



Recognise and Recover

A guide to help you recognise financial abuse, recover and regain financial control.

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How to use this guide

This booklet has been designed to help victims and survivors of domestic and family violence (DFV) to identify and find support when experiencing financial abuse. In it, you will find information about financial abuse, strategies for recognising financial abuse and direction to resources that may be helpful to support your recovery.

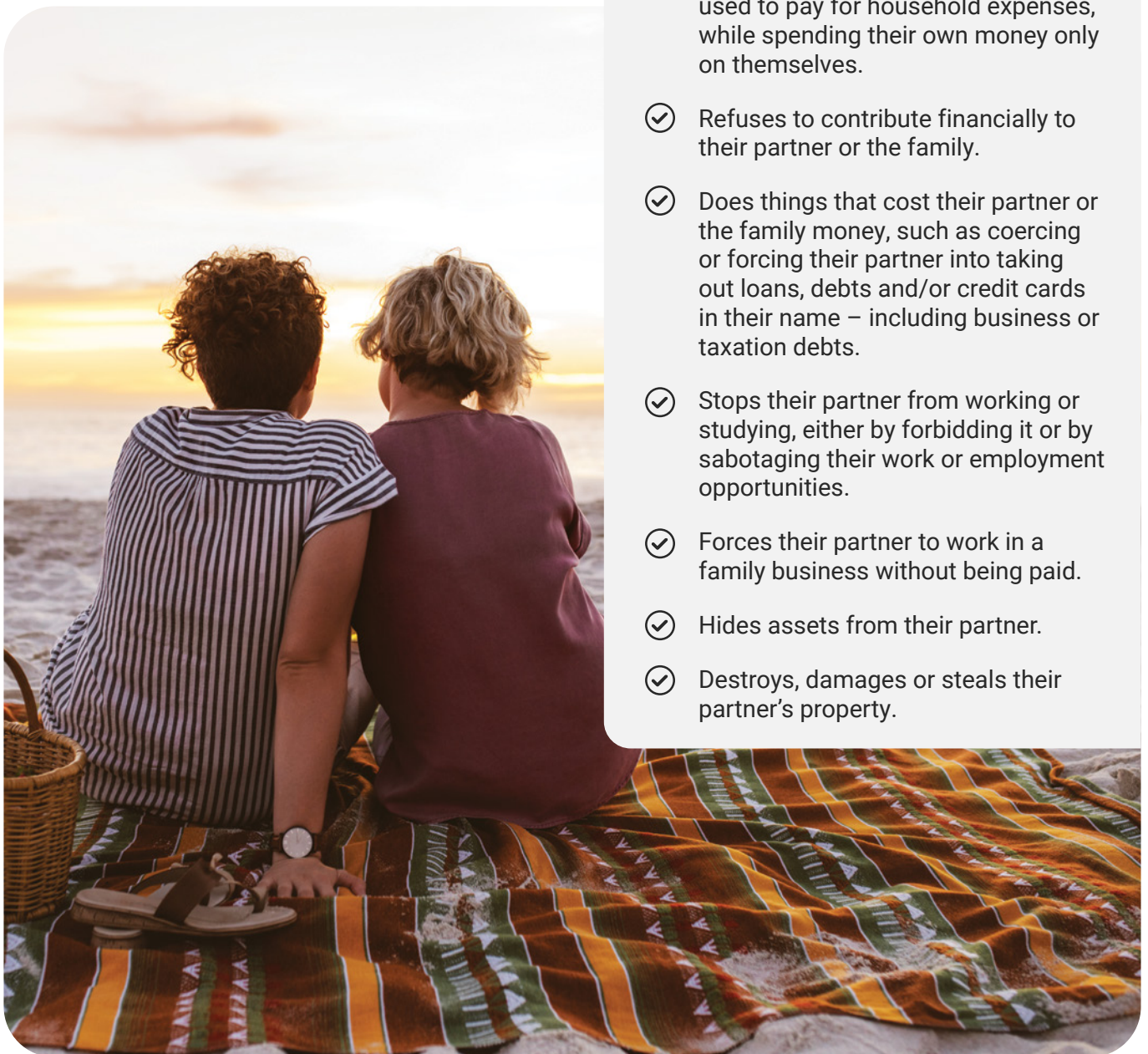
These resources are designed to provide guidance if you are currently in a financially abusive relationship, or if you were in one previously and are now becoming financially independent.

It may also help you to have a conversation with someone who you think might be in a financially abusive relationship.

Financial abuse

What is financial abuse?

Financial abuse (also called economic abuse) is a serious form of domestic and family violence that occurs when someone uses money as a means to gain power or control their partner. In this guide, we refer to an abusive partner, but it is important to note that abuse can also be carried out by someone else in an intimate relationship such as a family member. Financial abuse is one of the most powerful ways to keep someone trapped in an abusive relationship, and may also impact on that person's ability to stay safe once the relationship is over.



The ways in which an abuser exercises financial control over their partner may differ greatly, but can include when a person:

- ✔ Controls access to finances such as cash, bank accounts, benefits or pensions.
- ✔ Refuses to grant their partner access to sufficient funds.
- ✔ Refuses to allow their partner to view bills or financial statements.
- ✔ Requires that a partner's wages are used to pay for household expenses, while spending their own money only on themselves.
- ✔ Refuses to contribute financially to their partner or the family.
- ✔ Does things that cost their partner or the family money, such as coercing or forcing their partner into taking out loans, debts and/or credit cards in their name – including business or taxation debts.
- ✔ Stops their partner from working or studying, either by forbidding it or by sabotaging their work or employment opportunities.
- ✔ Forces their partner to work in a family business without being paid.
- ✔ Hides assets from their partner.
- ✔ Destroys, damages or steals their partner's property.

How common is it?

Approximately 1 in 4 women and 1 in 13 men have experienced at least one incident of violence by an intimate partner¹. In fact, up to 90% of people who seek help for domestic and family violence are also affected by financial abuse.²

Financial abuse affects people from all socio-economic and ethnic backgrounds, with or without children. All genders can be victims and perpetrators of financial abuse.

Financial abuse doesn't just occur in heterosexual relationships, it can also occur in abusive lesbian, gay, bisexual, transgender, intersex and queer (LGBTIQ) relationships. Women with disabilities or long-term health conditions are significantly more likely than the general population to experience financial abuse.

Identifying financial abuse

Despite its frequency, financial abuse can be difficult to recognise and identify because it is often hidden. Many people find it difficult to see that they are in a financially abusive relationship, and as with other forms of abuse, financial abuse may begin subtly and get worse over time. Cultural backgrounds, family traditions, and the expectation that couples will share their financial resources for the good of the family can make some people feel that it is normal for their partner to control their financial affairs, spend their money and make all financial decisions.

Money is often seen as a private matter that is not discussed, which makes it even more difficult to detect.

For these reasons it is common for people to feel embarrassed and overwhelmed when talking about financial abuse and acknowledging it to themselves and others.



Despite the frequency that financial abuse occurs, it can be difficult to recognise:

- Many find it difficult to see that they are in a financially abusive relationship.
- Financial abuse may begin subtly and progress over time.
- Sometimes, money is seen as a private matter that is not openly discussed.
- In some cultures, it may be considered acceptable for one person to control all household finances.

