

1

Me, Myself & Money

MODULE • 1

Money – A source
of power and control



Title: ME, MYSELF & MONEY
Module 1 Money – A source of power and control

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ACKNOWLEDGEMENTS

The content in this module has been created using information from the Me, Myself and Money program funded by Lotterywest under The Economic Empowerment Project (EEP).

+ Note

In this learning program we use the term financial abuse to include all of the abusive behaviours that one may experience in a relationship where access to money, finances, transportation, accommodation, employment and education, is limited.

+ Note

If in completing this module, concerns are raised about your personal situation, you are encouraged to seek help. Support agencies are listed at the back of this workbook.

+ Note

Any advice or information in this program is general. Before acting on any advice, you should consider your personal situation and speak to a financial counsellor to see if it is appropriate for your needs and financial situation. Information on how to access a financial counsellor is found at the back of your workbook.

+ Note

You are encouraged to keep safe all resources you may access as a part of this program. Find tips on how to do this at <https://esafety.gov.au>. Search: DOMESTIC AND FAMILY VIOLENCE ONLINE SAFETY CHECKLIST.

REFERENCES

Adams, A. (2011). *Measuring the Effects of Domestic Violence on Women's Financial Well Being*. Retrieved from <https://centerforfinancialsecurity.files.wordpress.com/2015/04/adams2011.pdf>

Kutin, J., Russell, R., & Reid, M., (2017). 'Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress.' *Australian and New Zealand Journal of Public Health*, **41**(3), pp. 269-274.

One or the Other

1. Read through each statement.
2. Decide if the behaviour is equal and respectful or if it's financial abuse. An example is done for you.
3. When you have finished, check your answers on page 5 of this workbook.

Statement	Classify this behaviour	
	Equal and respectful	Financial abuse
Everyone in the relationship agrees on how to spend the money in shared bank accounts.	<input checked="" type="radio"/>	<input type="radio"/>
When they are paid, their partner takes the money from them.		
Their partner blames them for being bad with money if the money doesn't cover all their bills.		
Everyone in the relationship can have separate bank accounts if they want.		
Their partner does the shopping with them and controls what's bought.		
They plan how they will spend their money together.		
Their partner decides how money is spent. It isn't discussed.		
After they separate, one member of the partnership uses the court system against the other to make them look bad and put them under financial pressure.		
They have to ask their partner's permission to spend any money on themselves.		
They are pressured to make false claims to Centrelink or to other government departments.		
When they disagree about how money is being spent, they can negotiate (give and take). Everyone in the relationship feels safe and comfortable having these discussions.		
Their partner spends all the money on themselves – drink, drugs, gambling, and nothing is left for the kids, food, or bills.		
One partner earns less than the other, but they still have an equal say about how money is spent.		
Everyone in the relationship has access to a phone, transport, or money to stay connected with family and friends.		
One partner does not spend money on themselves as they are scared of how their partner will react.		

ll
You have the right to earn and control your own money.

My Strengths

1. Think about your strengths, your skills, and any resources available to help you achieve financial security. Write or draw them below.



I AM

.....

capable

good at maths

strong

good at finding
bargains

good at making do

a good worker

employable

I HAVE

.....

work experience I can
use to get a job

people who can help
me get back on my
feet

I CAN

.....

ask for help

become financially
secure

I am ...

resilient

I have ...

the support of my family

I can ...

open my own bank account

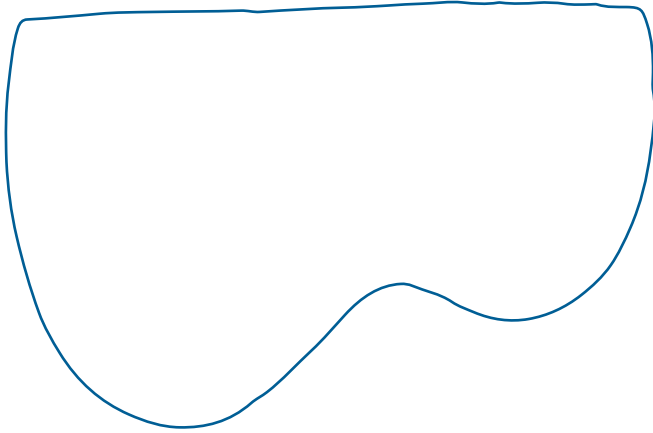


Every person has the right to
have access to their own money
and the right to make decisions
about how it is spent.

Your Future

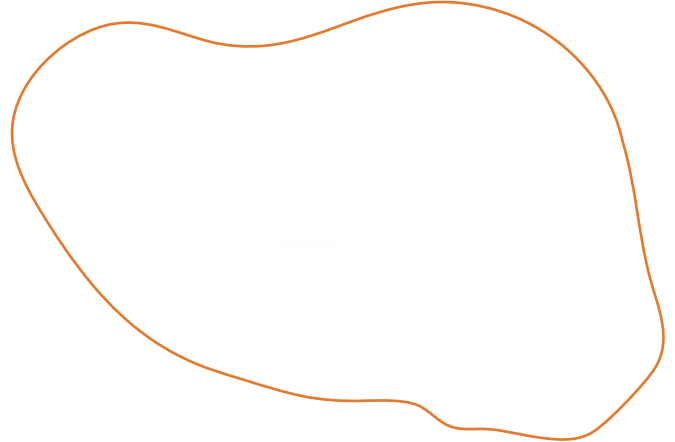
1

WHAT is most important to you?



