

ADDRESSING FINANCIAL ABUSE.

**A Domestic and Family Violence
Community Resource Guide
New South Wales.**



CONTENTS

INTRODUCTION	1
ABOUT FINANCIAL ABUSE	2
WHAT IS FINANCIAL ABUSE?	2
HOW COMMON IS IT?	2
IDENTIFYING VICTIMS OF FINANCIAL ABUSE	2
COMMONWEALTH BANK INITIATIVES	4
THE FINANCIAL ASSIST DOMESTIC VIOLENCE POLICY	4
HELPFUL CONTACTS AND RESOURCES	5
WORKER RESOURCES	9
INTRODUCTION	9
SECTION ONE: PROTECTING FINANCES	10
BEFORE LEAVING A RELATIONSHIP	10
AFTER LEAVING A RELATIONSHIP	13
NEXT STEPS	17
SECTION TWO: ACHIEVING FINANCIAL INDEPENDENCE	21
SPENDING	21
PAYING BILLS/UTILITIES	23
BUDGETING	26
SAVINGS	28
COMMONWEALTH BANK OF AUSTRALIA CUSTOMER RELATIONS	30
THE CUSTOMER ADVOCATE	30

INTRODUCTION

Research conducted by the Commonwealth Bank of Australia (CommBank) in partnership with Domestic Violence NSW (DVNSW) has found that financial abuse – a common, but often difficult to detect element of domestic violence – represents an area that goes unaddressed through a lack of education or access to resources.

This booklet has been designed for people who work with victims/survivors of domestic and family violence (DFV) to help them identify and provide support for those experiencing financial abuse. In it you will find examples of financial abuse, strategies for recognising people who may be experiencing financial abuse, and direction to resources that may be helpful when assisting those impacted by financial abuse. We have also included a series of resources that workers can use when supporting those impacted by financial abuse. These are designed to provide guidance both for people currently in a financially abusive relationship, and for those who were in one previously and are now becoming financially independent.



ABOUT FINANCIAL ABUSE

WHAT IS FINANCIAL ABUSE?

Financial abuse (also called economic abuse) is a serious form of domestic violence that occurs when an abuser uses money as a means to gain power and to control their partner. Financial abuse is one of the most powerful ways an abuser can keep their partner trapped in an abusive relationship, and may also impact on that partner's ability to stay safe once they leave the relationship.

The specific methods by which an abuser exercises financial control over their partner can differ greatly, but can include instances where 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.
- Co-opts a partner's wages to pay for all 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 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?

Research has found close to 16 per cent of Australian women will experience financial abuse in their lifetime¹. Among women who seek support for domestic and family violence the incidence is much higher with up to 90 per cent of women affected by financial abuse². Financial abuse is also common 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 abuse¹.

Financial abuse affects people from all socio-economic and ethnic backgrounds, with or without children. Both men and women can be victims of financial abuse.

IDENTIFYING VICTIMS OF FINANCIAL ABUSE

Despite its prevalence, financial abuse can be difficult to recognise and identify because it is often hidden or minimised. 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 progress over time. Cultural backgrounds, family traditions, assumptions about relationships, societal expectations that couples will share their financial resources for the good of the family, and stereotypical gender roles 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. Socially, money is often seen as a private matter that is not discussed, which makes it even more difficult to detect.

Financial abuse can also involve complex family dynamics. For instance, in some cases, financial abuse can take place in the context of financial arrangements between families, where the abuse is perpetrated by a person's partner as well as the extended family, and where the abuse may extend to the family members. Financial abuse can occur in both wealthy and poor families and relationships. It is used as a way to elicit power and control.

For these reasons, it is common for people to feel embarrassed and overwhelmed when talking about financial abuse, and researchers have highlighted the difficulties women experience in identifying financial abuse and control and/or acknowledging it to themselves and others.

1. 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
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.

SIGNS OF FINANCIAL ABUSE INCLUDE A PARTNER:



KEEPING THEIR FINANCIAL AFFAIRS OR THE FINANCIAL AFFAIRS OF THE FAMILY A SECRET



EXCLUDING THEIR PARTNER FROM OR IGNORING THEIR OPINION ON MAJOR FINANCIAL DECISIONS



REFUSING TO PAY FOR CHILD SUPPORT OR HELP WITH CHILDCARE



MAKING THEIR PARTNER PUT ALL THEIR INCOME INTO A JOINT ACCOUNT OR THEIR OWN BANK ACCOUNT



USING THEIR PARTNER'S NAME TO TAKE OUT CREDIT CARDS OR LOANS



PUTTING ALL ASSETS UNDER A FAMILY TRUST AND PROHIBITING ANY PRIVATE INCOME



REFUSING TO CONTRIBUTE TO HOUSEHOLD EXPENSES



TAKING STEPS TO PREVENT THEIR PARTNER FROM WORKING OR STUDYING



STEALING MONEY FROM THEIR PARTNER



DENYING MONEY BEING SENT TO THEIR PARTNER'S FAMILY (OR SENDING THEIR PARTNER'S MONEY TO THEIR OWN FAMILY) IN THEIR COUNTRY OF ORIGIN