¹ 2016 Personal Safety Survey, Australian Bureau of Statistics, 2017.

² Adams et al (2008), Development of the Scale of Economic Abuse, Violence Against Women, vol. 14, No. 5; Evans, I. (2007), Battle-scars: Long-term effects of prior domestic violence, Centre for Women's Studies and Gender Research, Monash University; Sharp, N. (2008), What's yours is mine: The different forms of economic abuse and its impact on women and children experiencing domestic violence, Refuge



Addressing financial abuse

What is financial abuse?

Financial abuse occurs when money is used as a means to gain power and control over another person. Financial abuse can trap people in an abusive relationship, and may also impact on their ability to stay safe if they decide to leave.

How common is it?

In Australia, up to 16% of women will experience financial abuse in their lifetime*, and men can be affected too.

Financial abuse can affect people from all socio-economic and ethnic backgrounds and of all sexual orientations. Women with disabilities or with long-term health conditions are significantly more likely than the general population to experience financial abuse.

It's common for people to feel embarrassed and overwhelmed when talking about financial abuse.

It's important to learn the signs of financial abuse, where to go for help, and how to support a family member or friend who may be at risk. This can help victims to recover and regain their financial independence.

Recognising financial abuse

Despite its prevalence, financial abuse can be difficult to recognise:



Many find it difficult to see that they are in a financially abusive relationship.



Financial abuse may begin subtly and progress over time.



In some cultures, it may be considered acceptable for one person to control all household finances.



Sometimes, money is seen as a private matter that is not openly discussed.

* Kutin, Russell, Reid (2017), Economic Abuse between intimate partners in Australia: prevalence, health status, disability and financial stress, Australian and New Zealand Journal of Public Health

Some signs of financial abuse

Not sure whether you're in a financially abusive relationship or not?
Ask yourself the following questions:



- Has your partner ever prevented you from getting a job or going to work?



- Have you ever been prevented from contributing to the household income?



- Have you ever been pressured by those close to you to stop earning or spending your own money?



- Have you been asked to perform tasks or 'favours' in exchange for money?



- Does your partner refuse to pay child support or help with childcare?



- Have you been forced to take out a loan or credit card in your name?



- Does your partner control how all of the household income is spent?



- Does your partner keep their finances or the family finances secret?



- Does your partner monitor what you spend or ask you to show them all of the shopping receipts?



- Is your opinion ignored on major financial decisions?



- Are you ever denied access to money or do you have to ask for money for basic expenses for yourself or your children?



- Are you pressured to work in a family business without pay?

How to get help

- If you or someone you know is experiencing financial abuse, or remain unsure, there are free services you can access.
- As a first point of call we recommend calling 1800RESPECT on 1800 737 732. This is a free and confidential service.
- If you need an interpreter or translator, you can use the telephone Translating and Interpreting Service (TIS National) on 13 14 50, specify your required language and ask them to contact 1800RESPECT on 1800 737 732. TIS National is available free of charge.
- Alternately, you can call 1800RESPECT on 1800 737 732 and ask for an interpreter. The counsellor will make the arrangements.

Money & relationships

Talking about money with your partner

It can be difficult to talk about money with your partner, regardless of your financial position, background and experiences.



Talking about money in relationships is necessary and important.

If you are experiencing family or domestic violence, it may not be safe to have a conversation with your partner about money. Seek advice and support from a family violence service before deciding if a money conversation is appropriate for you. A good place to start is to contact **1800RESPECT** on 1800 737 732. This is a free and confidential service you can call 24/7.

Every relationship is different, and there is no single right way to manage your money when you are part of a couple. Different people bring different financial skills, attitudes, values, money management strategies and goals to a relationship. You cannot assume that you and your partner will automatically be on the same page. For this reason, it is important to have regular, open, and respectful conversations about money in relationships. Doing so will reduce conflicts and misunderstandings and protect your financial wellbeing.

Healthy and respectful money relationships

While different couples may choose to manage their money differently, healthy money relationships have three things in common.

The three principles of healthy money relationships:

- **Sharing:** Financial decisions and responsibilities are shared. No one person bears responsibility for decisions (even if one person manages the money).
- **Transparency:** Both partners have a right to get information, to ask questions and to understand the couple's financial position.
- **Having a voice:** The opinions, goals, and needs of both partners matter when making financial decisions.

Although a healthy money relationship will look different from couple to couple, the absence of these three things can lead to problems and even financial abuse. Unhealthy money relationships can occur both when one person has all the responsibility for money in the relationship or when one person has no control or influence over money decisions that affect them.

Importantly, in a healthy relationship, the expression of love and trust does not require a person to give up sharing, transparency or having a voice when it comes to money management and decision making.



Top tips:

- **Be proactive:** Don't wait to get angry, or for an issue to arise before you talk.
- **Make time:** Schedule times for conversations and don't rush them. Pick a time when you can focus on the conversation and not be disturbed by children or household distractions. Give yourselves time to prepare for the conversation.
- **Pick one thing:** Agree on a single topic up front and try to keep your talk from jumping between too many issues at once.
- **Manage emotions:** Understand that emotions may come up on both sides in conversations. If necessary, take a break and agree to continue the conversation at another time.

My money, your money, our money

To start your money conversation:

1. Agree on some conversation ground rules, such as agreeing to take turns speaking and listening, communicating with respect, and not interrupting.
2. Discuss what money means to each of you and how you prefer to manage money. What are your long-term goals? Are you more of a spender or a saver?

These activities will provide insight into each person's financial attitudes, values, goals and background and highlight areas of difference. This is a great starting point for deciding how you will manage money and make financial decisions.

WIRE's Women Talk Money website, www.womentalkmoney.org.au, provides easy-to-use resources to help women talk about money with their partners.

Combining money with your partner

Getting a joint bank account might seem like an easy solution to managing shared expenses, but it's not a decision that should be taken lightly. There are many risks to consider when opening a joint bank account.

Joint Accounts

Joint accounts are accounts owned jointly by two or more people. There are two different ways to set up a joint account. If you set up a joint account, you will be asked to select a method of operation. There are two available methods of operation, namely:

- **Both parties to sign:** this requires both people's signatures to operate the account
- **Either party to sign:** this allows either person to operate the account at any time.

When you and your partner sit down to talk about money make sure you're both comfortable with having a shared account, and that you're on the same page money-wise. Only get a joint bank account with someone you trust will not use your joint income on things you don't agree to, or generate debt that you'll be responsible for.

If you do decide to get a joint account, it's a good idea to still keep your own separate bank account in case something does happen. That way you'll always have a bit of your own money to spend on what you want, and have a safety net if things go wrong. Make sure you each agree on how much money you will contribute and what it will be used for.

Keep in mind that if you need to close the joint account it's a legal requirement for both parties to provide approval.

Here are some of the advantages and disadvantages of operating joint accounts;

Advantages

- Useful for day to day spending.
- Possibility of earning more interest on some accounts.
- May pay less in fees.
- Easier to meet bank's bonus interest requirements.
- Easier to manage bills.

