

Mediation First

Family Mediators Association FINANCIAL DISCLOSURE BOOKLET

Your Name:

FILLING IN THE BOOKLET – GENERAL GUIDANCE

The form is designed to help you draw together all your financial information and to help you think about your finances. Your mediator(s) needs this information to help you discuss options for your finances.

- First of all - please do not be put off by the details required. It may be that not all the financial details requested apply to you. Where any section is 'not applicable' write N/A.
- If you find there aren't enough lines to list all your documents in any section please write 'more overleaf' and add the additional items on the back of the sheet. For some sections additional sheets are available.

The following section answers the questions many clients ask when given this booklet. If you have any further questions please ask your mediation service. The office staff may be able to help with straightforward queries.

Question 1: WHY IS IT NECESSARY TO COMPLETE THE BOOKLET?

It is essential that discussions in mediation take place in the full knowledge of each other's financial and other relevant circumstances.

Question 2: DO I HAVE TO INCLUDE EVERYTHING? WHAT IF I'M NOT SURE?

Yes, you should include anything in your own name or your joint names or your name with another person. This should include any assets or liabilities either here or in any other country. If in doubt include it at this stage and then talk it through with your mediator at the next meeting.

Question 3: WHAT HAPPENS AFTER I HAVE FILLED IN THE BOOKLET?

A copy of this form (and documents) will be given to your spouse/partner. You will receive a copy of his/her form and documents also.

Your mediator will then help you draw together an overview of your financial position. The next stage will be to work with you both to draw up your proposals.

Please fill in this form as fully and accurately as possible. **Disclosure must be full, frank and complete and must include all assets, liabilities and income.** Without this, it could mean that any proposals you develop might be at risk or could be set aside by a court.

At this stage please don't include any proposals for division of the finances – this will be discussed in mediation.

Question 4: IS THERE ANYTHING ELSE I NEED TO DO BEFORE THE NEXT MEDIATION SESSION?

Complete this questionnaire and bring it to the next meeting. Plus photocopies of evidence of all your income, assets, debts and pensions. Your P60, three months payslips and most recent statements for all accounts will usually be the minimum number of copy documents needed .

**Part 1
GENERAL INFORMATION**

1.1	Full name	
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1.2	Date of birth	
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1.3	Date of the marriage	
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1.3.1	Date cohabitation started (if applicable)	
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1.4	Occupation	
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1.5	Date of the separation (if applicable)	
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1.6.1	Date of the Petition (if filed)	
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1.6.2	Date of Decree Nisi (if granted)	
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1.6.3	Date of Decree of Judicial Separation (if granted)	
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1.6.4	Date of Decree Absolute (if made)	
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1.7	If you have remarried or intend to remarry please give the date of your remarriage or intended date of remarriage	
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1.8	Do you live with another person?	YES..... NO
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1.9	Do you intend to live with someone within the next 6 months?	YES..... NO
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1.10	Please set out below the full names and dates of birth of any children whom you regard or have treated as part of your family stating with whom they live.	

1.11	Please give details of the state of health of yourself and the children.

1.12	What are the present and any proposed future educational arrangements for the children?	
	Name	Present arrangements
		Future arrangements

1.13	Please give details (including date) of any child support assessment made in relation to any child stated, or Child Maintenance Orders made by the Court which are currently in force and annex copies of the assessment or Orders to this statement.

1.14	If you are seeking to vary an Order already in existence, please give details of the Order that is to be varied and attach a copy of the Order.

1.15	If there is any other litigation between you and your partner, please give details. (In which Court is it pending, what is the matter number and what is the nature of the case?)

1.16	Please state your current address and give the full names of all occupants of that property other than yourself. Who owns it? Please say if you rent or occupy it on any other basis.

Part 2: ASSETS Realisable Assets

The following section deals with interest in property – whether you live there or not. Please include interest in all properties in your name or in which you have an interest either here or abroad.
IF YOU HAVE AN INTEREST IN MORE THAN ONE PROPERTY PLEASE COPY AND COMPLETE THIS SHEET FOR EACH ADDITIONAL PROPERTY.