INSISTING THEIR PARTNER SHOWS ALL THEIR RECEIPTS FROM SHOPPING



REFUSING TO PUT THEIR PARTNER'S NAME ON THE PROPERTY TITLE

COMMONWEALTH BANK INITIATIVES

In 2015, CommBank put in place a strategy to participate in a whole-of-community movement to end domestic violence in a generation.

Commonwealth Bank provides an Emergency Assistance Package to customers escaping domestic and family violence. To access this package, call 1800 CBA DVP (1800 222 387).

The Commonwealth Bank is also building its capabilities internally to better deal with customers experiencing domestic violence, financial hardship and financial abuse. Currently, the bank is developing and delivering training for staff to help them work with customers experiencing these issues, to ensure that more people who are experiencing domestic violence and/or financial abuse are identified and assisted on a journey of financial safety and independence.

THE FINANCIAL ASSIST DOMESTIC VIOLENCE POLICY

As part of its commitment to supporting customers impacted by domestic violence, the Commonwealth Bank aims to provide hardship assistance as quickly as possible to domestic violence survivors and minimise the need for additional documentation to support such arrangements.

If your client is a Commonwealth Bank customer, call the **Financial Assist Support Line** on **1300 720 814** to arrange hardship assistance in the following areas:

HOME LOANS AND HOUSING ASSISTANCE	<p>If you are a home owner, and wish to move, CommBank can:</p> <ul style="list-style-type: none">- Provide a grant of funds to support relocation. <p>For those who wish to stay in their family home, CommBank can:</p> <ul style="list-style-type: none">- Over the longer term, arrange payment deferral, reduced repayments and lower interest rates.- Restructure the loan, for instance by extending the loan term or reducing the amount owing.- Ensure that these measures are not recorded by credit bureaux, which track people's credit history.
OTHER DEBTS	<p>If you have unsecured personal loans CommBank can:</p> <ul style="list-style-type: none">- Waive debts.- Provide longer term assistance with repayments. <p>For those with credit cards, CommBank can:</p> <ul style="list-style-type: none">- Waive debts.- Offer a reduced interest rate.- Reduce repayments.- Provide longer term assistance with repayments. <p>In all instances, we will not lodge a default with credit bureau, which would affect your credit history.</p>

If your client is a customer of the Commonwealth Bank and has a concern, encourage them to contact the Bank directly by calling 1800 805 605. For further information on how to raise an issue with the Bank, including the role of the Customer Advocate, see page 30.

HELPFUL CONTACTS AND RESOURCES

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

FINANCIAL SUPPORT

RESOURCES	ASSISTANCE PROVIDED	CONTACT DETAILS
Commonwealth Bank Financial Assist	Provide financial hardship assistance for survivors of domestic violence, including debt relief and grants of funds.	1300 720 814
Centrelink	Financial support services such as a crisis payment, family assistance, housing assistance and child support.	Centrelink website: www.humanservices.gov.au/customer/dhs/centrelink List of contact numbers: www.humanservices.gov.au/customer/contact-us/phone-us
Child Support Services (Centrelink)	To apply for child support and for general enquiries and information.	131 272 www.humanservices.gov.au/customer/dhs/child-support
Child Care Benefit (Centrelink)	Help with costs for approved and registered care such as long, family or occasional day care, outside school hour care, vacation care, pre-school and kindergarten.	www.humanservices.gov.au/customer/services/centrelink/child-care-benefit
Parenting Payment (Centrelink)	Income support for parents or guardians to help with the cost of raising children under the age of 8 years.	www.humanservices.gov.au/customer/services/centrelink/parenting-payment
Special Benefit (Centrelink)	Help for people in severe financial hardship, not able to support themselves and their dependants, and unable to receive another income support payment from Centrelink.	www.humanservices.gov.au/customer/services/centrelink/special-benefit
Jobs, Education and Training Child Care Fee Assistance (Centrelink)	Helps with the cost of approved child care for eligible parents undertaking an approved activity.	www.humanservices.gov.au/customer/services/centrelink/jobs-education-and-training-child-care-fee-assistance
Rent Assistance (Centrelink)	Helps with rent payment.	www.humanservices.gov.au/customer/services/centrelink/rent-assistance

