

Liabilities

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1. GENERAL FINANCIAL LIABILITIES

- ☐ Monthly debit order details
- ☐ Mortgage bonds registered over immovable property
- ☐ Vehicle finance or instalment sale agreements
- ☐ Overdraft facilities
- ☐ Credit card details
- ☐ Store or retail accounts (e.g. Edgars, Woolworths, etc.)
- ☐ Body corporate and HOA levy statements
- ☐ Personal loans and microloans, including agreements with friends and family
- ☐ Domestic staff

2. LEGAL AND CONTRACTUAL LIABILITIES

- ☐ Maintenance obligations (in terms of divorce orders or settlement agreements)
- ☐ School fees
- ☐ Pending legal claims (civil or contractual)
- ☐ Lease Agreements
- ☐ Subscriptions and memberships (gym, clubs, professional bodies)
- ☐ Cell phone contracts
- ☐ Internet service providers
- ☐ Medical Aid and gap cover
- ☐ Municipal accounts
- ☐ Body corporate and HOA levy statements
- ☐ Security company details
- ☐ Pet insurance
- ☐ Surety obligations (where you signed surety for someone's debt)
- ☐ Guarantees (Eskom, government)

3. EMPLOYMENT AND BUSINESS LIABILITIES

- ☐ Business related loans and overdrafts
- ☐ Employee salaries (if you own a business)
- ☐ PAYE, UIF, and Workmen's Compensation
- ☐ Tax liabilities (income tax, capital gains tax, estate duty, VAT if applicable)
- ☐ Partnership debts (joint business ventures)
- ☐ Loan accounts in Trusts and / or companies (where you owe money)
- ☐ Professional fees (e.g. accountant, consultant, or agent fees)
- ☐ Business creditors or suppliers