PROPERTY	Form E* reference: 2.1		
Address:	Valuations (within the past six months) Valued by (name of estate agent)	Valuations: Amount	Document attached ✓
	1.	£	
	2.	£	
	3.	£	
Valuation			£
M o r t g a g e details:	Reference number	Amount of mortgage outstanding	£
Name and address of mortgagor		Redemption penalty if applicable	£
Whose name(s) is the mortgage in?		Sale costs (estimated at 3%)	£
Type of mortgage? Term?		Equity	£

Form E reference – What is this?
 Form E is the form used by the court (and solicitors and some mediators) to collect financial information in divorce cases. The reference here is to help transfer information from this form to the Form E (if necessary).*

C U R R E N T ACCOUNTS: Bank & Building Society Accounts in credit (or with NIL balance)	Form E reference: 2.3				
Name of Institution	Account Number (Last three digits)	In the name(s) of	Dates of Statements From/To	Balance	Document attached ✓

Bank Statements – Current Accounts: You may need to include bank statements for up to twelve months.

SAVINGS ACCOUNTS: Bank & Building Society Accounts National Savings Accounts		<i>Form E reference</i> : 2.3			
Name of Institution	Account Number (Last three digits)	In the name(s) of	Date of Statement	Balance	Document attached ✓

O T H E R INVESTMENTS PEPs/ISAs/TESSAs BONDS NATIONAL SAVINGS INVESTMENTS TRUSTS SHARES		<i>Form E reference</i> : 2.4			
Name of Institution	Reference (Last three digits)	In the name(s) of	Value	Document attached ✓	

CARS or O T H E R VEHICLES		<i>Form E reference:</i> 2.8			
Make, Registration letter & Year:		In the name(s) of	Value	Document attached ✓	

Other ASSETS

INSURANCE POLICIES SURRENDER VALUES		<i>Form E reference: 2.5</i>		
Name of Institution	P o l i c y Number (Last three digits)	In the name(s) of	Surrende r Value	Document attached ✓

PENSIONS		<i>Form E reference: 2.13</i>		
Name of Institution	Referen ce (Last three digits)	In the name of	C E T V (C a s h Equivalent Transfer Value)	Please complete one of the P e n s i o n Information Sheets (page X of this booklet) for each of your pensions

PENSION INFORMATION SHEET

Pensions (including SERPS – the State Earning Related Pension Scheme – but excluding Basic State Pension).

- Please reply for each of your pension schemes.
- Continue if necessary on a separate sheet of paper copying this page for each scheme.
- If you have made Additional Voluntary Contributions or any free-standing AVC to any plan or scheme, please give separate information if the benefits that relate to such contributions are separately recorded or paid.
- If information is not available, please estimate when it will be available and attach a copy of the letter to the Pension Company or Administrators from whom the information was sought.
- Please also attach any pension valuation received for each scheme.

2.16.1	Name and address of scheme, plan or policy	
2.16.2	Number of scheme, plan or policy	
2.16.3	Type of scheme, plan or policy (eg final salary, money purchase or other)	

CETV – Cash Equivalent Transfer Value

2.16.4	CETV (Cash Equivalent Transfer Value)	£
2.16.5	Lump sum payable on death in service before retirement	£
2.16.6	Lump sum payable on death in deferment before retirement	£
2.16.7	Lump sum payable on death after retirement	£

Retirement benefits

2.16.8	Earliest date when retirement benefit can be taken	
2.16.9	Estimated lump sum and monthly pension payable on retirement assuming you take the maximum lump sum.	
2.16.10	Estimated monthly pension without taking a lump sum	

Spouse's benefit

2.16.11	Spouse's benefit on death in service	
2.16.12	Spouse's benefit on death in deferment	
2.16.13	Spouse's benefit on death in retirement	
2.16.14	State whether such pension would be lost on divorce	

Dependant's benefit		
2.16.15	Dependant's benefit on death in service	
2.16.16	Dependant's benefit on death in deferment	
2.16.17	Dependant's benefit on death in retirement	
2.16.18	Extent of Additional Voluntary Contributions made	

B U S I N E S S ASSETS*		<i>Form E reference: 2.3</i>	
Name of Business	Details of your interest:	Value	Document attached ✓

*If you hold complex business assets please complete and attach the 'Business Assets and Directorships' appendix – your mediation service will provide this.

