

Documentation & Record-Keeping

- Keep files of correspondence relating to finances, children and assets.
- Document disputes, incidents and agreements
- Retain receipts, statements and proof of payments.