2

WHO is most important to you?



3

What do you **NEED** to be financially secure?
eg a job, a car, enough money to pay the rent each month, make your own decisions on how money is spent.

4

WHO can help you become financially secure?

This is **YOUR** financial security map

5

WHAT is the **FIRST STEP** you can take to become financially secure?



Use **words** or **images** to create your own financial security map.



Notes

FINANCIAL ABUSE

- Is a form of family violence.
- Can include the following behaviours:
 - ◊ withholding money
 - ◊ controlling all the household spending
 - ◊ financial decisions being made without input.
- It can happen to anyone at any stage of their life.
- Can happen in all sorts of relationships.
- Is when power and control within the relationship is not equal.

EQUAL & RESPECTFUL RELATIONSHIPS

- Based on trust and transparency.
- Decisions are made together after talking.
- They figure out their financial goals, set them, and achieve them together.

UNEQUAL & FINANCIALLY ABUSIVE RELATIONSHIPS

- They look and feel very different to a respectful financial relationship.
- May have all or some of the following characteristics.
 - ◊ *Controlling finances* – including controlling shopping and everyday spending, running up debts in their partner's name, forging signatures, or using bank cards without permission.
 - ◊ *Intimidation* – destroying property or threatening harm if they don't hand over money.
 - ◊ *Isolating* – not giving them any money to go anywhere or not letting them work.
 - ◊ *Coercion and threats* – saying that if they leave, they won't get any money or the kids, or denying access to financial assets such as a car or telephone.

- ◊ *Manipulation and blame* – telling them they are not good with money, that they waste money, that they need someone to look after the money and their spending because they aren't good enough to do it.

IT CAN HAPPEN TO ANYONE

- Money can be used as a source of power and control.
- Anyone can find themselves in financial difficulty if their partner controls the money.
- Any relationship can turn unhealthy and controlling without warning or signs.
- Financial abuse rarely occurs in isolation.
- Financial abuse is never the fault of the non-abusive partner.
- Rebuilding financial independence takes time, patience, resilience, and support. It is possible.

Your Notes



Answers

One or the Other

Green = Equal and respectful relationship

Red = Financial abuse

Everyone in the relationship agrees on how to spend the money in their joint bank accounts.
When they are paid, their partner takes the money from them.
Their partner blames them for being bad with money if the money doesn't cover all their bills.
Everyone in the relationship can have separate bank accounts if they want.
Their partner does the shopping with them and controls what's bought.
They plan how they will spend their money together.
Their partner decides how money will be spent. It isn't discussed.
After they separate, one member of the partnership uses the court system against the other to make them look bad and put them under financial pressure.
They have to ask their partner's permission to spend any money on themselves.
They are pressured to make false claims to Centrelink or to other government departments.
When they disagree about how money is being spent, they can negotiate (give and take). Everyone in the relationship feels safe and comfortable having these discussions.
Their partner spends all the money on themselves – drink, drugs, gambling, and nothing is left for the kids, food, or bills.
One partner earns less than the other, but they still have an equal say about how money is spent.
Everyone in the relationship has access to a phone, transport, or money to stay connected with family and friends.
One partner does not spend money on themselves as they are scared of how their partner will react.

Where to get Help, Advice & Support

IF YOU DON'T FEEL SAFE AT HOME

WA Women's Domestic Violence Helpline

1800 007 339

The Women's Domestic Violence Helpline provides support and counselling for women experiencing family and domestic violence. It is a state-wide 24-hour service.

Crisis Care

1800 199 008

www.dcp.wa.gov.au – Search CRISIS CARE

Information and counselling service for people in crisis needing urgent help.

Lifeline crisis support and suicide prevention

13 11 14

www.lifeline.org.au

Yorgum Healing Services

1800 469 371

www.yorgum.org.au

IF YOU NEED HELP TO BE FINANCIALLY INDEPENDENT

Find a Financial Counsellor

www.fcawa.org

Search: FIND A FINANCIAL COUNSELLOR

National Debt Helpline

1800 007 007

Monday-Friday 9.30-4.30pm

www.ndh.org.au

IF YOU NEED ADVICE ON HOW TO KEEP SAFE ONLINE

eSafety Commissioner

esafety.gov.au

Search: DOMESTIC AND FAMILY VIOLENCE ONLINE

SAFETY CHECKLIST

IF YOU NEED LEGAL HELP AND ADVICE

State-wide

Find a Community Legal Service

www.communitylegalwa.org.au

Circle Green Community Legal Service

(08) 6148 3636

www.circlegreen.org.au

Metropolitan Legal Services

Aboriginal Family Law Services

East Victoria Park

(08) 9355 1502

1800 019 900

www.afls.org.au

Aboriginal Legal Service WA

Perth

(08) 9265 6666

www.als.org.au

Citizens Advice Bureau

Armadale

Fremantle

Joondalup

Kwinana

Midland

Rockingham

(08) 9221 5711

www.cabwa.com.au

Community Legal Western Australia

Perth

(08) 9221 9322

www.communitylegalwa.org.au

Consumer Credit Legal Service

Perth

(08) 9221 7066

www.cclswa.org.au

Djinda Services
Perth
(08) 9200 2202
(08) 6164 0650
www.wlswa.org.au
Fremantle Community Legal Centre
(08) 9432 9790
www.fremantle.wa.gov.au/fclc

