

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

Seek legal and/or financial information early, before the situation is out of control

Problems found earlier can often be solved more easily. Knowledge is useful. You have the right to protect personal and family assets from problem gambling.

The information in this brochure is intended as a guide to help you get started in seeking protection for your financial and legal interests. Every person's situation is different, so it is best to seek assistance from financial counsellors and legal professionals. You know your own situation.

For referral to your local community legal centre contact the Federation of Community Legal Centres on 03 9652 1500 or www.communitylaw.org.au.

For referral to private lawyers contact the Law Institute of Victoria on 03 9607 9311 or www.liv.asn.au.

Call Gambler's Help to talk to someone.

Visit www.problemgambling.vic.gov.au for more information.

Contact Gambler's Help to get self-help information.

Make an appointment to see a counsellor.

At Gambler's Help you can talk to an experienced financial counsellor who can help you improve and stabilise your financial situation by offering independent practical advice, support, advocacy and emergency relief.

You can seek financial counselling for immediate situations, or use it with problem gambling counselling services. Counsellors can assist you with stabilising your financial situation and strategies to reduce stress so you can focus on related issues, such as relationship difficulties.

Phone Gambler's Help on **1800 858 858** and take the problem out of gambling.

A free and confidential 24 hour service, 7 days a week
Deaf, hearing and speech impaired call TTY 1800 777 706
Interpreting services available

A Victorian Government Community Support Fund Initiative

gambler'shelp
1800 858 858

problemgambling.vic.gov.au

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Protection for you and your family

Problem Gambling
– financial and legal protection

gambler'shelp
1800 858 858

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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 debt?

How do I protect my assets?

What to do if my partner gets angry?

How do I protect the family home?

Can I prevent my partner from obtaining more credit?

What questions should I ask a solicitor/legal advisor?

If I seek legal/financial advice, will I be making the 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.

Be aware

Strategies to protect yourself

What is your financial situation?

Get an accurate picture of your finances.

- Check income
- Check expenses
- Check financial 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 (eg. Assets, contributions, gifts, bills, etc)
- Photocopy and keep in a safe place copies of all documents such as a 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 debt
- 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 cardholders, 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 the gambler's access to family income and assets.