

I'm Separating, Now What?

We understand separation/divorce is often an unfamiliar and complicated process. If you feel confused or unsure on which steps to take, you are not alone. We have compiled a step-by-step process to help guide our clients navigating this difficult time.

Living Options

- Until housing decisions are made you may find yourself cohabitating with your now ex-partner temporarily or long-term.

1. How can you live together?

- Enforcing boundaries is a helpful and healthy way to navigate living arrangements and can involve you and your former partner discussing rules around space, finances (starting to separate finances/bills/apple accounts/phones/car), meals, and time with kids.

Physical Space:

- Decide on separate sleeping arrangements (who sleeps where).

- Define personal spaces (e.g., one person uses the living room in the evening, the other in the morning).

Time & Privacy:

- Set expectations for shared spaces—when and how you'll use the kitchen, living room, or bathroom.
- Discuss how to handle visitors, including friends and family.

Parenting Time:

- If you have kids, create a schedule that mirrors post-separation custody arrangements.
- Avoid confusing children by being overly affectionate or giving mixed signals.

Shared Accounts and Finances:

- Decide how you'll divide shared expenses (e.g., utilities, rent/mortgage, groceries).
- Keep a spreadsheet to track expenses.
- Consider shared Apple accounts, subscriptions, etc. and negotiate how they will split/closed.

Reach out to friends and family for support

- **Friends & Family:**
 - Let trusted people know what's happening so they can offer support.
 - Find a safe space (a friend's house, a gym, or a coffee shop) to decompress.

Legal advice

- **Consult a lawyer—many offer free 30-minute sessions.**
 - Get clarity on custody, assets, and legal separation vs. divorce.
 - We offer mediation services and can connect you with a lawyer trained mediator.

Important Accounts to Update When Going Through a Divorce

Protecting Your Digital Safety & Personal Boundaries

Divorce can be an emotionally and logistically complex process — and one often-overlooked part is digital privacy. Below is a comprehensive checklist of accounts, passwords, and access settings to change or review when separating from a partner. These steps are

especially important in high-conflict or emotionally charged separations.

Phones & Devices

- ☐ Apple ID / iCloud / Family Sharing
(Remove ex-partner's access to photos, location, purchases, backups)
- ☐ Google Accounts / Android Device Manager
- ☐ Bluetooth Pairings & Trusted Devices
- ☐ Tablet and Laptop Access
- ☐ Update biometric access (Face ID, fingerprint)

Location & Security Tools

- ☐ Turn off location sharing (Apple, Google Maps, Life360)
- ☐ Update or disable access to:
 - ☐ Find My iPhone / Find My Friends
 - ☐ Shared tracking apps (Life360, SmartThings, etc.)

- ☐ Change passwords on home security systems / doorbell cams (e.g. Ring, Nest)
- ☐ Update alarm system codes

Communication Platforms

- ☐ Email Accounts (Gmail, Outlook, iCloud)
- ☐ Voicemail PINs
- ☐ Change Apple Messages settings (unlink shared numbers or Apple ID)
- ☐ Disconnect shared iMessage threads on iPads/Macs
- ☐ WhatsApp / Messenger logins
- ☐ Zoom / Skype / Google Meet accounts

Financial Accounts

- ☐ Banking logins (Online banking, PayPal, Venmo, etc.)
- ☐ Credit card online access
- ☐ Investment accounts / retirement portals

☐ Tax filing software (TurboTax, CRA, IRS eFile)

☐ Update auto-payments & subscriptions

Shared Subscriptions & Services

☐ Amazon / Prime (remove cards and addresses)

☐ Netflix / Disney+ / Spotify / YouTube Premium

☐ Shared cloud storage (Dropbox, Google Drive)

☐ Any app using saved passwords or cards

☐ Meal kits or delivery services (e.g., HelloFresh, UberEats, Instacart)

Household & Utility Accounts

☐ Hydro, gas, internet, water, property tax portals

☐ Home insurance / renters' insurance logins

☐ Smart home systems (Thermostat, lights, locks)

☐ Cell phone carrier account (especially if on a family plan)

Legal & Professional Accounts

- ☐ CRA / IRS or tax authority accounts
- ☐ Workplace benefits / HR portals
- ☐ Medical/health portals (e.g., MyChart, pharmacy apps)
- ☐ School apps for children (e.g., Brightspace, ClassDojo, etc.)
- ☐ Record the official date of separation and document all financial balances on that date — including bank accounts, credit cards, investments, and other assets/liabilities — as this information will be important for your lawyer.

Social Media & Personal Accounts

- ☐ Facebook / Instagram / TikTok / Snapchat
(Review privacy settings, followers, and account recovery options)
- ☐ LinkedIn
- ☐ Remove access to shared photo albums or cloud libraries

- ☐ Update security questions, especially if they are known to your ex partner