P E R S O N A L BELONGINGS worth more than £500		<i>Form E reference: 2.14</i>	
In the name(s) of:	Details:	Value	Document attached ✓

OTHER*		<i>Form E reference: 2.14</i>	
In the name of:	Details:	Value	Document attached ✓

Prompt: before moving on to the next section please check you have included all assets in your name or in which you have an interest.

- Do you have any assets held for you by another person?
- Are you owed any money (eg personal loan)?
- Are you likely to receive any sums of money in the near future? (eg redundancies, payments being processed or anticipated at the time this form was completed?)

Part 3: LIABILITIES

B A N K ACCOUNTS WITH DEBIT BALANCES		<i>Form E reference: 2.3</i>		
Name of Institution	A c c o u n t Number (Last three digits)	In the name(s) of	Balance	Document attached ✓

BANK LOANS		<i>Form E reference:</i>		
Name of Institution	Account No (Last three digits)	In the name(s) of	Amount outstanding (include any early repayment penalty)	Document attached ✓

OTHER LOANS		<i>Form E reference:</i>		
Name of Institution	Reference Number (Last three digits)	In the name(s) of	Amount outstanding (include any early repayment penalty)	Document attached ✓

*include any private loans eg from friends or family.

HIRE PURCHASE AGREEMENTS		<i>Form E reference:</i>		
Name of Institution	Reference No (Last three digits)	In the name(s) of	Amount outstanding (include any early repayment penalty)	Document attached ✓

CREDIT CARDS (including Store Cards)		<i>Form E reference: 2.9</i>		
Name of Institution	Card Number (Last three digits)	In the name(s) of	Balance	Document attached ✓

TAX OWED		<i>Form E reference: 2.14</i>		
Details including when due for payment		In the name(s) of	Amount	Document attached ✓

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OTHER	<i>Form E reference: 2.14</i>			
Details:		In the name(s) of	Value	Document attached ✓

Part 4: Income and Expenditure

Financial Statement Income

Please complete whichever applies:

I am employed/self-employed as

I have been unemployed since(date)

I have looked after the children/household since (date)

PER CALENDAR MONTH		<p style="text-align: right;">Employed</p> <p>Please attach payslips for past three months and most recent P60,</p> <p style="text-align: right;">Self-employed</p> <p>Please attach latest accounts and estimate of net income since date of last accounts</p> <p style="text-align: right;">Discretionary or other bonuses received in the last two financial years:</p> <p style="text-align: right;">£.....</p> <p style="text-align: right;">Please give details</p>
SALARY (gross before tax, NI etc)		
Overtime/commission etc		
Share of profits (gross before tax)		
Income Support		
Family Tax Credit		
Child Tax Credit		
Other State Benefits (please specify)		
Child Benefits		
Dividends and investment income		
Rental/Trust/Other income		
Maintenance received		
TOTAL MONTHLY INCOME (gross)		
Deduct		
Tax		
NI		
Pension Contributions		
Child Support Payments		
Maintenance paid to Spouse		
TOTAL DEDUCTIONS		
TOTAL MONTHLY INCOME NET		
TOTAL ANNUAL INCOME NET		

Is your employment status likely to change in the next year? Please give details.

Financial Statement
Expenditure: Monthly Outgoings

ITEM	Monthly expenditure when living separately
PROPERTY	
Mortgage/rent	
Endowment policy premiums	
Ground rent	
Council Tax	
Water rates	
Gas/Oil	
Electricity	
Telephone Landline Mobile Internet	
Buildings Insurance	
Contents Insurance	
Repairs/Decoration/Maintenance	
Other	
SUB-TOTAL	

FINANCIAL	
Loan repayments	
HP payments	
Life Insurance Premiums	
Service Contracts	
Pension Contributions	
Health Insurance	
Critical Illness Insurance	
Other	

