



Name

## FINANCIAL INFORMATION AND CIRCUMSTANCES

### INTRODUCTION

Your mediator will have explained how to tackle filling in this form. In order for them to help you work out your financial future we need a clear picture of what your income and assets are. It is very important that you make a full and open disclosure of all financial information and that you each fill in a separate form. Supporting documents may be required. Your mediator will discuss this with you.

### GUIDANCE NOTES

#### Section I

#### **Assets and Liabilities**

##### **a) The Family Home**

It is helpful if you are able to give us a rough idea of the valuation of your property. In some circumstances a valuation from a local estate agent or surveyor will be required. This is something that your mediator will discuss with you.

If you are married, it is helpful for us to know whether either one of you owned the family home or a second property if applicable, before the marriage. Sometimes it is also important that you tell us about any funds either one of you invested in the property for example, on renovations. This might be money that you owned before the marriage or gifted or inherited money. Information of this type should be included under the section "Other Information".

##### **b) Endowments**

You may have taken out an endowment policy before meeting your partner. It is helpful for us to know the date on which a policy commenced as well as the surrender value on the date you separated, the current value (if different) and the maturity date and anticipated proceeds.

##### **c) Bank and Building Society Accounts/Savings**

It is helpful for your mediator to have details of **ALL** accounts and a note of whose name they are held in and the balances at your separation date. Where you have statements to confirm these figures it is helpful for you to bring them to your mediation.

##### **d) Investments**

These may be shares, share option schemes, sharesave schemes, unit trusts, bonds, etc. It is helpful for us to know whose name they are held in, when they were taken out and the value at your separation date.

Sometimes it is also helpful to know what they are currently worth as values may fluctuate from time to time. If you have an investment in a sharesave scheme we will need the scheme handbook/guidelines.

**e) Pensions**

Your mediator needs to know about any pension either of you have. On this form you should complete details of **your** interest in any occupational pension scheme or private pension policy. Details of who the pension is with, when you first joined the scheme, your pensionable age and the transfer value of the funds at your separation date are required. Your mediator can explain to you how best to obtain this information if you do not already have it.

**f) Cars and Other Vehicles**

A value may need to be put on these assets. At present it is helpful if you give us an estimate. Where you have book value or a value from a garage it is helpful for this to be brought to your next mediation session.

**g) House Contents and Valuables**

An approximate valuation of these at your separation date is helpful. These should be valued on a “willing seller/willing buyer” or second hand basis not on their replacement costs.

**h) Outstanding Debts**

It is helpful for your mediator to have balances outstanding at your separation date as well as the current position with these. Where you have statements to back these up you should bring these to your next session.

**Section II**

**Income**

If you are employed it is helpful if you can provide your mediator with your last three payslips and your most recent P60 form.

If you are self employed it would be helpful for your mediator to have accounts for your business together with your tax returns for the last three years.

**This form is intended to provide a picture of your assets and liabilities. Your mediator may need to clarify certain aspects of your financial affairs and may require additional information. If this form does not give you enough space to provide the required information please feel free to insert additional pages.**

**FAMILY HOME**

Who owns the property?

Value at separation date

Current Value

Less mortgage:

**OTHER PROPERTY**

Any other property owned by you and/or by your spouse/partner?

Address	In whose name is it ?

Value at separation date

Current Value

Less mortgage:

Equity

**ENDOWMENTS**

1. Policy holder

Policy Details

Maturity Date

Anticipated Proceeds

Surrender value

2. Policy holder

Policy Details

Maturity Date

Anticipated Proceeds

Surrender value

**BANK AND BUILDING SOCIETY ACCOUNTS**

1. Account details

Balance at your separation date

Account holder

**2. Account details**

Balance at your separation date

Account holder

**3. Account details**

Balance at your separation date

Account holder

**INVESTMENTS**

**1. Details**

Valuation at your separation date

Value now

**2. Details**

Valuation at your separation date

Value now

**3. Details**

Valuation at your separation date

Value now

**LIFE INSURANCE**

Policy Holder

Policy Details

Maturity Date

Benefits

**PENSION PLANS**

Earliest retirement age under scheme

Latest retirement age under scheme

Transfer value at your separation date

Scheme Details

**CARS**

Details

**Value at your separation date**

**Balance on outstanding loan at separation date (if applicable)**

**Caravans, Boats etc**

**Details**

**HOUSE CONTENTS AND VALUABLES**

**Please specify including approximate value**

**Other assets – premium bonds, national savings certificates etc**

**Value at your separation date**

**OUTSTANDING DEBTS**

These might be bank loans, store or credit cards, HP/conditional sale agreements etc

**1. Creditors' details**

**Balance at separation date**

**Current balance**

**2. Creditors' details**

**Balance at separation date**

**Current balance**

**3. Creditors' details**

**Balance at separation date**

**Current balance**

**4. Creditors' details**

**Balance at separation date**

**Current balance**

**YOUR INCOME**

Annual Income before tax

Monthly Salary – after deduction of tax and national insurance but prior to deduction of pension contributions, sharesave schemes, company car scheme etc

Attach last 3 payslips plus recent P60

Bonus/commission if not included in the above

**TAX CREDITS/BENEFITS**

Working Tax Credit

Child Tax Credit

Child Benefit

Income Support/Job Seekers Allowance – other benefits (please specify)

**INCOME FROM SELF EMPLOYMENT**

Estimated gross annual income

Tax and National Insurance – estimated net annual income

**OTHER INCOME**

Income from rental property

Income from investments

Income from investments/share dividends

Maintenance payments

Other income e.g. fees, casual payments, royalties etc

Total net monthly income

## MONTHLY EXPENDITURE

This should be averaged per month and rounded up or down to the nearest pound. Where you are separated from your partner the information provided should be your current monthly expenditure. If you are not yet separated then you should make an estimate as to what you think your monthly expenditure will be once you are living apart.

If you are living with a new partner then your mediator will discuss with you whether any of your housing costs should be shared between you.

### HOUSING

Mortgage/Rent	<input type="text"/>
Council Tax	<input type="text"/>
Electricity	<input type="text"/>
Gas	<input type="text"/>
Telephone	<input type="text"/>
Building and Contents Insurance	<input type="text"/>
Repairs, decoration and maintenance	<input type="text"/>

### DEBTS

Loan payments	<input type="text"/>
Charge card/credit cards	<input type="text"/>

### CAR

Road Tax	<input type="text"/>
Insurance	<input type="text"/>
Petrol	<input type="text"/>
AA/RAC subscription	<input type="text"/>
Repairs/Serviceing	<input type="text"/>



Life Assurance Premiums	
Pension Contributions	
Private medical insurance	
Legal fees	
Food and general housekeeping	
Children's expenses	
School/nursery fees	
School meals	
Travel to school	
Child minder/After school club/nanny	
Extra tuition	
School uniform	
Clothing	
School books/equipment	
Activities	
School trips etc	
Christmas and birthday presents	
<b><u>OTHER</u></b>	
<b>TOTAL</b>	

**OTHER CIRCUMSTANCES – please use this space to fill in any other relevant financial information you wish to bring to the mediators attention. This may include points such as whether some of the items you now own were gifted or inherited by one of you or owned by you prior to your relationship/marriage.**