HOUSING ASSISTANCE

RESOURCES	ASSISTANCE PROVIDED	CONTACT DETAILS
Housing NSW	Housing assistance for short and medium term accommodation. Specialist homelessness services can also help the victim/survivor obtain household goods and provide ongoing support.	1300 468 746 www.housing.nsw.gov.au/help-with-housing
Housing NSW Link2home service	24-hour access to temporary accommodation or a refuge.	1800 152 152
No Interest Loan Scheme (NILS)	NILS provides people and families on low incomes with access to safe, fair and affordable credit.	www.nils.com.au

FINANCIAL COUNSELLING AND CREDIT REPORTING SERVICES

RESOURCES	ASSISTANCE PROVIDED	CONTACT DETAILS
National Debt Helpline	Free financial counselling hotline (open 9:30am to 4pm, Monday to Friday).	1800 007 007 www.ndh.org.au
MoneyHelp	Advice on managing money and debts.	www.moneyhelp.org.au
MoneySmart	Financial management resources, tools and information provided by ASIC.	www.moneysmart.gov.au
Financial Rights Legal Centre	Advice and advocacy for people in financial stress.	1800 007 007 www.financialrights.org.au
Equifax	Check your Bureau Credit Rating/obtain a credit report. This is a detailed report outlining a person's credit history.	13 83 32 www.equifax.com.au
Dun & Bradstreet	Check your Bureau Credit Rating/obtain a credit report. This is a detailed report outlining a person's credit history.	1300 734 806 www.checkyourcredit.com.au
Experian Credit Services	Check your Bureau Credit Rating/obtain a credit report. This is a detailed report outlining a person's credit history.	1300 783 684 www.experian.com

LEGAL AID AND SUPPORT

RESOURCES	ASSISTANCE PROVIDED	CONTACT DETAILS
LawAccess NSW/ Legal Aid NSW	For legal aid and advice.	1300 888 529 www.lawaccess.nsw.gov.au www.legalaid.nsw.gov.au
NSW Women's Domestic Violence Court Advocacy Service	Provides independent services for women and children seeking help and information about how to get protection from the court from domestic violence.	www.legalaid.nsw.gov.au/what-we-do/community-partnerships/womens-domestic-violence-court-advocacy-program
Women's Legal Service NSW	Free confidential legal information, advice and referrals for women in NSW with a focus on domestic violence and Apprehended Domestic Violence Orders.	(02) 8745 6999 1800 810 784
Victims Services	Provides a single entry point for victims of crime in NSW to assist them in accessing services.	1800 633 063 (02) 8688 5511
Men's Referral Service	A free male family violence telephone counselling, information and referral service for men taking responsibility for their violent behaviour.	1300 766 491 www.ntvmrs.org.au
Wirringa Baiya Aboriginal Women and Children's Legal Service	Wirringa Baiya is a free state-wide community legal centre for Aboriginal women, children and youth, focusing on issues relating to violence.	1800 686 587 www.wirringabaiya.org.au

GENERAL SERVICES

RESOURCES	ASSISTANCE PROVIDED	CONTACT DETAILS
Domestic Violence Line	NSW-wide, 24-hour, free phone service that provides information, support and referrals.	1800 656 463
National Sexual Assault, Domestic Family Violence Counselling Service	24-hour counselling service.	1800 737 732 (1800 RESPECT) www.1800respect.org.au
LGBTIQ Safe Relationships Project - Inner City Legal Centre	Provides men and women who are experiencing domestic violence in Same Sex relationships with support, advocacy, referral and information.	(02) 9332 1966 or 1800 244 481 www.iclc.org.au/srp
Lifeline	24-hour phone line. Provides crisis support and suicide prevention services.	13 11 14 www.lifeline.org.au/find_help

FOR MORE INFORMATION

RESOURCES	ASSISTANCE PROVIDED	CONTACT DETAILS
Living without violence toolkit	A series of information sheets, designed for people in NSW who have experienced domestic violence and are in the process of separating, or have recently separated from their partner. Includes specific information, contacts and resources on debt, Centrelink payments and property for survivors of domestic violence.	www.clcnsw.org.au/cb_pages/living_without_violence_toolkit.php
Domestic Violence NSW Financial Abuse Factsheet	Information about financial abuse, including steps for leaving financially abusive relationships and becoming financially independent after leaving a financially abusive relationship.	www.dvnswsm.org.au/wp-content/uploads/2015/02/Financial-abuse-factsheet.pdf
Domestic Violence NSW Relationship Debt Factsheet	Information on relationship debt, including how to avoid it, how to deal with creditors, and advice on legal matters that arise from relationship debt.	www.dvnswsm.org.au/wp-content/uploads/2015/02/Relationship-debt-factsheet.pdf
Women Talk Money Website	This website includes videos, fact sheets and more, about how to have difficult money conversations with your partner and how to protect yourself from financial abuse.	www.womentalkmoney.org.au

