

Have you just left your partner?

It is a very stressful time. There are so many things to think about. Often it is so easy to forget the financial issues as you strive to sort out all the immediate issues such as accommodation, schools, income etc.

We have prepared a checklist to ensure that those financial issues do not get left behind.

Housing:

Are you buying a house with your ex-partner?

Who is responsible for the rates, insurance?

Whose name is the mortgage in ?

Are there any arrears?

Were you renting with your ex-partner?

Whose name is on the lease?

What condition was house when you left?

Is the rent up to date?

Did you leave any household or personal effects behind?

Are they insured?

Are any of these leased?

Is any part of a loan in your name, or is it joint loan with ex-partner?

Telephone:

Whose name is phone in?

Do you have a mobile in your name that you left behind?

Electricity:

Whose name is electricity in?

Gas:

Whose name is gas in?

Pay TV/internet:

Whose name are they in?

Car:

Is there a car loan?

Whose name is on loan?

Who has car?

Is it insured?

Are there any arrears?

Credit cards/ store cards:

Whose name is on credit card accounts?

Is it up to date?

Is it up to your credit limit?

Personal Loans:

Whose name is on accounts?

Current/savings account:

Whose name is on accounts?

Is there any money in the accounts?

Is it up to date?

Business:

Were you in business with your ex-partner?

Are you in business?

Are there business debts?

Do you have any other assets?

For example :

shares,

boat,

motor bike,

superannuation,

real estate

and household items.

If you need help dealing with these issues contact your local Financial Counselling Service.

This information sheet was produced by the Lismore and District Financial Counselling Service .

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