SEPARATION AND DIVORCE IN ALBERTA

The Separation Planning Workbook

Questions to work through, separately first and then together, so you walk into the lawyer's or mediator's office knowing what you already agree on.

Tara Molina is a REALTOR®, not a lawyer. This is general information, not legal advice.

Hello, Gorgeous!

TARA MOLINA REAL ESTATE GROUP · ROYAL LEPAGE BENCHMARK

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Not every item here applies to you. We put in everything we could think of, and more. Some items only apply to married couples, some only to adult interdependent partners, some only if you have children, a business, a pension or more than one property. Skip whatever does not fit your family.

Tara Molina is a REALTOR®, not a lawyer. Nothing in this document is legal advice. It is general information for people in Alberta, and she is not an accountant or mortgage broker either. Each of you should get advice from your own family lawyer before you make decisions or sign anything.

Answer each question on your own first, then compare. That way neither of you feels pushed into agreeing on the spot. Tick one box for each question:

AGREED
We are both comfortable with this.

DISCUSS
We see it differently, or need more information.

ADVICE
We need a lawyer, accountant, mortgage broker or other professional first.

TARA'S TIP

Aim for an arrangement both of you can live with for years, especially where the children are concerned. Fair and sustainable usually beats split exactly down the middle.

Establishing The Separation

	AGREED	DISCUSS	ADVICE
What date do we consider our relationship to have ended?	☐	☐	☐
Are we living apart, or separated while still under the same roof?	☐	☐	☐
If we stay under one roof for now, what are our living arrangements and boundaries?	☐	☐	☐
When do we expect to set up two separate households?	☐	☐	☐
What will we tell the children, and will we tell them together?	☐	☐	☐
How will we tell family and friends?	☐	☐	☐
What money arrangements do we need right now, before any agreement is signed?	☐	☐	☐

Are we both open to mediation or a collaborative process?	☐	☐	☐
How will we handle it if we reach a point where we cannot agree?	☐	☐	☐
Are we married, or adult interdependent partners? Do we have any existing agreements?	☐	☐	☐

Parenting Time

Skip this section and the next two if you do not have children together.

	AGREED	DISCUSS	ADVICE
Will the children live mainly with one of us, or share time between both homes?	☐	☐	☐
Would equal time work in practice for the children, our jobs and the school?	☐	☐	☐
Which schedule makes sense: week on, week off, a 2, 2, 3 rotation, or something else?	☐	☐	☐
How will school drop offs, pickups and transportation work?	☐	☐	☐
What happens on PD days, school closures and sick days?	☐	☐	☐
How will summer holidays be divided?	☐	☐	☐
How will Christmas, Easter, Thanksgiving, birthdays, Mother's Day and Father's Day work?	☐	☐	☐
Can we trade days when we need to, and how much notice is needed?	☐	☐	☐
How will the children's own wishes be considered as they get older?	☐	☐	☐
What happens if one of us wants to move?	☐	☐	☐

Decision Making

	AGREED	DISCUSS	ADVICE
Will major decisions about school, health and upbringing be made together?	☐	☐	☐

Who books routine medical and dental appointments?	☐	☐	☐
What happens if we disagree on a significant medical decision?	☐	☐	☐
How will school choices and school changes be decided?	☐	☐	☐
Will we both have access to school portals, report cards and medical information?	☐	☐	☐
How will we decide on counselling, tutoring or extra support?	☐	☐	☐
How will activities be chosen, and do they need both of our approval if they affect the other's time or money?	☐	☐	☐

Parenting Together

	AGREED	DISCUSS	ADVICE
How will we communicate about the children: text, email, a shared calendar or a parenting app?	☐	☐	☐
How and when will we introduce new partners to the children?	☐	☐	☐
What are our expectations for babysitters and childcare?	☐	☐	☐
How will the children keep their relationships with grandparents and extended family?	☐	☐	☐
How will we keep household rules and discipline consistent?	☐	☐	☐
How will we keep adult disagreements away from the children?	☐	☐	☐
What happens if one of us cannot care for the children during our scheduled time?	☐	☐	☐
How will passports and travel consent, in Canada and abroad, be handled?	☐	☐	☐

Child Support And Children's Expenses

Child support is generally calculated under the Federal Child Support Guidelines. Shared time does not automatically mean no support is paid.