WORKER RESOURCES

INTRODUCTION

The following resources are intended to support workers working with victims/survivors affected by financial abuse. Financial abuse can manifest in many ways, but there are steps that most people can take to protect their finances and to plan for their financial futures. The first section, **Protecting Finances** provides resources to help them take control of their finances after financial abuse. This process can be overwhelming, so these resources are designed to break this process into manageable steps. They can be used by workers working with clients planning to leave or who have left a financially abusive relationship, who need to protect themselves from financial abuse, or who are establishing or re-establishing financial independence.

The second section, **Achieving Financial Independence** contains activities that may be useful for clients who have left a financially abusive relationship and are establishing or re-establishing their financial independence. These activities are designed to be resources to help people get back on their feet and build their financial confidence. It includes information on budgeting, paying bills and saving. The activities all include a face-to-face component that is designed to be 30 minutes in length to allow for adequate time to introduce the concepts that they cover, but not so much that it takes away from time spent addressing other important issues.

Once the face-to-face component of each section is complete, the resources include activities for a client to complete at home. If feasible, each meeting with the worker is intended to be a week apart to ensure enough time to complete the self-driven aspects and reflect on the learnings before progressing to the next section.

The components of each section within this Activity Book are outlined below:

- A summary of the section and the intended outcome.
- Estimated time (where applicable) and materials required.
- Instructions for both the face-to-face and self-driven requirements.
- Copies of the related worksheets.



SECTION ONE: PROTECTING FINANCES

BEFORE LEAVING A RELATIONSHIP

If a person decides to leave an abusive relationship, there are things that they can do before they make their intention to leave known to their partner. To help secure finances for the future the following may be useful:

Having an email account that their partner is not aware of, is an important step to receiving communication from financial, and other, institutions that can be kept private. This email account should not be created on a device that the perpetrator has access to.

ACTION: 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 send any correspondence to your email or other safe 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. Appropriate identification includes an Australian passport or an Australian or New Zealand driver's license. If you've changed your name after getting married, you may also need to provide a marriage certificate to verify this. 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 the Commonwealth Bank, where this is not possible the Bank will do its best to work with a customer using alternative methods to verify the customer's 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 the person and containing their name and residential address
- Australian Tax Office (ATO) notice containing name and residential address
- A utilities notice from a local government body or utility provider showing name and residential address, and indicates provision of services to that person
- Overseas driver's licence

Continued...

If you can, it is also helpful to give the bank your tax file number. 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/managing-your-money/banking
- www.moneysmart.gov.au/managing-your-money/banking/switching-bank-accounts

ACTION: PREPARE AN ESCAPE FUND

CHECKLIST

- 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 and/or assist financially.

INFORMATION AND RESOURCES

There are a multitude of specialist DFV services within NSW who can also prepare you for leaving a violent relationship. They can assist in finding alternative accommodation and setting up a new home.

Some more information on these services can be found here:

www.housing.nsw.gov.au/help-with-housing/specialist-homelessness-services/find-a-service.

Centrelink Crisis Payment: Centrelink offers a crisis payment for 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 132 850, 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.humanservices.gov.au/customer/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.humanservices.gov.au/customer/enablers/advance-payment-options.

Commonwealth Bank Assistance: Commonwealth Bank customers who are leaving their property as a result of domestic and family violence can be provided with funds to support relocation. Call Financial Assist on 1300 720 814 for support.

ACTION: 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).

