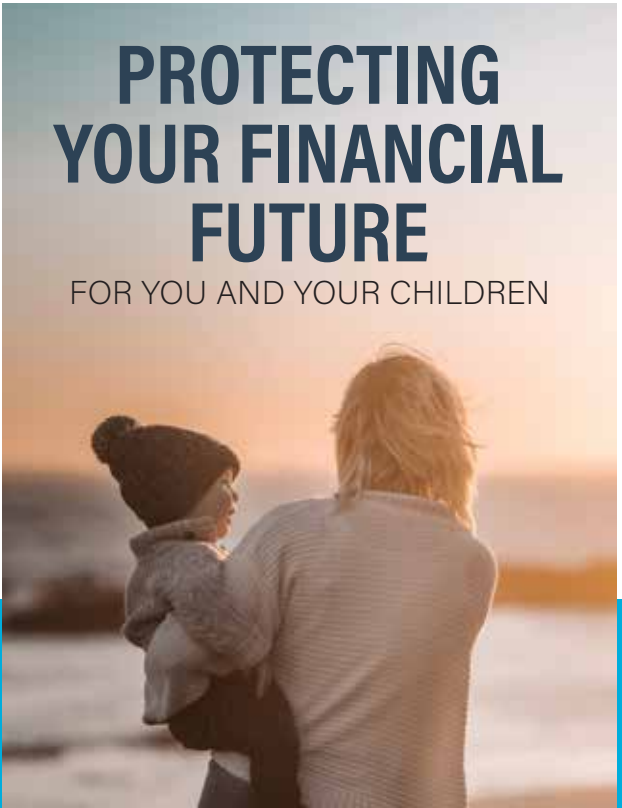




PROTECTING YOUR FINANCIAL FUTURE

FOR YOU AND YOUR CHILDREN



“KNOWLEDGE IS POWER”





First Steps - **Basics**

Safety and Privacy

- Be prepared
- Stay safe – protection paramount
- E-safety issues – safe phones, new email, change passwords
- Close social media accounts as can be used to track you
- Turn off GPS on phones and cars – easily used to track you
- Don't tell kids and partner what you are doing; don't share passwords or cash location
- Don't sign anything that you are asked to sign – seek advice
- Erase search history on browser or use Google Incognito
- Make initial contact with DV service

First Steps - **What to do**

Safety and Privacy

- Download apps for bank, Centrelink, ATO, Medicare
- Open own Centrelink/MyGov account and link to ATO and Medicare
- Stop using registered Opal card to reduce risk of tracking
- Get non-registered Opal card and also for kids

Financial Safety

- If you don't have a bank account in your own name, open one and arrange for statements to be sent to address of trusted friend/relative
- Check to see what you own and whose name assets and debts are in
- Get hard copies of, or save photos of, important financial documents – bank statements (past 12 months), mortgage statements, utility bills, rates, telephone, credit card statements and keep with trusted friend/relative
- Current joint accounts should be changed to '2 to sign' if possible
- Good to open a credit card account and spend minimal amount (\$15) per month to gain a credit history – as above re statements
- Check mortgage and credit card transactions frequently to check if partner is taking funds via redraw facility

- If possible, put little bits of cash aside and leave it, with any valuable items such as jewellery, passports, birth certificates, etc. with trusted friend/relative
- Gain access to your super and any shares and investments – ring and get advice re how to access online
- Try to get evidence re partner's super, bank accounts, investments – statements, even envelopes from companies; photograph statements and email to self or secure address
- Have a copy of will



Second Steps

- What to do next

Safety and Privacy

- Stop using reward cards
- E-safety as before and take things off iCloud or backup clouds, so no data sharing or tracking is possible (see e-safety website)
- Advise school of changes and privacy needs

Financial Safety

- Rebates – check out Service NSW website
- Centrelink benefits – find out what entitled to and apply: E.g. Family Tax Benefit (if receiving, check into whose account), Rental Assistance (note they will contact other party unless you gain agreement otherwise).
- Apply for Centrelink Crisis Payment if eligible
- Consider closing any joint accounts or cancelling joint credit cards
- Check re mortgage redraw – as before
- Make contact with a case-worker and financial counsellor to access community support services

USEFUL CONTACT INFORMATION

NSW Family Referral Service (FRS)

1800 066 757

CatholicCare Financial Counselling

(02) 8425 8700

National Debt Helpline

1800 007 007

Commonwealth Bank

www.commbank.au/financialabuse

Women's Information and Referral Exchange Inc (WIRE)

www.wire.org.au

Office of e-Safety Commissioner

www.esafety.gov.au

Moneysmart Divorce and Separation Financial Checklist

www.moneysmart.gov.au/getting-divorced-or-separating

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www.northshoredomesticviolence.org.au

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www.discoveryaccounting.com.au