Disadvantages

- There is a risk of opening yourself up to financial abuse as your partner has access to your money.
- Your partner using joint funds on purchases you haven't agreed upon.
- Your partner emptying the account of all funds (if your account is either party to sign).
- Difficult to have funds refunded if your partner removes money without your knowledge.
- Your partner accruing debt on the account that will show up on your credit report.
- You will be legally responsible for paying back any debt on the account even if you didn't incur it.
- Feeling guilty spending your partners' money.
- Differences or disagreements on how money should be spent.
- Your partner seeing exactly what you are spending.

If your partner is pressuring you into getting a joint account it might be a good idea to think about why. If you feel like your partner is trying to control your money they could be financially abusive.

Co-borrowing & Guarantors

Taking out a loan is a big decision, especially if it's a joint loan or if you're being a guarantor on a loan. The process of co-borrowing (taking out a loan in joint names) or being a guarantor on a loan puts you in a position where financial abuse could take place.

Different types of borrowing

If you are a co-borrower, you and your partner are both signing the loan. This means you are both responsible for repaying it (even if one person can't).

If you are the guarantor for a loan, you are still responsible for paying back the loan (including fees and interest) if the other person can't make their repayments.

If your partner asks you to take a loan with them, whether you will be a co-borrower or guarantor, make sure you have all the facts before you agree. Check out Money Smart's guide to loans involving family and friends,

www.moneysmart.gov.au/loans/going-guarantor-on-a-loan for more information.



If your partner is pressuring you to take out a loan when you don't want to, they could be financially abusing you.

Taking out a joint loan

Before you take out a joint loan it's important that you both agree to the loan and the purpose of the loan.

Before granting you a joint loan, your lender should outline the risks and responsibilities of being a co-borrower to ensure that you are both aware of – and comfortable with – what the loan means for you.

To reduce the possibility of financial abuse taking place and to ensure you stay in control, your lender may ask you questions such as:

- Are you comfortable completing this transaction today?
- What are these funds being used for?
- Is there anything you would like explained?
- If something were to happen to either of you, would you be able to keep paying the bills and have access to your funds?



If you are experiencing financial abuse and feel that it is not safe for you to tell your lender during the application process it's important that you contact them as soon as possible – when it is safe to do so.

Many lenders have processes in place to protect you – for example, banks can decline a joint loan where financial abuse is suspected or disclosed without providing a specific reason to either party in order to protect the safety of the person at risk.

Separating money from your partner

Separation & Divorce

Although money may be the last thing on your mind during a separation or divorce, it is important to take some steps to safeguard your financial security and wellbeing.

When a relationship ends, you are likely to be experiencing many emotions. The number of things you have to deal with and think about can feel overwhelming, so work out who can provide you with emotional support and how you can support yourself.

During a separation or divorce, even previously loving, functional and trusting relationships can deteriorate.

Assess your living situation

- If you or your partner move out, make sure that you update your utilities and lease. If your name is on bills or the lease, you are liable for rent and damages even if you are not living there.
- Some states allow you to break a lease if Domestic Violence has occurred. Check with your local Community Legal Centre or Tenants advice service for more information.
- Consider closing joint accounts if it is safe to do so and changing your PINs and passwords. Make sure that you have money in an account that your partner does not have access to, and that your pay or any other income is going into this account.
- If you are unable to close a joint account and you change your address on the account make sure that these details are not disclosed by the bank to your partner.
- Put a hold on, or cancel, secondary cards or credit card accounts in your name.
- If you have a joint mortgage or loan, notify your financial institution immediately and consider cancelling any redraw facility so that your partner cannot withdraw money that has already been paid off.
- If you are experiencing financial stress or difficulty talk to a financial counsellor. Financial counsellors provide free, independent and confidential information, support, advice and options without conflict. They are based in community agencies and help people to understand which debts are priorities, to develop budgets and money plans, access grants or concessions, negotiate with creditors, understand your financial rights, access legal help and more.

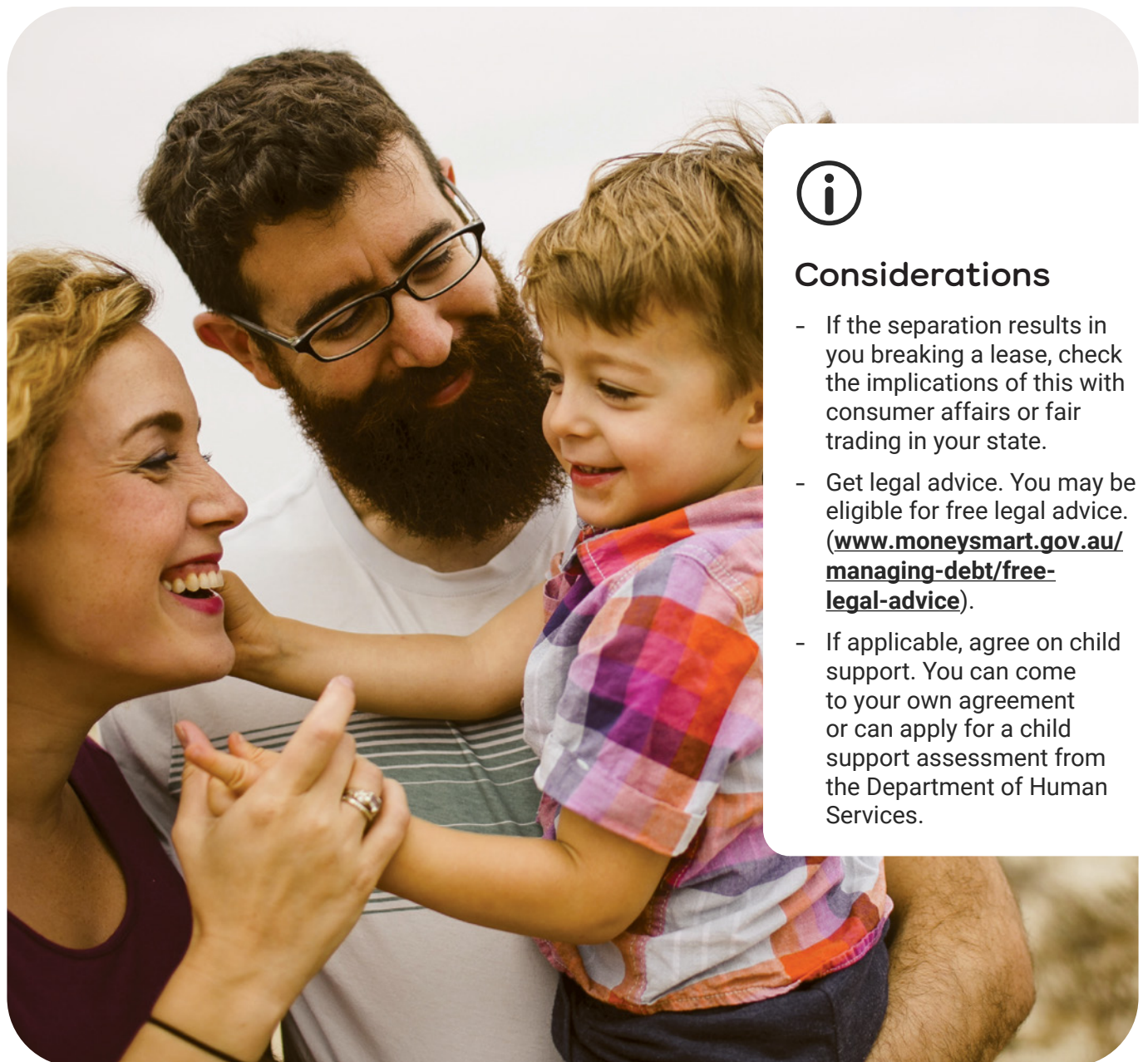


You can speak with a financial counsellor through the National Debt Helpline on **1800 007 007**.