	AGREED	DISCUSS	ADVICE

What is each of our gross annual incomes, including bonuses, commissions and self employment income?	☐	☐	☐
What amount do the Child Support Guidelines set for our situation?	☐	☐	☐
When each month will support be paid?	☐	☐	☐
How will we exchange income information each year, and on what date?	☐	☐	☐
How will childcare, before and after school care and summer camps be paid for?	☐	☐	☐
How will sports, music, equipment and other activities be shared?	☐	☐	☐
Who pays for dental, orthodontics, prescriptions, counselling and other costs insurance does not cover?	☐	☐	☐
How will post secondary education be paid for, and will we keep the RESPs going?	☐	☐	☐
Who claims which tax benefits and credits, following CRA rules?	☐	☐	☐
How will unexpected expenses be approved and repaid?	☐	☐	☐

The Home

The companion checklist, The House: Sell, Keep Or Wait, goes into this in detail.

	AGREED	DISCUSS	ADVICE
Whose names are on title, and are we married or adult interdependent partners?	☐	☐	☐
What is the home worth today, and what is left after the mortgage and any HELOC?	☐	☐	☐
Where did the down payment come from? Did either of us put in money from before the relationship, an inheritance or a gift?	☐	☐	☐
Does either of us want to keep the home, and can that person qualify for the mortgage on one income?	☐	☐	☐
If we sell, when do we list, and who lives there until it sells?	☐	☐	☐

Who pays the mortgage, taxes, utilities, insurance and upkeep in the meantime?	☐	☐	☐
How will the list price, any price change and any offer be decided?	☐	☐	☐

Bank Accounts, Savings And Investments

Do not assume an account in one name is automatically excluded, or that everything is split down the middle. That is a question for your lawyers.

	AGREED	DISCUSS	ADVICE
What joint and individual bank accounts do we each have?	☐	☐	☐
How will joint accounts be handled until an agreement is signed?	☐	☐	☐
When will we each set up our own banking?	☐	☐	☐
What TFSAs, RRSPs, RRIFs and non registered investments exist?	☐	☐	☐
Does either of us have a pension, group retirement plan, stock options or share plan?	☐	☐	☐
Are there RESPs or other accounts held for the children?	☐	☐	☐
Did either of us receive an inheritance or gift, or bring assets into the relationship?	☐	☐	☐
Would cashing out or moving any investment trigger tax or penalties?	☐	☐	☐
Do we need an accountant or pension valuator?	☐	☐	☐

Debts

An agreement that one of you will pay a joint debt does not release the other from the lender. Ask the lender about a formal release.

	AGREED	DISCUSS	ADVICE
What mortgages, lines of credit, credit cards and loans exist, and what are the balances?	☐	☐	☐
Which debts are joint and which are in one name?	☐	☐	☐

Were any debts taken on before the relationship?	☐	☐	☐
Who makes the payments while we work things out?	☐	☐	☐
What happens if one of us misses an agreed payment?	☐	☐	☐
Are there personal guarantees, business loans or tax debts?	☐	☐	☐
How will we keep new debt separate from here on?	☐	☐	☐

Work, Business And Spousal Support

Spousal support does not apply to every separation. Have a lawyer look at it before either of you agrees to give it up.

