HER BEST MOVE NOW · RESOURCE

Decision Readiness Checklist

Before you agree to anything — work through this first

The decisions you make at this stage carry both financial and personal consequences. Not every item on this checklist needs to be fully resolved — but you should be able to answer each question honestly. If several are unclear or incomplete, that is important information. A decision made without clarity is harder to live with, and harder to revisit.

Your Financial Picture

- ■ I have a clear picture of all assets — property, superannuation, investments, savings, business interests, and personal assets of value
- ■ I understand all liabilities — mortgages, loans, credit cards, and any guarantees

  Liabilities are part of the settlement pool, not just assets
- ■ I am satisfied that the financial picture I have been given is complete and accurate

  If you have doubts about undisclosed assets, this can be explored through the formal legal process — do not agree until you are satisfied
- ■ I understand which assets are straightforward to value, and which require specialist input

  Business interests, SMSFs, and defined benefit super are not self-evident — they require proper valuation
- ■ I know my own income position — now and projected — and I understand how it compares to the household income I have been used to

The Proposed Settlement

■ I understand what is being proposed — not just in general terms, but specifically: what I will receive, what I will give up, and what ongoing obligations exist

■ I have considered how this settlement will support me over the long term — not just immediately

A lump sum that feels significant now may look different in ten years. Consider superannuation access age, housing costs, and retirement income.

■ I understand the tax and duty implications of the proposed settlement

Capital gains tax, stamp duty, and superannuation tax treatment can materially affect the real value of what you receive

■ I have considered at least two different settlement scenarios — not just the one that has been proposed

There is rarely only one way to divide assets. Understanding alternatives helps you assess whether what is on the table is genuinely fair.

■ I am not agreeing to something because it feels easier, or because I want the process to be over

The pressure to settle is real — and it is one of the most common reasons women accept less than is fair.

Professional Input

■ I have received independent legal advice — from a family law solicitor acting for me alone

Not a shared adviser, not a mutual accountant. Someone whose only obligation is to you.

■ I understand the difference between what I am being offered and what I may be entitled to under Australian family law

■ I have had, or can access, financial advice on the long-term implications of this settlement

A financial planner can model what different outcomes will mean for your retirement, income, and position over time

■ I understand how this agreement will be formalised — and what protects me if it is not honoured

Your Readiness

■ I feel I have had enough time to consider this properly — I have not been rushed, pressured, or worn down

■ I am making this decision from a place of reasonable clarity — not from exhaustion, fear, or a desire to end the conflict

■ I know what I want from this settlement — not just what I am prepared to accept

■ I am comfortable that what is being proposed is fair — and I can articulate why

IF SEVERAL OF THESE ARE UNCHECKED

That is not a sign of failure — it is a sign that more time or information is needed. A settlement agreed to under pressure, or without full understanding, can be very difficult to revisit once formalised. Slowing down at this stage is not weakness. It is the clearest-headed thing you can do.

Being well informed at this stage means you can recognise what a genuinely fair outcome looks like — not what you've been told it is. You can weigh different approaches, understand their long-term implications, and be confident that what you walk away with is rightfully yours.

Disclaimer: *The information here is general in nature. It reflects common questions and considerations that arise during life transitions — it does not constitute legal, financial or professional advice, and it is not tailored to your individual circumstances. Where your situation is complex or the stakes are high, speaking with a qualified professional is likely to be worthwhile. Use what is useful. Leave what isn't.*