FINANCIAL DOCUMENT CHECKLIST

- | | | |
|---|--|--|
| <input type="checkbox"/> Bank statements and cheque books | <input type="checkbox"/> Centrelink correspondence | <input type="checkbox"/> Any loan contracts, statements or mortgages |
| <input type="checkbox"/> Title deeds | <input type="checkbox"/> Credit card statements | <input type="checkbox"/> Correspondence with any creditors |
| <input type="checkbox"/> Payslips | <input type="checkbox"/> Tax returns | <input type="checkbox"/> Superannuation statements |

LEGAL DOCUMENTS CHECKLIST

- | | | |
|---|--|--|
| <input type="checkbox"/> Identification | <input type="checkbox"/> Immigration documents | <input type="checkbox"/> Prenuptial agreement |
| <input type="checkbox"/> Birth certificates (incl. those of any children) | <input type="checkbox"/> Medicare card | <input type="checkbox"/> Immigration paperwork |
| <input type="checkbox"/> Passports | <input type="checkbox"/> Drivers licence | <input type="checkbox"/> Any court orders or court documents |
| <input type="checkbox"/> Marriage certificates | <input type="checkbox"/> Will | |

INFORMATION AND RESOURCES

If it is not safe to access originals of these documents, copies may be accessed from:

Financial documents: Talk to your financial services providers (e.g. your bank) for copies.

Tax returns: People 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---individuals.

Legal documents: Copies of legal documents can be accessed from NSW Registry of Births Deaths & Marriages either by calling 13 77 88 or by accessing their website at: www.bdm.nsw.gov.au and the Australian Passport Office by calling 131 232 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 will play a vital role in ensuring and maintaining independence in the future. It is also important to be aware that you may have financial liabilities.

ACTION: 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 any person or organisation, such as Centrelink or your employer of the new account details and ensure monies are 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/managing-your-money/banking
- www.moneysmart.gov.au/managing-your-money/banking/switching-bank-accounts

ACTION: FREEZE JOINT BANK ACCOUNTS AND CREDIT CARDS (WHEN IT IS SAFE TO DO SO)

JOINT BANK ACCOUNTS CHECKLIST

- Withdraw money you need
- Freeze accounts
- Inform bank of separation
- Cancel direct debits
- Direct Centrelink and other payments to a new account.

CREDIT CARDS CHECKLIST

- Cancel any additional/supplementary cards.

Continued...

INFORMATION AND RESOURCES

ASIC's MoneySmart has information on:

- Joint bank accounts, including how to close them at:
www.moneySMART.gov.au/managing-your-money/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/borrowing-and-credit/credit-cards/credit-card-balance-transfers.

If your client is a Commonwealth Bank customer, call Financial Assist on 1300 720 814 for assistance on managing personal loans and credit card debt. Financial Assist may be able to arrange financial assistance including debt waivers and reduced interest repayments. This will not affect a customer's Bureau Credit Rating.

ACTION: CHANGE TERMS OF MORTGAGE

CHECKLIST

- If the mortgage has a redraw facility (this allows money to be borrowed that has already been repaid) or line of credit (additional credit extended to a borrower), change the terms so both signatures are needed to withdraw money.

INFORMATION AND RESOURCES

To change the terms of your mortgage call your financial institution, or visit your local branch.

ACTION: CHANGE SECURITY NUMBERS/PASSWORDS

CHECKLIST

- Change the PINs, passwords and security questions for all mobile phone, bank and credit card accounts, online shopping accounts, email and social media accounts. If you are using a mobile banking app, deregister your partner's device(s) so they cannot access personal banking accounts.

INFORMATION AND RESOURCES

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

ACTION: FIND ALTERNATIVE ACCOMMODATION AND HOUSING

CHECKLIST

- Contact a local service or call the NSW Domestic Violence Line to find safe accommodation.
- If moving out of a rental property, have your name removed from the lease.
- Call your local tenancy advice service in the area.
- Consider getting legal advice if living in a home owned by either or both partners.

INFORMATION AND RESOURCES

Housing Assistance: Call Housing NSW on 1300 468 746 or visit www.housing.nsw.gov.au for information on housing assistance. You can call Housing NSW's Link2home service on 1800 152 152 at any time to access temporary accommodation or a refuge. Call the NSW Domestic Violence line on 1800 656 463 for assistance in finding a refuge and getting support.

If moving out of a rental property: Consider contacting the Tenancy Advice Service for information on your rights and responsibilities at: www.tenants.org.au.

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.humanservices.gov.au/customer/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 Staying Home Leaving Violence services. More information is available at: www.community.nsw.gov.au/docs_menu/parents_carers_and_families/domestic_and_family_violence/stayhome_leaveviolence.html.

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

If you are a Commonwealth Bank customer, call Financial Assist on 1300 720 814 to arrange longer term assistance on managing their mortgage. The bank may be able to offer support such as payment deferral, reduced repayments and lower interest rates. This will not impact the customer's Credit Rating.