Rebuild your financial independence

Untangling your money from your partner's, and rebuilding your financial independence can feel daunting, particularly if your partner did most or all of the money management while you were together. These three things can help to make the transition easier:

- ① **Trust yourself**
Although you might need to get help or build some skills, know that you can manage your money and your situation. Remember, it's never too late to build your financial independence.
- ② **Start small**
Tackle the manageable and important tasks first and celebrate small victories. Remember you don't need to do everything overnight.
- ③ **Get advice**
You might want to speak with a trusted friend or family member. It can also help to get independent and specialist advice. If necessary, speak to a financial counsellor or get legal advice. Remember, you don't have to do this alone.



Considerations

- If the separation results in you breaking a lease, check the implications of this with consumer affairs or fair trading in your state.
- Get legal advice. You may be eligible for free legal advice. (www.moneysmart.gov.au/managing-debt/free-legal-advice).
- If applicable, agree on child support. You can come to your own agreement or can apply for a child support assessment from the Department of Human Services.

Family Court

If you separate from a partner and can agree on a financial settlement and/or custody arrangements, then you can often end the relationship without the need of the Family Court. However for many people finalising a separation or divorce Family Court is an important step.

The Family Court can help you to finalise a divorce with mediation and formalise a parenting or financial arrangement. This process can often be both lengthy and expensive.

Be aware that in an abusive relationship one party may deliberately drag out legal processes to increase the financial and psychological costs. Tactics used can include repeatedly dismissing solicitors, missing appointments or opting for self-representation to extend the proceedings. The additional financial costs associated with this behaviour could see you in further financial difficulty or hardship.

If you are struggling with utility bills, credit card or loan repayments talk to your credit or service provider. Many companies have hardship teams and specialists who can assess your situation and work out what help is available.



Resources for this section

MoneySmart 'Divorce and separation checklist'

www.moneysmart.gov.au/getting-divorced-or-separating/divorce-and-separation-financial-checklist.

Women Talk Money 'Splitting up' www.womentalkmoney.org.au/splitting-up/.

Department of Human Services 'Parent's guide to child support'

www.servicesaustralia.gov.au/individuals/subjects/parents-guide-child-support.

Family Law Property Settlement

www.familycourt.gov.au/wps/wcm/connect/fcoaweb/family-law-matters/property-and-finance/property-and-money-after-separation/.

Separation and Property: www.wire.org.au/separation-and-property/.

Find a women's legal service near you, visit Women's Legal Services Australia at www.wlsa.org.au



Bankwest support

We're here to help

Ensuring the financial safety and wellbeing of our customers is important. If you're struggling to make your repayments, getting support as early as possible could take the pressure off and help you to manage your finances.

Your circumstances are unique and we assess each situation individually. Our Customer Assist team are dedicated to guiding you on the best approach for your current financial position. We offer appropriate solutions, such as payment plans, where possible.

Our approach

Everyone is affected differently. We may be able to assist you by:

- ✔ reducing your payments for a period of time
- ✔ extending your repayment arrangements.

Once you've applied for hardship assistance, we'll contact you within three business days. Please have the following information ready:

- ✔ how your situation has changed
- ✔ what your expenses are (bills, rent, mortgage, transport, food, insurance, etc)
- ✔ how much you can currently afford to pay
- ✔ how and when you expect your situation to change.



Helpful contacts and resources

There are several services that provide help and support to people who decide to leave financially abusive relationships:

Financial support

Bankwest

Personal banking enquiries.

Contact

13 17 19

We're here 24/7 if you have a general enquiry.

Customer Assist

Our Customer Assist team can look into flexible options for you if you're unable to meet your minimum monthly repayments or require ongoing financial assistance. Find out more about how we can help.

Contact

1300 769 173

We're available 6am - 6pm AWST
Monday to Friday

National Debt Helpline

Free financial counselling hotline.

Contact

1800 007 007

9:30am – 4pm,
Monday – Friday

www.ndh.org.au

Money smart

Government assistance managing your money, reducing debt and planning for the future.

Contact

www.moneySMART.gov.au



Domestic & family violence support

1800 RESPECT

A national confidential information, counselling and support service.

Available 24/7 to support people impacted by sexual assault, domestic or family violence and abuse.

Contact

1800 737 732
24 hours, 7 days a week
www.1800respect.org.au

National Elder Abuse Helpline (1800 ELDERHelp)

A free call phone number that automatically redirects callers seeking information and advice on elder abuse with the existing phone line service in their jurisdiction.

Contact

1800 353 374

Kids Helpline

Is Australia's free, private and confidential 24/7 phone and online counselling service for young people aged 5 to 25.

Contact

1800 551 800
24 hours, 7 days a week
www.kidshelpline.com.au

Legal Aid (national)

The national peak body for Legal Aid.

For legal advice see contact details of the legal aid commission in your state or territory.

Contact

www.nationallegalaid.org

Lifeline

24-hour phone line. Provides crisis support and suicide prevention services.

Contact

13 11 14
24 hours, 7 days a week
www.lifeline.org.au/get-help/get-help-home

MensLine Australia

MensLine Australia is a telephone and online counselling service for men with emotional health and relationship concerns.

Contact

1300 789 978
24 hours, 7 days a week
www.mensline.org.au

Men's Referral Service

A free family violence phone counselling, information and referral service for men taking responsibility for their violent behaviour.

Contact

1300 766 491

www.ntvmrs.org.au

ACT, NT, QLD, SA, Vic and WA
Mon – Fri 8am – 9pm
Weekends 9am – 5pm

NSW and TAS
24 hours, 7 days a week

National Family Violence Prevention Legal Services

FVPLS provides specialist, culturally safe legal services and supports to Aboriginal and Torres Strait Islander victim/survivors of family violence in all states.

Contact

www.nationalfvpls.org

National Aboriginal & Torres Strait Islander Legal Services (NATSILS)

The national peak body for Aboriginal and Torres Strait Islander Legal Services.

Contact

www.natsils.org.au

QLife

QLife provides anonymous and free LGBTIQ peer support and referral for people in Australia.

Contact

1800 184 527

3pm – midnight every day

[www.qlife.org.au](http://www qlife.org.au)

Relationships Australia

Relationships Australia is a leading provider of relationship support services for individuals, families and communities.

Contact

1300 364 277

www.relationships.org.au

Women's Legal Services Australia

A national network of community centres specialising in women's legal issues.

Contact

www.wlsa.org.au

Introduction

The following resources are intended to support victims/survivors affected by financial abuse. Financial abuse can manifest in many ways, but there are steps that you can take to protect your finances and to plan for your financial future.

