

Safety Tip of the week

09/04/2021

Checklist after Financial Abuse

Organise Bills and Paperwork

You'll need personal and financial documents to separate your finances.

- **Collect important documents**

To understand what you own together, start by gathering and sorting all your documents.

Include your:

- marriage certificate
- birth certificate
- passport
- bank and super statements
- insurance policies (health, home and contents, car, income protection and life)
- tax records (tax returns and tax file numbers)
- car registration
- bank account, credit card or store card statements
- loan statements
- utility bills (electricity, gas, water, phones and internet)
- property documents (lease, deeds, mortgage documents)
- superannuation account statements
- investment statements (for example, managed funds, share dividends)
- government benefit documents

- **Record the date you separated**

You need to have been separated for a year before you can apply for a divorce.

- **Create a family profile**

Put together notes for your lawyer about you, your ex and your family.

Include full names, contact details, employers and salaries.

- **Store your documents safely**

Change the password on your email account. If you need a secure location for your mail, set up a PO Box.

Update your accounts, will and super

Once you have all your documents, start separating your money.

- Open a separate bank account in your name (for your income).
- Change your PIN and online banking passwords.
- Close joint bank accounts.
- Cancel joint credit cards.
- Cancel any overdraft facilities on accounts.
- Remove your name from agreements, loans and bills that aren't a joint responsibility.
- Update all your insurance policies.
- If you're renting, update your lease contract.
- Update your super and make sure the payout goes to who you want.
- Update your will and powers of attorney.



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Sort out your mortgage

Work out how you'll make mortgage repayments until your property is settled.

- **Notify your lender**
Let your lender know that you've separated.
- **Cancel redraw**
Cancel your home loan redraw facility

or ask the bank to get both signatures for a withdrawal.
- **Plan your repayments**
Work out a plan to cover mortgage repayments until you've finalised the property settlement.
- **Legal protection**
If your home is only in your ex's name, talk to your lawyer about whether you need to protect the property with a caveat

Manage your income and expenses

Separating can mean that your income changes considerably.

- **Do a budget**
Work out your income and expenses using our [budget planner](#) (include all debts you are responsible for).
- **Government payments**
Talk to Services Australia to find out whether you're entitled to [government payments and services](#).
- **Spousal maintenance**
Ask your lawyer if your former partner should support you financially.
- **Get help with debts**
If you're finding it hard to keep up with your loan repayments or bills, talk to a [financial counsellor](#). It's free and confidential that can help you get your money back on track.

Get legal advice and help

Work out how you'll make mortgage repayments until

Get your own legal advice, even if you're on good terms with your ex.

- **Free legal advice**
Contact a community legal centre or Legal Aid agency for [free legal advice](#).
- **Paid legal help**
Visit the Law Council of Australia's website to [find a family lawyer](#) in your state or territory.
- **Free phone support**
Call the [Family Relationship Advice line](#) on 1800 050 321 for advice on family separation and referrals to local services.
- **Apply for a divorce online**
You can apply online with the [Federal Circuit Court](#).

