



So your loved one has just passed...

Where do you begin? This checklist will help you sort out your loved one's financial affairs.

1. Who do I need to inform?

Centrelink, utility providers and the executor of your loved one's will are some of the organisations you may need to inform. See the link below for a handy list to tick off.

<https://www.servicessaustralia.gov.au/sites/default/files/who-to-notify-checklist.pdf>

2. What do I do with my loved ones other assets and debts?

This gets tricky as it depends on if the assets/ debts are joint, if there is a will and the nature of the asset. A person's debts often stay with the estate, so if your loved one was insolvent, you may not need to pay back their debts. See a financial counsellor to get information tailored to your situation.

3. What about our joint house, car and furniture?

In most cases, joint assets pass onto the living joint owner by survivorship. This is important as it means jointly owned property is usually protected from a deceased person's debtors.

4. What about a will?

If your loved one had a will, there will be a named executor who administers the estate. If there was no will, you may want to seek a letter of administration from the Probate Office of the Supreme Court.

5. I don't have enough money to pay for the funeral, help!

- Check if your loved one has a funeral insurance policy, a prepaid funeral, or a funeral bond.
- The Centrelink Bereavement Assistance Program may be able to assist. Eligibility for this assistance depends on your income and assets. Call the Department of Communities on 1800 854 925 to find out if you are eligible.
- You can apply to your own Superannuation fund for an early withdrawal of Super compassionate grounds to pay for a loved one's funeral.
- Check if there are any Land Councils or Native Title Bodies which you are a member of which may entitle you to some funeral benefits.

5. I relied on my loved one's income and now I can't afford my living expenses now, help!

Book an appointment with one of our free, independent qualified financial counsellors. We can help you work through a plan to help you manage your money.

REMEMBER: Look after yourself. Call Griefline on 1300 845 745, Lifeline on 13 11 14 or Beyond Blue on 1300 22 4636 if you are in need of support.

If you need assistance with any of these, contact our Financial Counsellor Jamie who can assist – 9398 1455



Gosnells
Community Legal Centre



Department of Justice



Financial
Counselling
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MAKING A DIFFERENCE, TOGETHER