Section One, Protecting Finances, provides resources to help you take control of your finances after financial abuse.

This process can be overwhelming, so these resources are designed to break this process into manageable steps.

You can use these resources when you are planning to leave or when you have already left a financially abusive relationship, if you need to protect yourself from financial abuse, or when you are establishing or re-establishing financial independence.

Section Two, Achieving Financial Independence, contains activities that may be useful if you have left a financially abusive relationship and are establishing or re-establishing your financial independence. These resources are designed to help you get back on your feet and build your financial confidence. It includes information on budgeting, paying bills and saving.



Section One:

Protecting Finances

Before leaving a relationship

If you decide to leave an abusive relationship, there are things that you can do before you make your intention to leave known to your partner.

It is important that you seek support from a service to assist with your safety planning.



If you're not sure which service can help call **1800 RESPECT** (1800 737 732). If you are in danger always call police on 000.

To help secure finances for the future the following may be useful.

- Having an email account that your partner is not aware of, is an important step to receiving communication from financial, and other, institutions that can be kept private.
- If you do not have a private email address look at setting one up to receive communications from the bank and other organisations.
- This email account should not be created on a device that other people have access to. You may also need to make sure that your online interactions are not being monitored.

Before leaving a relationship – Checklists

The following checklists give you some guidance around what you should consider doing to protect your finances.



Open a bank account in your name only

Checklist

If safe to do so, open a new bank account online or contact a local bank branch to enquire about setting up a new account.

If it is safe to do so, transfer any monies into this new account.

Request the bank to send any correspondence to your safe email or a safe postal address.

Information and resources

Opening an account with a bank where you are already a customer: Typically, if you are already a customer of a bank, you will not need to provide as much identification to open an account. Call your bank, apply online, or visit the local branch to set up the new account.

If opening an account with a new bank: make sure you have adequate ID. Depending on the bank you choose, you may need to visit the branch in person to verify you are who you say you are. When opening a bank account as a new customer, you must provide certain documents to verify your identity. In the case of Bankwest, where this is not possible the Bank will do its best to work with you using alternative methods to verify your identity.

Acceptable identity documents include:

Either a passport or Australian or New Zealand driver's licence (which must be current). OR two items from this list:

- Australian or foreign birth certificate or extract
- Australian or foreign citizenship certificate
- Centrelink pension or health card.

OR one item from the non-photographic

documents listed above AND one from the following list (i.e. total two items):

- A notice from the Commonwealth/state or territory issued to you with your name and residential address
- Australian Tax Office (ATO) notice with your name and residential address
- A utilities notice from a local government body or utility provider showing your name and residential address, showing that they provide services to you
- An overseas driver's licence.

If you can, it is also helpful to give the bank your tax file number (TFN). If you don't, any interest your account earns will be taxed by your financial institution.

Additional Resources

ASIC's MoneySmart website has information about different types of bank accounts, and a guide on switching bank accounts, including transferring direct debits and credits.

This information can be found at:
www.moneysmart.gov.au/banking



Prepare an escape fund

Checklist

If you are able to, put aside small amounts of money over time and keep it in a safe place.

Consider family/friends who might be able to look after money or copies of important documents and/or assist financially.

There are specialist domestic and family violence services that can help you prepare for leaving an abusive relationship. They can assist you to make a plan to leave safely, find alternative accommodation and set up a new home.

Centrelink also offers a crisis payment for eligible people who have experienced domestic violence and left their home, or whose partner has left or been removed from the home because of the violence. This payment must be claimed within 7 days of the person or their partner leaving the home.

A crisis payment can be claimed by calling Centrelink on 13 28 50, attending the nearest service centre, or by applying online. More information about eligibility and applying for the payment can be found on the Centrelink website: www.servicessaustralia.gov.au/individuals/services/centrelink/crisis-payment.

Centrelink may also be able to offer advance payment options on income support payments. Information about eligibility and applying for this assistance can be found here: www.servicessaustralia.gov.au/individuals/topics/advance-payment/30201.



Gather important documents (or copies or photographs)

These documents should be placed in a secure location such as a bank deposit box or left with someone you trust.

If you have digital copies or photographs of these documents you can store them in the Cloud to ensure you always have back-up copies. (Consider a free cloud storage service like Google Drive or Microsoft OneDrive, but make sure it is secure and password protected).

Useful Financial Document Checklist

- Bank statements and cheque books
- Title deeds
- Payslips
- Centrelink correspondence
- Credit card statements
- Tax returns
- Any loan contracts, statements or mortgages
- Correspondence with any creditors
- Superannuation statements

Legal Documents Checklist

- Identification (including for children)
- Birth certificates (including those of any children)
- Passports
- Marriage certificate
- Immigration documents
- Medicare card
- Driver's licence
- Will
- Prenuptial agreement
- Immigration paperwork
- Any court orders or court documents

Information and resources

If it is not safe to access originals of these documents, it may be possible to access copies.

- **Financial documents:** Talk to your financial services provider (e.g. your bank) for copies.
- **Tax returns:** You can request copies of prior tax returns from the Australian Taxation Office (ATO). The request form can be found at: www.ato.gov.au/forms/copies-of-tax-documents-request/#Individualsandsoletraders
- **Legal documents:** Copies of legal documents can be accessed from your state based Registry of Births, Deaths and Marriages and the Australian Passport Office by calling 13 12 32 or on their website at: www.passports.gov.au.

After leaving a relationship

Many people in abusive relationships want to escape the relationship and don't think about recovering their share of the money. It is important to realise, however, that securing finances now is likely to help you to ensure and maintain independence in the future. It is also important to be aware that you may have financial liabilities as a result of the relationship.

The following checklists give you guidance around what you should consider doing once you have left a relationship.



Set up a new bank account (if this hasn't already been done)

Checklist

- Open a bank account online or contact a local bank branch to enquire about setting up a new account (not in joint names)
- Transfer any monies received into this new account
- Transfer any direct debits you are responsible for to your new account (e.g. mobile phone plan)
- Inform relevant people or organisations, such as Centrelink or your employer of the new account details and ensure money is deposited into the new account.

Information and resources

See the Open a Bank Account section above for information you might need to open a new bank account.

Additional Resources

ASIC's MoneySmart website has information about direct debits, including how to transfer direct debits and credits. This information can be found at: www.moneysmart.gov.au/banking



Freeze joint bank accounts and credit cards (when it is safe to do so)

Joint bank accounts checklist

- Withdraw money you need
- Freeze or "stop" joint bank accounts and credit cards (when it is safe to do so)
- Inform bank of your separation and explain why if you are comfortable to do so
- Cancel direct debits
- Direct Centrelink, or any other government payments, to a new account.

Credit cards checklist

- Cancel additional/ supplementary cards.

Information and resources

ASIC's MoneySmart has information on:

- Joint bank accounts, including how to close them at: www.moneysmart.gov.au/banking/joint-accounts
- How to cancel a joint credit card at: www.moneysmart.gov.au/borrowing-and-credit/credit-cards/how-to-cancel-a-credit-card
- How to transfer your credit card balance to a new card at: www.moneysmart.gov.au/credit-cards/credit-card-balance-transfers

If you're a Bankwest customer, our Customer Assist team can look into flexible options for you if you're unable to meet your minimum monthly repayments or require ongoing financial assistance. Find out more about how we can help.

