HER BEST MOVE NOW · RESOURCE

Asset & Liability Register

Building a complete picture of what exists

A settlement can only be fairly negotiated when both parties have a complete and accurate picture of what exists. Use this register to document everything you are aware of. It is a working document — add to it as you gather information, and use it as a reference in discussions with your solicitor or financial adviser.

HOW TO USE THIS REGISTER

Work through each section at your own pace. Record what you know, note where gaps exist, and flag anything that requires specialist valuation. The goal is a complete picture — not a perfect one on the first attempt. You can add to it as information becomes available.

A PROPERTY & REAL ESTATE

ITEM	NOTES / WHAT TO RECORD	YOUR NOTES
Primary residence	*Address, approximate value, how title is held*	
Mortgage on primary residence	*Lender, outstanding balance, whose name*	
Investment property / properties	*Address, approximate value, rental income*	
Mortgage(s) on investment property	*Lender, outstanding balance*	
Other real estate interests	*Including holiday property, rural land, partial interests*	

Net property position (value less mortgage) $______________

B SUPERANNUATION

ITEM	NOTES / WHAT TO RECORD	YOUR NOTES
Your superannuation — fund name	*Fund name, member number, approximate balance*	
Your superannuation — type	*Accumulation, pension phase, or defined benefit*	
Other party's superannuation	*Fund name, approximate balance if known — your solicitor can formally request this*	
SMSF (if applicable)	*Trustee structure, assets held within, valuation required*	

Superannuation is a distinct asset class in Australian family law and is treated separately to other assets. It cannot simply be split in cash — there are specific mechanisms for this.

Total superannuation in pool $______________

C BANK ACCOUNTS & CASH

ITEM	NOTES / WHAT TO RECORD	YOUR NOTES
Accounts in your name	*Bank, account type, current balance*	
Joint accounts	*Bank, account type, current balance*	
Accounts in other name(s)	*Note any you are aware of — these form part of the pool*	

Term deposits or cash investments	*Institution, value, maturity date*	

Total cash and deposits $______________

D INVESTMENTS & FINANCIAL ASSETS

ITEM	NOTES / WHAT TO RECORD	YOUR NOTES
Share portfolio(s)	*Platform or broker, approximate value, whose name*	
Managed funds or ETFs	*Fund manager, approximate value*	
Bonds or fixed interest	*Issuer, face value, maturity*	
Cryptocurrency	*Type, approximate value — note that this requires disclosure and can be traced*	
Business interests	*Name, structure, your share — formal valuation will be required*	
Trust interests	*Trust name, your role (beneficiary, trustee), approximate value of assets*	
Money owed to the household	*Loans made to others, outstanding amounts*	

Total investment assets $_______________

E PERSONAL ASSETS OF VALUE

ITEM	NOTES / WHAT TO RECORD	YOUR NOTES
Vehicles	*Make, model, year, approximate value, whose name*	
Jewellery, art, or collectibles	*Description, approximate value — professional valuation may be needed*	
Household contents of significant value	*Furniture, appliances, equipment — particularly items purchased jointly*	
Other personal assets	*Boats, caravans, tools, equipment*	

Total personal assets $_______________

F LIABILITIES

ITEM	NOTES / WHAT TO RECORD	YOUR NOTES
Credit cards in your name	*Lender, outstanding balance*	
Joint credit cards	*Lender, outstanding balance*	
Personal loans	*Lender, outstanding balance, whose name*	
Car loans or finance	*Lender, outstanding balance*	
Business debts	*Note any personal guarantees you have signed*	
Tax liabilities	*Any outstanding tax, including CGT that may crystallise on settlement*	
HECS/HELP or other government debts	*These remain with the individual — they do not transfer*	

All liabilities are included in the asset pool — what is shared is not just the assets, but the debts. Do not overlook these.

Total liabilities $______________

G Summary

Total assets (A + B + C + D + E)	$
Total liabilities (F)	$
Net asset pool — available for division	**$**

A NOTE ON NON-DISCLOSURE

All parties are required to make full and frank financial disclosure in Australian family law proceedings. If you have reason to believe that assets have been withheld, moved, or concealed, this can be addressed through the formal legal process. Your solicitor can advise on how to pursue this — including subpoenas for financial records. Do not accept a settlement until you are satisfied that the picture is complete.

Disclaimer: *The information here is general in nature. It reflects common questions and considerations that arise during life transitions — it does not constitute legal, financial or professional advice, and it is not tailored to your individual circumstances. Where your situation is complex or the stakes are high, speaking with a qualified professional is likely to be worthwhile. Use what is useful. Leave what isn't.*