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

- **Legal Aid:** Call 1300 888 529 or visit www.legalaid.nsw.gov.au.
- **The Women's Domestic Violence Court Advocacy Service:** Provides information and help about how to get protection from the court for domestic violence. Call 1800 938 227 or visit www.legalaid.nsw.gov.au/what-we-do/community-partnerships/womens-domestic-violence-court-advocacy-program.
- **The Women's Legal Services NSW:** Provides free, confidential legal information, advice and referrals for women in NSW with a focus on domestic violence and Apprehended Domestic Violence Orders, call (02) 8745 6999 or 1800 810 784.
- **The Victim's Access Line:** Provides a single entry point for victims of crime in NSW to assist them in accessing services, call 1800 633 063 or (02) 8688 5511.
- **The Safe Relationships Project:** Provides members of the LGBTIQ community who are experiencing domestic violence with support, advocacy, and information. Call 1800 244 481 or visit www.iclc.org.au/srp.

ACTION: 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 receipt of relevant benefits. To be eligible for a crisis payment, a claim must be submitted within 7 days of the person or their 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 there are 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 132 850 or attending the nearest service centre. More information is available on the Centrelink website: www.humanservices.gov.au/customer/services/centrelink/crisis-payment.
- **Family and parents line:** Call Centrelink on 136 150 for referral to a Family Assistance Officer who can give further information.
- **Child support:** Call Centrelink for advice about applying for child support on 131 272 or visit: www.humanservices.gov.au/customer/dhs/child-support.

CARDLESS CASH

If you are a Commonwealth Bank customer, download the CommBank app to be able to make ATM cash withdrawals from an Everyday Account without your card. You can even arrange for someone else to collect the money.

- 24/7 access to your cash without your card
 - Withdraw up to \$500 a day

Get a link to the mobile app sent to your phone. Text **APP** to **0417 041 041**

NEXT STEPS

After leaving a financially abusive relationship, there are a number of steps that will need to eventually be completed to gain control of finances, but which do not need to be done all at once. These steps can be tackled once a person who has been financially abused has some breathing space and capacity. A service can assist with these steps.

ACTION: 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/life-events-and-you/under-25s/mobile-phone-deals-and-plans.

WESNET has information and resources to help your client use technology safely: www.wesnet.org.au/safetynet/safetynetdocs/.

ACTION: FINANCIAL COUNSELLING

CHECKLIST

- Prepare a budget (a friend, family member or a financial counsellor may be able to assist).
- Get back on top of debt.
- Consider making an appointment with a financial counsellor.

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.

ACTION: UPDATE CONTACT INFORMATION WITH SERVICE PROVIDERS

CHECKLIST

- | | | |
|--|---|---|
| <input type="checkbox"/> Phone company, internet and PayTV | <input type="checkbox"/> Utility accounts | <input type="checkbox"/> Roads and Maritime |
| <input type="checkbox"/> Postal service | <input type="checkbox"/> Children's schools/ preschools | <input type="checkbox"/> Police (if police have applied for an AVO for you) |
| <input type="checkbox"/> Insurance companies | <input type="checkbox"/> Health provider | <input type="checkbox"/> Australian Electoral Commission (AEC) |

INFORMATION AND RESOURCES

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

Mail redirection: It may be useful to arrange to have your mail redirected while updating this information to ensure that mail doesn't slip through the cracks. Information on Australia Post's mail redirection service can be found at: auspost.com.au/parcels-mail/manage-your-mail/redirect-hold-mail/redirect-mail.

Roads and Maritime (driver's licence, NSW photo card and vehicle registration): If you change your name or address you must notify Roads and Maritime within 14 days. You can change your address online, over the phone (13 22 13) or in person. More information can be found at: www.rms.nsw.gov.au/roads/licence/identity/change-details.html.

Silent electors: 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.

ACTION: SUPERANNUATION/INSURANCES

CHECKLIST

- Consider if current policies are right given a 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.

MoneySmart has a factsheet on finding lost super that may be useful: www.moneysmart.gov.au/superannuation-and-retirement/keeping-track-and-lost-super.

ACTION: CREDIT REPORTING

CHECKLIST

- Check your Bureau 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.

Dun & Bradstreet: 1300 762 207 or www.checkyourcredit.com.au.

Experian: 1300 783 684 or www.experian.com.

It is very difficult to get out of being a guarantor, co-borrower or debtor. For information about protecting yourself from relationship debt, and dealing with it once it has been acquired, refer to DVNSW's Relationship Debt Factsheet: www.dvnswsm.org.au/wp-content/uploads/2015/02/Relationship-debt-factsheet.pdf.