1300 769 173,

We're available: 6am - 6pm AWST
Monday to Friday



Change how your account operates

Checklist

If the mortgage has a redraw facility (a redraw is any money paid into the loan over and above your minimum repayments), you can access these funds when you need them or line of credit (loan). Change the account authority so both signatures are needed to withdraw money.

Information and resources

To change how your account operates call your financial institution, or visit your local branch. Please note that any updated contact details may be visible to joint product owners. If you change your address on your account ensure that any updated details are not disclosed by the bank to your partner.



Change security numbers/passwords

Checklist

Change PINs, passwords and security questions for all mobile phone, bank and credit card accounts. Close or change online shopping accounts, email and social media accounts.

If you are using a mobile banking app consider deregistering your partner's device(s) from your accounts so they cannot access personal banking accounts.

Information and resources

For assistance, call or visit the local branches of your financial services provider/s, such as your bank or credit card company.





Find alternative accommodation and housing

Checklist

Contact a local support service to get help with finding safe accommodation.

If moving out of a rental property, have your name removed from the lease. Some states and territories now allow you to break a lease without penalty if domestic violence has occurred.

Call your local tenancy advice service in the area. Consider getting legal advice or support.

Consider taking your name off utility accounts if you are the primary account holder.

Information and resources

If moving out of a rental property: Consider contacting a Tenancy Advice Service in your state for information on your rights and responsibilities.

Apply for rent assistance: Centrelink offers rent assistance for eligible people. For information on eligibility and on how to inform Centrelink about a change of circumstances, visit: www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance.

Remaining in the family home: If it's safe to do so, you may be able to remain in the family home. Support is available from safe at home support services which exist in most states and territories.

ASIC's MoneySmart website has resources for people struggling with their mortgage. These resources can be found at: www.moneysmart.gov.au/home-loans/problems-paying-your-mortgage.

If you're a Bankwest customer, our Customer Assist team can look into flexible options for you if you're unable to meet your minimum monthly repayments or require ongoing financial assistance. Find out more about how we can help.

1300 769 173

We're available: 6am - 6pm AWST Monday to Friday.

Apply for an apprehended violence order/ADVO, exclusion or ouster provision or a protection order. Talk to a lawyer about these options. Legal advice and aid is provided by:

- 1800 737 732 can provide you with specialist legal support in each state and territory
- QLife provides members of the LGBTIQ community who are experiencing domestic violence with support, advocacy and information 1800 184 527 (3pm – 12am every day)



If relevant, inform Centrelink of changes in circumstances

Checklist

Let Centrelink know of any changes in circumstances.

Inquire about eligibility for other support payments.

Information and resources

Centrelink must be informed of a change in circumstances within 14 days to ensure continuation of relevant benefits. To be eligible for a crisis payment, a claim must be submitted within 7 days of you or your partner leaving the home. A support service can assist with this. Centrelink may be able to offer a number of support payments such as income support payments for people affected by financial abuse and/or if you have children under 8 years of age. Payments and support that may be available include:

- Crisis payment: Application can be made for a crisis payment where persons have experienced domestic violence and left their home, or their partner has left or been removed from the home because of the violence. A crisis payment can be claimed by calling Centrelink on 13 28 50 or attending the nearest service centre. More information is available on the Centrelink website: www.servicessaustralia.gov.au/individuals/services/centrelink/crisis-payment.
- Family and parents line: Call Centrelink on 13 61 50 for referral to a Family Assistance Officer who can give further information.
- Child support: Call Centrelink for advice about applying for child support on 13 12 72 or visit: www.servicessaustralia.gov.au/individuals/child-support.

Cardless cash

We've got you covered – from wearable payment devices and digital wallets to sending and receiving funds.

www.bankwest.com.au/personal/ways-to-pay





Next steps

After leaving an abusive relationship, there are a number of steps that will need to eventually be completed to gain control of finances, but these do not need to be done all at once. These steps can be tackled once you have some breathing space and feel ready. A support service may be able to help if you're feeling overwhelmed.

The following checklists give you guidance around what you should consider doing once you have left a relationship.

Mobile phones

Checklist

- Change mobile phone/SIM card(s).
- Be aware of how to use technology safely.

Information and resources

ASIC's MoneySmart website has information on mobile phone deals and plans at: www.moneysmart.gov.au/student-life-and-money/choosing-a-mobile-phone-plan.

WESNET has information and resources to you use technology safely: www.techsafety.org.au/resources

Financial counselling

Checklist

- Prepare a budget (a friend, family member or a financial counsellor may be able to assist).
- Consider making an appointment with a financial counsellor if you have debt.

Information and resources

See Section 2: Achieving Financial Independence for some information on preparing a budget. Financial counselling and information is available:

- National Debt Helpline: A free National Debt Hotline open between 9:30am and 4pm, Monday to Friday which provides financial counselling advice on managing money and debts. There is also information on their website. Call 1800 007 007 or visit www.ndh.org.au.
- MoneySmart: Provides financial management resources, tools and information. Visit www.moneysmart.gov.au.

Update contact information with service providers

Checklist

- Phone company, internet and Streaming Services
- Postal service
- Insurance companies Utility accounts
- Children's schools/preschools
- Health provider
- ATO and Medicare also under your MyGov account
- Roads and Maritime
- Police (if police have applied for a protection order for you)
- Australian Electoral Commission (AEC)
- Payroll details with employer

Information and resources

It may be helpful to make a list of companies and service providers that need to be contacted in your own time.

Mail redirection: You might want to arrange to have your mail redirected while updating this information to ensure that important mail doesn't get missed. Information on Australia Post's mail redirection service can be found at:

www.auspost.com.au/receiving/manage-your-mail/redirect-hold-mail/redirect-mail

Contact your state's road services and notify them of your change of name or address, within 14 days. Check their website for instructions on how to inform them of the change.

Electoral roll: If you change address, you are eligible to enrol to vote in that location once you've been there for one month. You can apply to the AEC to register as a silent elector if you believe you or your family's safety is at risk. This will ensure your name only (not your address) will be recorded on the Electoral Roll.

www.aec.gov.au/Enrolling_to_vote/Special_Category/Silent_Electors.htm.

Superannuation/ insurances

Checklist

Consider if your current policies are right given your change in circumstances.

Update the beneficiary of any existing policy (superannuation nominee for example).

Information and resources

If you don't know your superannuation provider(s) visit: www.moneysmart.gov.au/superannuation-and-retirement/keeping-track-and-lost-super

Credit reporting

Checklist

Check your Credit Rating/obtain a credit report.

Contact any unknown creditors to obtain a copy of any documents such as loan agreements and statements.

Monitor credit.

Information and resources

You are entitled to a free copy of your credit report once a year. It can take up to 10 working days. Credit reports can be obtained from:

Equifax:

13 83 32 or www.equifax.com.au

Credit Simple: www.creditsimple.com.au

Experian:

1300 783 684 or

www.experian.com.au/order-credit-report

For information about protecting yourself from relationship debt, and dealing with it once it has been acquired contact national debt helpline on 1800 007 007.