Gosnells Community Legal Centre
(08) 9398 1455
www.gosclc.com.au

Legal Aid
Perth
1300 650 579
www.legalaid.wa.gov.au

Midland Information and Legal Advocacy Service (MIDLAS)
(08) 9250 2123
www.midlas.org.au

Northern Suburbs Community Legal Centre (NSCL)
(08) 9440 1663
www.nsclegal.org.au

Southern Communities Advocacy Legal Education Service (SCALES)
Rockingham
(08) 9550 0400
www.communitylegalwa.org.au

Street Law Centre
Northbridge
Perth
East Perth
Fremantle
1800 752 992
For homeless or at risk of homelessness
www.streetlawcentre.org.au

Sussex Street Community Legal Service
East Victoria Park
(08) 6253 9500
www.sscls.asn.au

Women's Legal Service WA
Perth
(08) 9272 8800
1800 625 122
www.wlswa.org.au

Regional Legal Services

Aboriginal Legal Service WA
Albany
(08) 9841 7833
Broome
(08) 9192 1189
Bunbury
(08) 9791 2622
Carnarvon
(08) 9941 1534
Derby
(08) 9192 1189
Geraldton
(08) 9921 4938
Halls Creek
0429 793 532
Kalgoorlie
(08) 9021 3666
Kununnura
(08) 9168 1635
Northam
(08) 9622 5933
Meekatharra
(08) 9981 1712
South Hedland
(08) 9172 1455

Albany Community Legal Centre Inc
Ph: (08) 9842 8566
1800 606 060
www.albanyclc.com.au

Citizens Advice Bureau
Mandurah
(08) 9535 3101
Bunbury
(08) 9721 6008
Busselton
(08) 9751 1199
www.cabwa.com.au

Fitzroy Crossing Marnin Family Support & Legal Unit (MFSLU)
(08) 9191 5284
www.mwrc.com.au/pages/legal-services
Goldfields Community Legal Centre Inc
Kalgoorlie, Boulder, Coolgardie, Kambalda, Norseman, Salmon Gums, Gibson and Esperance
(08) 9021 1888 / 1300 139 188
www.gclc.com.au

Kimberley Community Legal Services Inc
(08) 9169 3100
www.kcls.org.au

Peel Community Legal Services Mandurah
(08) 9581 4511
www.peelcls.com.au

Pilbara Community Legal Services Inc
Pilbara/ Karratha
(08) 9185 5899
Roebourne
(08) 9182 1169
South Hedland
(08) 9140 1613
Newman
(08) 9175 0418
www.pcls.net.au

Southern Aboriginal Corporation
Albany
(08) 9842 7777
www.sacorp.com.au

Southwest Community Legal Centre Inc
Bunbury
(08) 9791 3206
1800 999 727
www.swclc.org.au

IF YOU NEED HOUSING ADVICE OR EMERGENCY ACCOMMODATION

Crisis Care

1800 199 008

Crisis Care is a telephone information and counselling service for people in crisis needing urgent help, including those escaping domestic violence. It operates 24 hours, 7 days per week.

Entry Point Perth

(08) 6496 0001

1800 124 684

www.entrypointperth.com.au

Northern Suburbs Community

Legal Service

Joondalup

(08) 9301 4413

Mirrabooka

(08) 9440 1663

www.nsclegal.org.au

Tenancy WA

Merged with Circle Green

Community Legal

(08) 6148 3636

www.tenancywa.org.au

IF YOU NEED EMOTIONAL SUPPORT

1800 RESPECT

1800 737 732

This telephone service offers confidential counselling support, information, and referral options for anyone impacted by domestic or family violence or sexual assault. It is available 24 hours a day, 7 days a week.

IF YOU NEED SERVICES FOR KIDS AND YOUNG PEOPLE

Kids Helpline

1800 551 800

www.kidshelpline.com.au

The Patricia Giles Centre for Non-violence

(08) 9300 0340

www.patgilescentre.org.au

IF YOU NEED SERVICES SPECIFIC TO CULTURALLY AND LINGUISTICALLY DIVERSE COMMUNITIES

Multicultural Women's Advocacy and Support

(08) 9328 1200

www.whfs.org.au/services/multicultural-womens-advocacy-support

Multicultural Services Centre of WA

(08) 9328 2699

Family Safety Pack

www.dss.gov.au/family-safety-pack