

A WIRE CONVERSATION KIT

RESPECTFUL RELATIONSHIPS & MONEY



About this kit

This conversation kit has been designed to give you information and skills on how to have conversations about money in a respectful way with:

- ▶ Friends
- ▶ Intimate partners
- ▶ Family
- ▶ Service providers.

The booklet you are reading is part of a kit that includes seven short videos with examples of conversations about money. There are videos on topics such as talking about splitting the bill, taking a loan out for someone else, financial abuse, and more. You can watch the videos at www.wire.org.au/respectful-money-conversations/ or read more about each one on page 13.

Respectful conversations about money can empower us to take control of our finances and work towards our goals. When we avoid talking about financial decisions, we risk misunderstandings and relationship breakdowns. Money is a very important part of life that influences how many choices we have and how we can participate in society.

Everyone deserves respect

No matter your age, where you live, your work status, occupation,

abilities, sexuality, gender, religion, ethnicity, skin colour, residential status, education, social class, and whether you live with your partner, whether you have children or not, or whether you are in a monogamous relationship or have more than one partner, you deserve respect in your relationship. This includes being able to have respectful financial conversations.

Through our research, education programs and support services WIRE has heard countless stories from women, gender diverse and nonbinary people about the challenges of managing money in relationships.

This kit is a response to people's strength and resilience and their desire to build skills to have respectful conversations about money in relationships.

Who is WIRE?

WIRE provides free support, information and referral to Victorian women, nonbinary and gender diverse people on any issue. WIRE advocates for gender equity, delivers training and programs, and undertakes projects on issues such as family violence and financial capability.



Acknowledgment of Country

WIRE acknowledges the traditional custodians of the land we are now on, the Wurundjeri and Bunurong peoples of the Kulin Nation. We recognise that due to colonisation this land is considered disputed land. In particular, we acknowledge the Aunties, Grandmothers, Mothers, Daughters and Sisters that have maintained culture through genocide, dispossession and colonisation. We also want to acknowledge the Sistergirls and Brotherboys that live daily with the impacts of colonisation, racism and transphobia. This land is Aboriginal land it and sovereignty has never been ceded.

Acknowledgements

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What is a respectful financial relationship?

A respectful financial relationship can mean different things to different people. It depends on who you are, your situation and what you both agree on. But all healthy relationships are based on mutual respect. This section will share ideas about what a respectful financial relationship looks like.

This kit defines a respectful relationship as one where you:

- ▶ Feel accepted and safe
- ▶ Can honestly express feelings, ideas and thoughts
- ▶ Share information about things that have an impact on you
- ▶ Feel comfortable having a difference of opinion and being able to say no
- ▶ Can negotiate things and share decisions in a way that works for both people
- ▶ Have an awareness of any power differences in the relationship and be able to discuss them.

It's possible to have all this with another person and still never or rarely discuss money.

The following points are key to a respectful relationship where money is involved:

- ▶ One person does not feel pressured to cover costs for their partner all the time
- ▶ One person does not feel pressured to lend money or resources (such as a phone or car) to their partner with no clarity about when they might get it back
- ▶ Friends are understanding of each other's different financial situations and don't pressure each other about spending
- ▶ When partners live together money decisions are made together
- ▶ Resources are shared between partners who live together in a way that works for both people and both people know how much money is coming in and how it is spent

- ▶ Partners who live together also allow each other some financial independence
- ▶ When one person in a partnership is looking after children or is unable to work because of sickness or disability, resources are shared, and unpaid work of the household is acknowledged as a valuable contribution
- ▶ People of all ages and abilities can access their own money and make decisions about how to spend that money without pressure
- ▶ People who may need more support because of age or differing abilities have a plan in place about how their money is spent and who will administer it, if they are not able to do this themselves.

Conversations about money are healthy

Respectful, honest conversations about money are an important part of looking after yourself, looking after your family and participating in society. Research shows that

financial stress is the leading cause of relationship breakdown in Australia. Women are the most financially disadvantaged when relationships end, and the negative impacts can continue for years.

Agreeing on better ways to share costs and resources with people who are close to you is incredibly important. Understanding how to talk about money to services like banks and utility companies is also essential, because it helps you manage your finances.

The difference between equity and equality

Equity and equality both aim for fairness but they seek to achieve it in different ways. Equality means that everyone is treated the same regardless of their need and the situation. Equity means that people are treated *differently* depending on need and situation.

This might be something that you factor into your relationship. For example, if you live with your partner and one of you earns significantly

Barriers to talking about money

more than the other person in the relationship, will both people pay equal amounts of rent, or will you pay different amounts depending on how much you earn? The higher income earner might also contribute more to household bills.

An equitable approach recognises non-income contributions to the home such as looking after children and cooking and cleaning. Both people need to be able to agree on how equity might work in their relationship.