It is strongly advised that you seek legal advice and support if you have debts or you think your name may have been used to get a loan or borrow money.

Rent

Checklist

Remove your partner's name from any rental agreements. Some states and territories will allow you to break a lease without penalty – ask your local tenants advice service if this is available.

Apply for rent assistance: Centrelink offers rent assistance for eligible people. For information on eligibility and on how to inform Centrelink about a change of circumstances, visit: www.servicessaustralia.gov.au/individuals/services/centrelink/rent-assistance

Information and resources

For information on changing a tenancy due to domestic violence (both if you want to stay at the rented premises or leave), visit National Shelter www.shelter.org.au/shelter-network/ and select your state/territory to access agencies who may be able to help you.

Vehicle

Checklist

If it is safe to do so transfer ownership and registration of vehicles (to either partner so that only the person who has control over the vehicle is responsible for any fines). If relevant, update details with your e-toll or e-tag provider to ensure your partner cannot track your movements through your toll account.

Information and resources

Vehicle registration can be transferred online or in person. Information about transferring registration in can be found on the department of road and motor vehicles website for your state.

Wills and Power of Attorney

Checklist

Make or change a will.

Cancel any Powers of Attorney that nominate your partner/ex-partner, and nominate someone that you trust.

Consider updating or Making an Advanced Care Plan. Advanced Care Plans automatically nominate the spouse as the decision maker according to law unless an alternative medical decision maker is nominated.

Information and resources

In each state, different rules apply to cancelling or revoking a will. For information on changing or revoking a will, visit: www.australia.gov.au/information-and-services/family-and-community/wills-and-powers-of-attorney

Tax

Checklist

Contact the ATO to find out how the separation may impact tax payments.

Check that the ATO has the details for your new bank account.

Information and resources

The ATO can be contacted over the phone, online or in writing. Contact information for all ATO services can be found at www.ato.gov.au/About-ATO/contact-us/phone-us/



Section Two:

Achieving Financial Independence

This section is intended to be used once you're ready to start thinking about how to be financially safe. Its purpose is to support your financial independence through offering activities that:

- Examine your bills and anticipate when and how to pay them.
- Bring awareness to your spending as an individual/ household and aim to control this as much as possible.
- Assist with planning for future expenses through saving.

The activities refer to worksheets which are interspersed through the following pages.

Spending

Spending Summary

This activity asks you to track your spending over one or two weeks with your entire household to reflect on spending habits. This will later be used as a basis for a budget.

We recognise that not all families reside in a household and not all households are families.

Time estimate

30 minutes total +
1-2 weeks of tracking spending

Materials checklist

'Spend tracking' worksheet

Instructions

Find the 'Spend Tracking' worksheet.

Over the next one or two weeks track the money you and your household spends. Start with any money you might have spent today by writing down the costs under today's column.

Discuss with your household or family:

- Was your spending what you expected?
- Are you satisfied with your spending, or is there room to find more savings?
- Which categories were most surprising in terms of how much you spent?
- There are also a number of free apps that can help with spend tracking, paying bills and managing a budget.



If there are children in the household you might want to get them to help add up the daily numbers, check receipts and think about how much daily expenses cost, even if they don't spend money themselves.

This will help teach them the value of money.

Spending – Spend tracking worksheet

Week One

Category	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
Rent/Mortgage								
Groceries								
Transport								
Electricity								
Gas								
Water								
Internet								
Phone								
Clothing								
School fees and uniforms, daycare, after school care								
Gym, fitness, self-care								
Medical, pharmacy								
Loans/credit card repayments								
Other								
TOTAL								

Week Two

Category	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
Rent/Mortgage								
Groceries								
Transport								
Electricity								
Gas								
Water								
Internet								
Phone								
Clothing								
School fees and uniforms, daycare, after school care								
Gym, fitness, self-care								
Medical, pharmacy								
Loans/credit card repayments								
Other								
TOTAL								

Paying bills/utilities

Summary

This activity aims to raise awareness of your bills and how to not only plan for them but how to pay them on time as well.

Time estimate

30 – 40 minutes

Materials checklist

- 'Calculating Bills' worksheet
- 'Bill Payment' handout

Pre-work

Collect all of your bills and contracts in one place, if they are online save them all in one place. Work out how many different services you are billed for, don't miss anything out. Common bills are: rent, electricity/gas, internet, phone, any subscription services. Your Bankwest app can help you with this.

Instructions

Use the 'Bills Calculator' worksheet.

Alternatively use an online budget calculator, like the MoneySmart Budget Planner to do the calculations for you. www.moneysmart.gov.au/budgeting/budget-planner.

The worksheet is split up into different frequencies we might pay certain bills. Using the bills you have collected, as well as thinking about possible future expenses, write down each of the bill types in the corresponding frequency. For example, if gas is \$120 and paid every three months, enter it in the 'quarterly' section provided.

The table should be completed to ensure that every bill is entered into the correct frequency, it includes an amount (rounded up where possible) and then calculated to give a total using the formulae provided. This is your yearly amount/ per bill.

Once all bills have been accounted for, total the yearly amounts and divide by the number of pay cycles in a year, eg. If paid fortnightly, divide the total by 26.



This amount should be added into the budget you create in the next activity.

As with the separate savings account and automatic payments into it, the same can be set up for bills if desired.

Use the 'Paying bills' handout to work out the best method to pay each of your bills. Think about which methods will be easiest for you and whether or not some methods cost more than others.

Note the payment method down and keep this handout somewhere you will see it in your home. Use your phone calendar, or an online calendar to send yourself reminders for any un-automated bills at least two days before they are due. This will ensure you won't be charged with late payment fees.

Paying bills




Calculating bills worksheet

How often	Bill	Amount (\$)	Calculations	Total (\$)
<p>Weekly</p> <p>Calculations: (Amount x 52) ÷ No. of pay cycles = Total</p>				
<p>Monthly</p> <p>Calculations: (Amount x 12) ÷ No. of pay cycles = Total</p>				
<p>Quarterly</p> <p>Calculations: (Amount x 4) ÷ No. of pay cycles = Total</p>				
<p>Yearly</p> <p>Calculations: Amount ÷ No. of pay cycles = Total</p>				
<p>Total</p>				

Paying bills

Bill payment handout

The following table outlines some of the advantages and disadvantages of different bill payment methods. To determine what works best for you, think about which kind of access is easiest i.e. phone, internet, a local post office etc.

Payment method	Advantages	Disadvantages	How to use
 <p>Direct debit</p> <p>This option automatically withdraws the amount of your bill from your bank account. It must be set up with your service provider, not your bank.</p>	<ul style="list-style-type: none"> - Only needs to be set-up once - Automatic and no need to remember the date a bill is due - No fees - Some providers will offer discounts for using this option. 	<ul style="list-style-type: none"> - If you don't have enough money in your account when the bill is to be paid you can be charged a fee or your bill won't be paid on time. 	<ul style="list-style-type: none"> - Call your service provider, or if you have an online account with them, log in online - Provide your bank account details, including BSB, account number and account name - Your owed amount will be deducted on the due date.
 <p>In person</p>	<ul style="list-style-type: none"> - You can use cash/ EFTPOS/ credit card or cheque to pay your bills. 	<ul style="list-style-type: none"> - You must make time to go to the biller or to a post office during opening hours - Some providers will charge a fee for paying in-person. 	<ul style="list-style-type: none"> - Take your bill and payment/ payment method to a post office.
 <p>Over the phone</p>	<ul style="list-style-type: none"> - You can call to pay from anywhere. 	<ul style="list-style-type: none"> - You may be waiting - You may need a credit card to pay which will result in a fee. 	<ul style="list-style-type: none"> - Call the phone number listed on the back of your bill. You should have your bill with you.