You can also contact the Financial Rights Legal Centre on 1800 007 007 or www.financialrights.org.au which provides advice and advocacy for people in financial stress. The advice they provide includes speaking to creditors on your behalf and giving you advice if you can't afford your repayments. Additional legal services can be found through Women's Legal Services NSW, call (02) 8745 6900 or visit www.wlsnsw.org.au.

It is strongly advised that you seek legal advice and support when undertaking this work.

ACTION: RENT

CHECKLIST

- Remove ex-partner's name from any rental agreements.

INFORMATION AND RESOURCES

For a fact sheet on changing a tenancy due to domestic violence (both if you want to stay at the rented premises or leave), visit www.tenants.org.au/factsheet-12-domestic-violence. Tenants NSW also provides information, advice and advocacy for renters in NSW. You can find information, and find local tenants' advice and advocacy services at www.tenants.org.au.

ACTION: VEHICLES

CHECKLIST

- Transfer ownership and registration of vehicles (To either partner so that only that person is responsible and has control over the vehicle and is therefore 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 NSW can be found at www.rms.nsw.gov.au/roads/registration/transfer/index.html. In NSW, there are four providers of motorway tags: www.roam.com.au, myetoll.com.au, tollpay.com.au and linkt.com.au.

ACTION: 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.

INFORMATION AND RESOURCES

For information on changing or revoking a will, visit: www.legalanswers.sl.nsw.gov.au/guides/wills_estates/changing_wills.html. For legal information and help call Legal Aid NSW on 1300 888 529 or visit www.legalaid.nsw.gov.au.

ACTION: 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/About-us/Contact-us.

SECTION TWO: ACHIEVING FINANCIAL INDEPENDENCE

This section is intended to be used only once financial abuse has begun to be addressed. Its purpose is to support financial independence through offering workers and their client's activities that:

- Examine clients' bills and anticipate when and how to pay them
- Bring awareness to clients' 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

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 all of 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.

Alternatively, use a free mobile app from ASIC's Money Smart to track your spending on the go.

Visit: www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/mobile-apps/trackmyspend.

When you go back home, show this worksheet to your household members and ask that at the end of every day everyone discusses and records what they have spent money on that day. It will help to keep receipts for the week.

If there are children in the household they should be encouraged to help add up the daily numbers, check receipts and hear how much daily expenses cost, even if they don't spend money themselves. This will help teach them the value of money.

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?

SPENDING - SPEND TRACKING WORKSHEET

WEEK ONE

CATEGORY	MON	TUE	WED	THU	FRI	SAT	SUN	TOTAL
Housing								
Groceries								
Transport								
Electricity								
Gas								
Water								
Internet								
Clothing								
TOTAL								

WEEK TWO

CATEGORY	MON	TUE	WED	THU	FRI	SAT	SUN	TOTAL
Housing								
Groceries								
Transport								
Electricity								
Gas								
Water								
Internet								
Clothing								
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. Determine exactly how many different services you are billed for, don't miss anything out. Common bills are: rent, electricity/gas, internet, phone, any subscription services.

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/tools-and-resources/calculators-and-apps/budget-planner.

The worksheet is split up into different frequencies we might pay certain bills. Using the bills you have collected, as well as research done into possible future costs, write down each of the bill types in the corresponding frequency, eg. 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 incorporated 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 discuss and determine with your worker the best method to pay each of your bills if you are currently unsure. Consider which methods will be easiest for you and whether or not some methods cost more than others.

Note the payment method down in the legend and ensure you keep this handout somewhere noticeable in your home. Use the calendar of your phone, or an online e-mail attached calendar to send 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>				
TOTAL				

PAYING BILLS - BILL PAYMENT HANDOUT

The following table outlines the pros and cons of different bill payment methods. To determine the most suitable method/s, discuss together which kind of access is easiest, i.e. phone, internet, a local post office etc.

PAYMENT METHOD	PROS	CONS	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 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.
<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>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: https://www.humanservices.gov.au/customer/forms/sa325

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.

Again, MoneySmart has a free, online Budget Planner that makes budget calculations easy. Visit www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/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.

Consider agreeing to use the savings on something your household can do together or will share, like eating out together for a meal.

For some tips visit:

<https://www.moneysmart.gov.au/managing-your-money/budgeting/simple-ways-to-save-money>.