SUB-TOTAL	
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HOUSEHOLD	
Food/household	
Domestic Help	
Window Cleaning	
Garden Help	
Pets	
Other	
SUB-TOTAL	

PERSONAL	
Clothes/Shoes	
Toiletries/Cosmetics/Pharmaceutical	
Hairdressing	
Medical	
Dental	
Optical	
Laundry/Dry cleaning	
Work Lunches	
Professional subscriptions	
Other	
SUB-TOTAL	

CAR	
Road Tax	
Insurance	
Fuel	
Repair/Servicing	
Recovery/Breakdown Service	
HP/Leasing	
Parking	
Depreciation	
Other	

SUB-TOTAL	
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LEISURE	
TV licence	
TV rental	
Video rental	
Newspapers/magazines	
Entertainment	
Sports	
Meals Out/Take Aways	
Records/Books/Stationery	
Holidays/Weekends Away	
Subscriptions	
Presents	
Other	
SUB-TOTAL	

CHILDREN	
School Fees	
Nursery Fees	
Nanny/Au Pair	
Childminder	
Babysitting	
School Trips	
Books Stationery	
Extra Lessons	
School Clothing/Equipment	
Other Clothing/Shoes	
Nappies	
Toiletries	
Dry Cleaning/Shoe Repair	
Medical	
Dental	

Optical	
Pocket Money	
Christmas/Birthday Presents	
Birthday Parties	
Presents to take to Birthday Parties	
Holidays	
Outings	
Transport/Fares	
Videos	
Subscriptions	
Other	
Other	
Other	
SUB-TOTAL	

OVERALL TOTAL	
<i>Insert sub-totals for each section:</i>	
PROPERTY	
FINANCIAL	
HOUSEHOLD	
PERSONAL	
CAR	
LEISURE	
CHILDREN	
OVERALL TOTAL	

Part 5: Other information

Are there any particular contributions to the family property and assets or outgoings that you feel should be taken into account? If so, please give details below.

Please detail any other factors which may be taken into account in reaching financial resolution.

Matters (please tick the relevant issues and give brief details below)

<input type="checkbox"/>	You or your spouse/partner's earning capacity	
<input type="checkbox"/>	Change in standard of living	
<input type="checkbox"/>	Health considerations/disabilities	
<input type="checkbox"/>	Benefits that may be lost in event of divorce	
<input type="checkbox"/>	Redundancy, retirement or change of income	
<input type="checkbox"/>	Pre-marriage or agreements	
<input type="checkbox"/>	Inheritance prospects	
<input type="checkbox"/>	Behaviour or conduct that it would be unfair to disregard	
<input type="checkbox"/>	Contingent liabilities	
<input type="checkbox"/>	Any other circumstances	

Details:

Have you subsequently re-married or formed a civil partnership or are living or intend to live with another person?

Yes _____ No _____

If you have ticked 'Yes' please complete full details on a supplementary sheet.

I confirm that the information that I have provided in this form is a full, frank, clear and accurate disclosure of my financial and other relevant circumstances of which I am aware.

Signed

Date

Please note that the information in this form may have to be sworn as correct.

**Mediation First
Financial Disclosure Form for a Business**

If you are not sure about any of the information – please ask your accountant.

What is the name of your business?	What does your business do?	
How do you run the business?		
Sole Trader	Partnership	Limited Company
Yes	No	No
	Yes	No
	If so, what is your share in the partnership?	If so, what is your shareholding?
If yes, what was your income as set out in your last accounts?	If yes, what was your income as set out in your last accounts?	
Provide a copy of your last tax assessment or a letter from your accountant confirming your tax liability	Provide a copy of your last tax assessment or a letter from your accountant confirming your tax liability	

For all types of business		
When does your account period run from/to?		Provide copies of the last two years' accounts
Do the last set of accounts accurately reflect the current position?	Yes/No	If so, provide details
Does the business owe you any money?	Yes/No	If so, provide details
What is your estimate of the current value of the business?		Please provide copies of any documents on which you base your valuation
Is there any potential capital gains tax liability?	Yes/No	