Payment method	Advantages	Disadvantages	How to use
<p>BPAY</p> <p>An online and phone service which is accessed through your bank to pay your service provider directly from your account.</p>	<ul style="list-style-type: none"> - Easy transaction process which can be done at any time of the day - Uses the money in your nominated account - You can pay from your bank account online or over the phone - Offered by most services. 	<ul style="list-style-type: none"> - You may pay fees depending on your provider or if you pay with a credit card - High fee to recall funds if you make a mistake. 	<ul style="list-style-type: none"> - Find your Biller Code and reference number on your bill - Log into your banking system or call your phone banking service - Select the bill payment or - BPAY option and follow the prompts.
<p>Centrepay</p> <p>This option is where Centrelink will deduct money from your regular payments so you can pay your bills.</p>	<ul style="list-style-type: none"> - Will reduce your regular payments - A reliable way to save for your bills - Free - You can control the size of your deductions by setting a target amount, pausing deductions and choosing the order your bills are paid. 	<ul style="list-style-type: none"> - Not all providers will accept Centrepay. 	<ul style="list-style-type: none"> - Visit: www.servicesaustralia.gov.au/individuals/services/centrelink/centrepay

Budgeting

Summary

This activity asks you to create a budget based on your previous spend tracking. We recognise that not all families reside in a household and not all households are families.

Time estimate

30 minutes total

Materials checklist

'Creating a Budget' worksheet

Instructions

Now that you know how much you actually spend and what bills you need to pay, use the 'Creating a Budget' worksheet to set a budget for the next three weeks by allocating a limited amount to spend for each category.

MoneySmart has a free, online Budget Planner that makes budget calculations easy. Visit www.moneysmart.gov.au/budgeting/budget-planner.

Discuss the budget with your household or family, so they know what the limits are and agree that they're realistic. Challenge them to stick with it and check in with them at the end of each day.



For some tips visit:

www.moneysmart.gov.au/saving/simple-ways-to-save-money

Budgeting

Creating a budget worksheet

Week one income:

Expenses	Amount (\$)	Need or want?
Housing		N / W
Groceries		N / W
Transport, car payments, petrol		N / W
Electricity		N / W
Gas		N / W
Water		N / W
Internet, phone		N / W
Clothing		N / W
School fees and uniforms, daycare, after school care		N / W
Gym, fitness, self-care		N / W
Medical, pharmacy		N / W
Weekly Total		

Savings:

(income – weekly total)

Week two income:

Expenses	Amount (\$)	Need or want?
Housing		N / W
Groceries		N / W
Transport, car payments, petrol		N / W
Electricity		N / W
Gas		N / W
Water		N / W
Internet, phone		N / W
Clothing		N / W
School fees and uniforms, daycare, after school care		N / W
Gym, fitness, self-care		N / W
Medical, pharmacy		N / W
Weekly Total		

Savings:

(income – weekly total)

Week three income:

Expenses	Amount (\$)	Need or want?
Housing		N / W
Groceries		N / W
Transport, car payments, petrol		N / W
Electricity		N / W
Gas		N / W
Water		N / W
Internet, phone		N / W
Clothing		N / W
School fees and uniforms, daycare, after school care		N / W
Gym, fitness, self-care		N / W
Medical, pharmacy		N / W
Weekly Total		

Savings:

(income – weekly total)

Savings

Summary

This activity helps to identify a savings goal and calculate how much you will need to regularly contribute to achieve it.

Instructions

Refer to the 'Savings Goal' worksheet.

Think about something you would like to save for in the short-to-mid-term. If you don't have something in mind, think of a reasonable amount of money you would like to have saved up for financial safety.



It's important to reach your first savings goal rather than to have an ambitious goal, because this will get you in the practice of saving.

Write down the goal and the exact amount it costs. Use the internet to find an exact cost if needed.

Think of a realistic date to achieve the goal by. It could be anywhere from a few weeks to a year, otherwise change your goal to something smaller.

Take the cost of the goal and divide it by the number of payment cycles between today and the nominated date. This is the amount that must be saved to get to that goal.

Time estimate

30 – 40 minutes

Materials checklist

'Savings Goal' worksheet

Check if this amount fits your budget from the previous activity. If not, you must change the date, change your goal, or change your budget. Be realistic!



Once you have settled on an amount to be saved, this should be put in an account that is separate to your everyday transaction account. Contact your bank to assist in setting up a savings account if one is not already in place.

Transfer your savings into this account, every single time you receive a payment. You may want to set up an automatic transfer instead.

Keep a reminder of your goal somewhere you can reflect on it often, whether an image in your wallet, or sticking your worksheet to the fridge. This will remind you of the purpose of your savings.

Over the coming weeks and months check in with someone to share how you are progressing with your goal. If you fall behind let them know and re-calculate your savings, budget or date so that you can still achieve your goal.

Savings goal worksheet

1. Name it

2. Price it

3. Time it

4. Calculate it

5. Track it

Time pay cycle (#)

Savings (\$)

Fill in arrow as you progress



Further assistance

Need help?

Financial assistance

If you're a Bankwest customer, our Customer Assist team can look into flexible options for you if you're unable to meet your minimum monthly repayments or require ongoing financial assistance. Find out more about how we can help.

1300 769 173

We're available:

6am - 6pm AWST Monday to Friday

Complaints

Bankwest customers who have a complaint should contact us on 13 17 19 in the first instance.

If the Contact Centre team is not able to resolve the matter, they may escalate the concerns to Customer Care who are a specialised team that assist customers with complex complaints. If you are not satisfied with the outcome of your complaint through our dispute resolution process, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA

AFCA is an impartial, independent and free dispute resolution scheme.

You can lodge a dispute with AFCA through their website or by writing to them:

Contact

Reply Paid Address:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

1800 931 678

www.afca.org.au



Things you should know: The information in this booklet is general information and has been prepared without considering any one person's objectives, financial situation or needs. For that reason, before acting on the information, you should consider its appropriateness to your circumstances and, if appropriate, seek professional assistance.

The terms and conditions for any of the products and services offered by the Commonwealth Bank Group are available on our website and should be considered before making any decisions about those products and services.

Copies of Recognise and Recover are available to download at www.bankwest.com.au.

Online Banking disclaimer: We are so confident with our online security system that we guarantee your money and personal details will be safe when you use Bankwest Online Banking. This is provided you have complied with our Bankwest Online Banking Product Disclosure Statement and neither you nor any authorised user on your behalf have contributed to the loss. If you do have a loss resulting from an unauthorised transaction in Bankwest Online Banking, then subject to the previous paragraph, we will reimburse you the full amount of any funds lost.

Target Market Determinations are available at www.bankwest.com.au/tmd

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