

Seek legal and/or financial information early, before the situation is out of control. It's a bit like going to a doctor for a checkup. Problems found earlier can often be solved more easily. Knowledge is useful – you don't have to be splitting up, or feel you're being disloyal and it doesn't have to mean that the relationship is over. You have the right to protect personal and family assets from gambling.

This information brochure is intended as a guide only to help you get started in seeking protection for your financial and legal interests. It will NOT answer all your questions. Every person's situation is different, so it is best to seek assistance from financial counsellors and lawyers. You know your own situation.

If taking action puts your safety or the safety of others at risk you may need to take precautions and get help.

For referral to your local free community legal centre contact: Federation of Community Legal Centres: 9602 4949

For referral to private lawyers contact: Law Institute of Victoria: 9607 9550

Protection for you and your family

Be aware of your options.
For free confidential financial counselling
and problem gambling counselling call

THINK OF WHAT YOU'RE REALLY GAMBLING WITH.

GAMBLER'S HELP™ 1800 156 789

www.problemgambling.vic.gov.au 24 HOURS 7 DAYS

This is a free 24 hour number for crisis support and referral to local services including country areas

CONTACTS

Gambler's Help in your local area – business hours only

Metropolitan

| | | | |
|----------|--------------|----------|--------------|
| City | 9653 3250 | Eastern | 1300 131 973 |
| Northern | 1300 133 445 | Southern | 9575 5333 |
| Western | 9296 1234 | | |

Rural

| | | | |
|---------------------|--------------|--|--------------|
| Ballarat | | Shepparton | 5831 2012 |
| (Surrounding areas) | 1800 243 696 | Stawell | 5358 3700 |
| Bendigo | 5430 0500 | Swan Hill | 5032 4479 |
| (Surrounding areas) | 1800 244 323 | Wodonga, Wangaratta, Benalla, North East | |
| Broadford | 5784 1306 | | 1800 657 573 |
| Colac | 5230 0180 | Warrnambool, Hamilton, Camperdown, Portland | |
| Geelong | 5278 8122 | | 1300 361 680 |
| Gippsland | 5133 9998 | | |
| Horsham | 5381 1062 | | |
| Mildura | 5023 5966 | | |

A COMMUNITY SUPPORT FUND INITIATIVE

HEARING IMPAIRED ONLY SHOULD CALL TTY 1800 777 706

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GAMBLING – FINANCIAL & LEGAL PROTECTION

Protection FOR YOU AND YOUR FAMILY

Where gambling or suspected gambling is a problem, assets, income, security, lifestyle and relationships are placed at risk

Community Partnerships

Produced cooperatively by Gambler's Help Services and legal professionals



BE AWARE

Most frequently asked questions

- How do I protect assets that are in both names?
- Can I find out how much my partner is in debt?
- Am I responsible for my partner's debts?
- What if I do protect my assets and my partner gets violent?
- How do I protect the family home?
- Can I prevent my partner from obtaining more credit?
- What questions do I need to ask a solicitor/legal person?
- If I seek legal/financial advice will I be making this situation worse?

If you have asked yourself any of these questions, there are professionals who can give you the best answers.

A financial counsellor can help you to:

- Clarify your financial situation
- Negotiate with creditors
- Explore money management strategies
- Identify who is responsible for each debt

A lawyer can help with:

- Asset protection (whether you choose to stay or leave the relationship)
- Transfers, caveats, separating your assets, reviewing your will and other processes
- Family law regarding separation and discuss the use of intervention orders where safety is an issue

Strategies to protect yourself

What is your financial situation?

Get an accurate picture of your finances

- Check income
- Check expenses
- Check statements
- Check the mail
- Find out what names assets are registered in
- Find out about all debts
- Find out who is responsible for each debt
- Be informed and get all relevant documentation regarding bills, demands, and other financial matters
- Be aware that having joint assets or debts may not mean a 50/50 split

TAKE CONTROL

Steps you can take now

- Keep good records or a diary of all finances that is, assets, contributions, gifts, bills, etc.
- Photocopy and keep in a safe place copies of all important documents such as house title, marriage and birth certificates, tax file number etc.
- Don't sign anything you don't understand or are not prepared to pay for
- Don't take on the gambler's debts
- Encourage the gambler to make a note on their credit listing with Credit Advantage Ltd saying they want no further credit
- Cancel all joint accounts, secondary card holders, internet and phone credit. Get all cancellations in writing
- Get all accounts, credit cards etc in your name only
- Take what steps you can to limit gamblers access to family income and assets

Protection for you and your family