	AGREED	DISCUSS	ADVICE
Is either of us self employed, a business owner or paid on commission?	☐	☐	☐
Did one of us step back from work or a career for the family?	☐	☐	☐
How long were we married or living together?	☐	☐	☐
Does either of us need help to set up a separate household?	☐	☐	☐
If support may apply, how much, for how long, and monthly or as a lump sum?	☐	☐	☐
What happens if one of us loses a job, retires or has a big change in income?	☐	☐	☐
Are there businesses, partnerships or shareholder loans that need valuing?	☐	☐	☐

Vehicles, Belongings And Pets

	AGREED	DISCUSS	ADVICE
Who keeps each vehicle, and who takes over any loan or lease?	☐	☐	☐
How will furniture, electronics, appliances and household items be divided?	☐	☐	☐

Are there collections, jewellery, art or recreational vehicles to consider?	☐	☐	☐
Who keeps sentimental items and family heirlooms?	☐	☐	☐
How will the children's belongings move between homes?	☐	☐	☐
Who cares for the pets, and who pays for them?	☐	☐	☐
Is there a storage unit, cabin, rental or other property?	☐	☐	☐
What is the deadline for collecting belongings?	☐	☐	☐

Insurance, Beneficiaries And Wills

Get legal advice before you change a beneficiary or cancel a policy.

	AGREED	DISCUSS	ADVICE
Who provides health and dental benefits for the children?	☐	☐	☐
Can either of us stay on the other's benefits for now?	☐	☐	☐
Will life insurance be needed to secure child or spousal support?	☐	☐	☐
Who is named as beneficiary on life insurance, RRSPs, pensions and other accounts?	☐	☐	☐
Do our wills need updating?	☐	☐	☐
Who is named in our powers of attorney and personal directives?	☐	☐	☐

Taxes And Government Benefits

	AGREED	DISCUSS	ADVICE
When do we each tell CRA our marital status has changed?	☐	☐	☐
How will the Canada Child Benefit be handled?	☐	☐	☐
Are there tax debts or refunds from past years to sort out?	☐	☐	☐

Will moving property or investments between us trigger tax, or can it be done on a tax deferred basis?	☐	☐	☐
How are support payments treated for tax?	☐	☐	☐
Should we see an accountant before we sign?	☐	☐	☐

The Future

	AGREED	DISCUSS	ADVICE
How often will we review the parenting arrangements?	☐	☐	☐
How will a new job, a move or a big income change be handled?	☐	☐	☐
What if a child wants to change where they live?	☐	☐	☐
Will we try mediation before going to court?	☐	☐	☐
How will we write down changes we agree on later?	☐	☐	☐
What happens if one of us does not follow the agreement?	☐	☐	☐

The Roadmap, Step By Step

The usual order for a couple working together. Yours may run differently, and that is fine.

1 **Agree on the separation date**

Write it down. It matters for the divorce and for tax, and you can be separated while still under the same roof.

2 **Each of you talks to your own family lawyer**

Early, before either of you commits to anything financial. Ask about mediation or a collaborative process.

3 **Make a temporary plan**

Where everyone lives for now, how parenting time works, and how the bills are paid.

4 **Gather full financial disclosure**

Income, tax returns, accounts, investments, pensions, the mortgage, debts and property records. The Document Checklist covers it.

5 **Find out what things are worth**

A current home value, a mortgage payout statement, and valuations of any business or pension.

6 **Build two budgets**

The real cost of running two households: housing, transportation, children, insurance and debt payments.

7 **Work through this workbook**

Separately first, then together. Mark what is agreed, what needs discussion and what needs advice.

8 **Negotiate what is left**

With a mediator or collaborative professionals if that helps. Get mortgage and tax advice before agreeing to any big transfer.

9 **Have the agreement drafted and reviewed**

In Alberta, an agreement that divides property needs each of you to get independent legal advice from a different lawyer, with a certificate of independent legal advice.

10 **Carry it out**

Sales, buyouts, refinancing, support payments and account changes, by the dates in the agreement.

11 **Update the paperwork**

CRA, insurance, beneficiaries, wills, powers of attorney, school contacts and banking.

12 **Apply for the divorce when you are eligible**

If you are married, the usual route requires living separate and apart for at least one year before the divorce is granted.

Our Notes

Sources: CPLEA, Make a Separation Agreement (family.cplea.ca); Government of Alberta, Family Mediation and Family Resolution Hub (alberta.ca); Divorce Act (Canada). Verified 5 November 2026.