



Finance and Domestic Violence

Leaving Domestic Violence

- How do I apply for child support, and do I need to do this?
- We have joint bank accounts and credit cards - what can I do to protect my money?
- What can I do about debts like my phone bill and electricity bill? I can't manage to pay these bills
- What can I do about my own credit card debt?
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How do I apply for child support and do I need to do this?

If you receive Centrelink benefits, Centrelink will usually ask you to seek child support from the child's other parent. However, if your ex has been violent towards you, it may not be safe to do so. You can speak to a Centrelink social worker about an exemption from claiming child support. This does not prevent you from claiming child support in the future.

If you decide to apply for child support, you can telephone the Child Support Agency (CSA) and ask them to register a child support case. You should let them know that there is a history of domestic violence and ask them to collect child support from the other parent on your behalf.

- If you're having trouble applying for child support, the Legal Services Commission of South Australia have a Child Support Unit that provide free advice. They can be contacted on 8463 3576

We have joint bank accounts and credit cards - what can I do to protect my money?

Joint Bank Accounts

- Consider withdrawing the money you need (or are entitled to) from the joint bank account immediately
- You should tell the bank/credit provider that you have separated
- If you do not have your own savings account, organise to open an account in your name at another bank
- Make sure your Centrelink payments are going into your own account - you can easily arrange this with Centrelink

Credit Cards

- If you are the primary cardholder you are the person responsible for any amount owing on the card and you must cancel any additional or supplementary cards (in writing)

Other Joint Loans

- If you have a joint car loan or personal loan please seek legal advice to discuss your options.

What can I do about other debts like my phone bill or electricity bill? I can't manage to pay these bills

If you have left your home

- If the bills are in your name, disconnect utilities (phone, water, gas and electricity) and the person living in the home can reconnect these services in their name
- If the bills are in both names, contact the utility provider and let them know you have left the home and want to be taken off the bill
You will be responsible for any debts owing on the account if you do not remove your name.

If you are still in the home

- If you do not pay the utility bills, services may be disconnected
- If you cannot afford to pay the full bill, contact your service provider as soon as possible, as you can negotiate a realistic payment plan based
- If these bills are in your ex's name, or in both names, but you are the only one remaining in the house, you can contact the service provider and set up an account in your name. It is important to do this, because if your ex partner stops paying the bills the services will be disconnected

What can I do about my own credit card debt?

The problem with credit cards is that the interest rates are very high. The interest owing will quickly increase the amount you owe on the card.

- If you are struggling with your credit card repayments, it is important that you see a financial counsellor - they may be able to negotiate a repayment plan with the credit provider.
- Financial hardship can be difficult and stressful to deal with alone, contact a financial counsellor. They will help you make sense of your finances, and help you strategise ways to move forward.

National Debt Hotline - Salvation Army

1800 007 007

We are paying off the mortgage on our home - what can I do to stay in the house?

You need to be safe.

- You can try to get an Order in your Intervention Order that prevents your partner from living in, entering or coming near your home

Is the home in both names?

- Check with the lender if the property is in both names
- If the property is in both names and you can keep making repayments, you will need to see a lawyer urgently to start property settlement proceedings to protect your rights
- If the property is in both names and you can't keep making repayments, and you think your ex won't pay the whole amount - you need to tell your lender immediately about the separation and the domestic violence and urgently seek legal advice

Is the property only in your ex partners name?

- If you are worried your ex partner may sell the house, you must urgently seek legal advice

Who can help me with finances? - I'm not good with paperwork

A financial counsellor can help you if you are experiencing financial hardship. It is difficult to navigate bills, debts and the paperwork that comes along with these issues. Keep the following factors in mind:

- Some financial counsellors offer a free independent and confidential service
 - Financial counsellors are specially trained to understand the paperwork, and can talk to lenders, phone companies and electricity companies on your behalf
 - Many community organisations provide financial counselling, such as Women's Legal Service (SA)
 - You can talk to a financial counsellor about special financial products for low income earners and victims of domestic violence - such as No Interest Loan Scheme (NILS) offered by some local welfare organisations
- There are charities and organisations within the community that offer emergency relief. You can get vouchers to help with electricity bills, gas bills, phone bills and buying food. Talk to your local council for the names of these organisations.

Am I entitled to spousal maintenance?

It is possible to apply for spousal maintenance if you are in need of financial support, and your ex partner has capacity to pay. You should seek advice from a lawyer.