BUDGETING - CREATING A BUDGET WORKSHEET

WEEK ONE INCOME

--

WEEK TWO INCOME

--

WEEK THREE INCOME

--

EXPENSES	AMOUNT (\$)	NEED OR WANT?
Housing		
Groceries		
Transport		
Electricity		
Gas		
Water		
Internet		
Clothing		

EXPENSES	AMOUNT (\$)	NEED OR WANT?
Housing		
Groceries		
Transport		
Electricity		
Gas		
Water		
Internet		
Clothing		

EXPENSES	AMOUNT (\$)	NEED OR WANT?
Housing		
Groceries		
Transport		
Electricity		
Gas		
Water		
Internet		
Clothing		

WEEKLY TOTAL

--

WEEKLY TOTAL

--

WEEKLY TOTAL

--

SAVINGS (INCOME - WEEKLY TOTAL)

--

SAVINGS (INCOME - 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.

TIME ESTIMATE

30 - 40 minutes

MATERIALS CHECKLIST

'Savings Goal' worksheet.

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 an item in mind, think of a reasonable amount of money you would like to have saved up for security.

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 should 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.

Check if this amount can be accommodated by your budget from the previous activity. If not, you must change the date, change your goal, or change your budget. Discuss each of these ideas with your worker to find what the most realistic solution is.

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 up 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 to your savings.

Over the coming weeks and months let your worker know 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

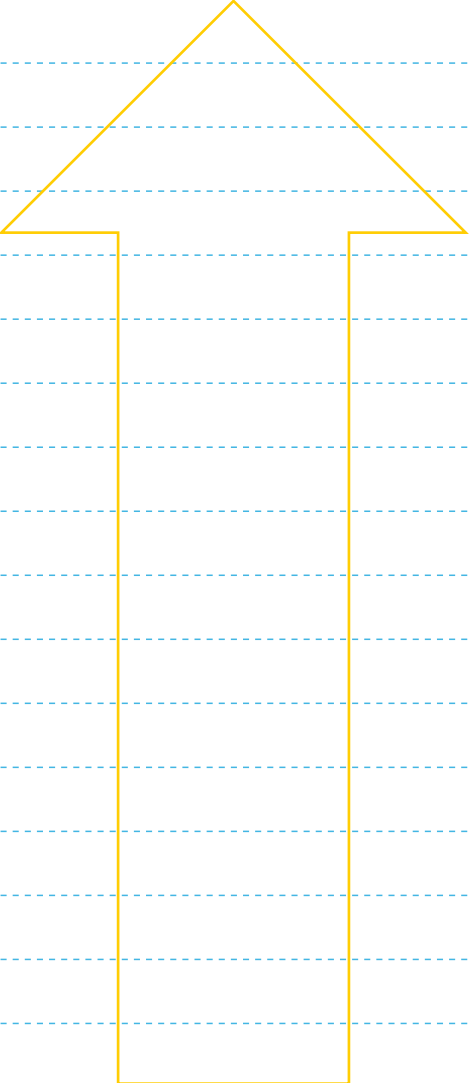
1. NAME IT

2. PRICE IT

3. TIME IT

4. CALCULATE IT

5. TRACK IT

TIME PAY CYCLE (#)	SAVINGS (\$)	FILL IN ARROW AS YOU PROGRESS
		

COMMONWEALTH BANK OF AUSTRALIA CUSTOMER RELATIONS

The CommBank Financial Assist team can provide assistance to people experiencing financial difficulty. The Financial Assist Support Line is open from 8am to 9pm, Monday – Friday, and 9am – 2pm, Saturday (Sydney/Melbourne time). Call charges may apply.

@ customerassist@cba.com.au

☎ 1300 720 814

COMPLAINTS

Commonwealth Bank customers who have a complaint should contact the Commonwealth Bank's complaints team on 1800 805 605 in the first instance. If the complaints team is not able to resolve the matter for you, they may escalate your concerns to Group Customer Relations who are a specialised team that assist customers with complex complaints.

If customers are not satisfied with the outcome of their complaint through the Commonwealth Bank dispute resolution process, they are able to contact the Customer Advocate and ask for an independent review.

THE CUSTOMER ADVOCATE

The Customer Advocate operates separately from the Commonwealth Bank's day to day business areas. Decisions of the Customer Advocate are final and binding on the Bank, but not on you.

If customers remain dissatisfied, you can still contact external dispute resolution bodies including the **Financial Ombudsman Service** (www.fos.org.au) and the **Superannuation Complaints Tribunal** (www.sct.gov.au) for an external review.

@ customeradvocate@cba.com.au

☎ 1800 832 806 8:30am-5pm Sydney time, Monday to Friday.

We can arrange the National Relay Service or an interpreter, if you wish. Let us know if you're calling from a mobile and we will call you back to save you the expense.

✉ Reply Paid Address: Customer Advocate
Commonwealth Bank
Reply Paid 88915
SYDNEY NSW 2001