



DOMESTIC VIOLENCE AND SEPARATION

A Financial Empowerment Checklist for Women



DOMESTIC VIOLENCE AND SEPARATION

A Financial Empowerment Checklist for Women

The decision to separate from a partner as a result of domestic and family violence is a hard time and it can be difficult to know what you should do, particularly when it comes to money.

This checklist provides fast and easy information to help you work out what you can do and where you can get help.

Safety First

The safety of you and your children is the most important thing.

If you are in immediate danger call:

Police Emergency: 000

For police assistance including if you need to return to the family home to collect personal belongings call:

Police Assistance: 131 444

You may be eligible for a free home safety audit (if you are remaining in your home):

Victim Support Service – 1800 842 846

Get Help

You don't have to do this on your own.

For crisis support call:

Domestic Violence Crisis Line – 1800 800 098

1800RESPECT – 1800 737 732

To find a Financial Counsellor:

National Debt Hotline – 1800 007 007

www.moneysmart.gov.au

www.safca.org.au

For information about other services and support available:

Women's Information Service – 8303 0590 or 1800 188 158



- ❑ Mark in a diary the date you separated.
- ❑ Get copies of important financial and legal documents - If it is not safe or you are unable to get these documents seek help from a financial counsellor to assist you to get these documents.
 - Passport
 - Drivers Licence
 - Birth Certificates
 - Medicare Card
 - Health Care Card
 - Bank/Credit cards
 - Marriage Certificates
 - VISA/Immigration paperwork
 - Rental/lease agreements
 - Title documents/Mortgage Papers
 - Photos/list of valuables
 - Bank/credit card/loan statements
 - Centrelink documents
 - Tax statements/returns
 - Payslips/employment contracts
 - Superannuation statements
 - Utility Bills
 - Vehicle Registration
 - Children documents
 - Insurance documents
 - Wills/power of attorney
 - Receipts/Warranties for valuables
 - Legal/court/fines/summons
 - Family Business documentation



- Establish a separate bank account. If you already had a separate account, ensure your partner cannot access this account through internet banking or second cards.
- Redirect any payments/income/Centrelink into this new account
- Close any joint accounts and credit cards. Contact your bank and ask if they can put a freeze on any joint accounts or require both parties to authorise any withdrawals if your partner does not agree to close the account.

For information about closing joint accounts:

ASIC Money Smart Website www.moneysmart.gov.au

- Cancel any direct debits for your partner's expenses coming out of your account
- Change any PIN/Passwords on internet banking and other important accounts (e.g. email, PayPal, Centrelink).
- Contact Centrelink and advise of separation and to find out what payments you may be entitled to. Ensure you partner is no longer authorised to access your Centrelink record.

For information and Centrelink Services:

www.humanservices.gov.au/customer/dhs/centrelink

Families: 136 150

Jobseekers: 132 850

Multilingual: 131 202

For specialised support ask to speak with a social worker.

- If you have children contact the Child Support Agency for information:
Call 131 272 or visit
www.humanservices.gov.au/customer/dhs/child-support
Legal Services Commission's Child Support Unit Ph: 8111 5576

- ❑ Get a safe mailing address for any correspondence from financial institutions or Centrelink. This could be a PO Box, a safe friend/family member or your new address if your partner does not know the location.
- ❑ Take your name off the Utility Bills if you leave the family home.
- ❑ If you are renting a property and need to terminate the tenancy due to safety issues - contact your Land Agent to discuss your options.

For legal advice regarding Intervention Orders including terminating a tenancy when there is domestic violence:

Women's Domestic Violence Court Assistance Program
1800 842 846

- ❑ Seek legal advice about property settlement from a lawyer or legal centre.

For general legal advice:

Legal Help Line 1300 366 424
Women's Legal Service 8231 8929

- ❑ If you have a mortgage in joint names, advise the lender that you have separated and cancel any redraw facility on the loan so one person can't redraw on the joint loan for their own personal expenses.
- ❑ If the home is in your partner's name only – seek legal advice about the option of putting a caveat on the family home – which prevents the home from being sold without your knowledge before property settlement can be finalised.
- ❑ If you are experiencing financial hardship after separation – talk to the financial hardship team within your bank or get help from a financial counsellor.
- ❑ Seek advice if you are facing legal issues regarding credit or debt related matters

For legal advice about credit or debit related matters:

Consumer Credit Law Centre – 8342 1800 www.consumercreditsa.org

- ❑ Make a list of all your and your partner's assets

You can use the Assets Stocktake Calculator on the ASIC Money Smart Website:

www.moneysmart.gov.au

- ❑ Get a credit report to find out what debts are under your name and your credit history.

You can get a free Credit report:

Experian Credit Report – 1300 783 684 Veda – 138 332

www.mycreditfile.com.au www.checkyourcredit.com.au/Personal

- ❑ Update your Will, life insurance, superannuation, or power of attorney to ensure that they reflect your wishes after separation.
- ❑ You may be eligible for private rental assistance such as a bond or rent in advance if you have found a safe rental property after separation.

To find out if you are eligible and for further information about housing options:

Housing SA 131 299

- ❑ If you are setting up a new household after separation look into No Interest Loans for essential household furniture or whitegoods. Avoid payday loans or rent to buy leases with high interest.

To find your nearest provider:

Call 136 457 or www.NILS.com.au

- ❑ Look into Step-Up loans which are low interest loans (5.99%) for up to \$3000. You need to be on a Centrelink Concession card and this loan requires a credit check.

For further information:

www.stepuploan.org.au

- ❑ If you have experienced domestic violence and need help with removals/ storage or essential household items to establish a safe home, you may be eligible for a one off grant to assist with these costs.

To find out more information:

Domestic Violence Crisis Line
1800 800 098

- ❑ If you are on a concession card, apply for concession on your utility bills.

For information and application forms:

Concessions Hotline: 1800 307 758 www.sa.gov.au

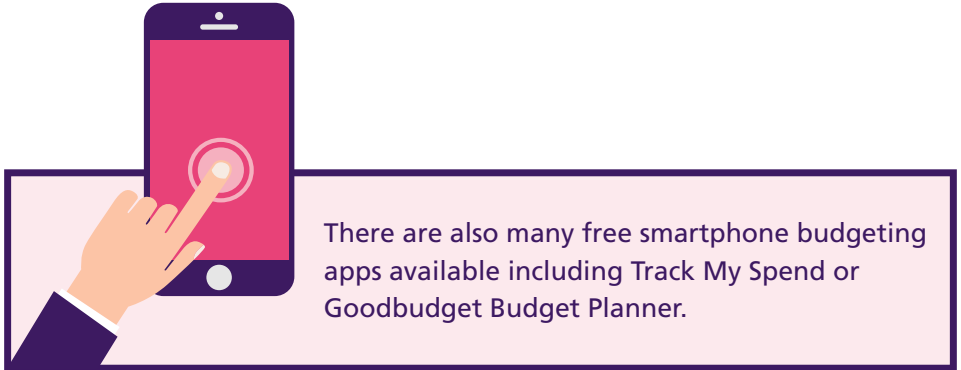
- ❑ Work out a budget based on your new income and consider setting up Centrepay for regular expenses

For assistance with budgets:

Contact a financial counsellor

ASIC Money Smart website for information, resources, budget tools and financial calculators

<https://www.moneysmart.gov.au>



There are also many free smartphone budgeting apps available including Track My Spend or Goodbudget Budget Planner.