For example, you might split more of the unpaid work of the household so it is easier for both members of the household to work. If one person stays at home to look after the children you could consider splitting the superannuation of the person who is going out to work.

You can see a conversation about this in the video *Just logical and fair*.

Taking an equity approach also factors in that female-dominated work is often not as well paid as male-dominated work, so many women earn less than men. This is called the Gender Pay Gap. Women are expected to do more unpaid care and household work which also impacts their ability to earn money. Acknowledging the Gender Pay Gap and exploring the division of unpaid work in the household is a great start to a respectful relationship that involves money.

Talking about money can feel awkward

Research shows that conversations about money with friends and family are more difficult than any other topic. One of the challenges is that money isn't part of our education and generally isn't openly talked about in society.

It can be particularly awkward talking about money if there is a difference of opinion, we don't feel informed, or something doesn't seem fair. Mostly, we want to be generous to people close to us and expect them to be generous with us. When this doesn't happen it can be confusing and upsetting.

Differences in power can affect money conversations

Power exists in all relationships and is a factor in how we feel about discussing money. It is useful to think of power as an energy that moves and changes depending on the situation and factors, such as the

ages of the people involved, gender and position in society. It can be difficult to talk about money to a person who has more power than us, for example, our supervisor at work or an older sister or brother.

Many women experience guilt and shame about money

Women are traditionally brought up to put others first and this influences how they think and talk about money. Negative words such as 'petty', 'mean', 'stingy', 'tacky' and 'greedy' are often associated with money conversations as well as emotions such as shame and guilt. This can often stop people from speaking about their needs or asking about a money situation they don't understand.

How money is talked about in your family of origin may impact how comfortable you feel talking about money. In some families, it is discussed at the dinner table or with friends freely. In others, it is never spoken about, or it is discussed with secrecy. How you grew up

and the money conversations you experienced as a child may impact how you have money conversations as an adult.

Respectful conversations about money are clear, considerate and sensible. If both people are able to work out what is fair, these conversations can also strengthen our relationships.

Financial abuse is a form of family violence

Bad or no communication about money can create a habit of making decisions without discussion and working from assumptions. It can also be used to hide what is really happening with the money.

In some relationships, it is not possible to talk safely about money. This is not because the situation feels awkward or embarrassing but because one person in the relationship is using power to be in control. Financial abuse is a form of family violence.

There cannot be a respectful and equal relationship if only one person in a relationship is prepared to be respectful. **To learn more about financial abuse go to page 17.**

Women are good with money

Women are often given messages by family and society about not being good with money, but research tells a different story. On average, women are better than men at budgeting and saving and spend less on impulse buying.

The reason that women have less savings and less money than men on average is because they are employed in industries with lower pay or take time off work to care for children and other relatives. This reality is not widely and openly discussed. Earning less money impacts women's ability to save money and this can lead to a lifetime of less money than men.

Having the conversation: a step-by-step model

So, you've been thinking about your situation and you know you need to have a money conversation with someone close to you. Here are some tips for your conversation.

Before, during and after the conversation

Below are steps for before, during and after a respectful money conversation.

Think about successful conversations you've had with your partner/friend/family member and bring in some of the elements that worked in that conversation into your money conversations. For example, your past experience may be that conversations on days when you both have free time are more successful than conversations at the end of a busy day.



Tips

- ▶ Keep things clear, positive and solution-focused
- ▶ Approach things with hope and curiosity
- ▶ Acknowledge your emotions throughout. Let the other person know how you feel about particular things and take a break rather than continuing when you feel confused or upset.

Agree on

1. The topic of the conversation – aim to keep it to one thing (for example, household expenditure)
2. How long you will spend and a goal. For example, an hour and a half to discuss household expenditure and work out a budget
3. A time when you won't be interrupted
4. One person to take notes with actions (what needs to occur next)
5. Some ground rules. For example, one person speaking at a time and speaking in a kind, supportive way
6. Time-out: if one person starts to feel upset you could break for five minutes.

During the conversation

1. Take notes
2. Be open to hearing what you each have to say
3. Write down agreed actions arising from the important points in the conversation with people's names and dates next to the actions

4. Let the other person know if you think something is a good idea or if they've explained something really well
5. Ask for clarification if you need to, and check you both have the same understanding.

After the conversation

1. Check the notes to make sure both people agree with what has been written down
2. Did you manage to cover everything? If not, schedule it in for the next conversation
3. Think about what went well and tell each other
4. Think about what you were unsure about or what you could have done differently. Share this so you can try these ideas out in your next conversation
5. Agree on a time, date and place to check back on the actions and have the next conversation
6. Do something that you know makes you feel good.

How to be heard

- ▶ **Plan.** Work out what you want to say in advance and keep it clear and to the point so there is no room for confusion or misunderstanding.
- ▶ **Keep on topic.** If you have something important to say but it is unrelated to the topic you are discussing, write it down so it doesn't get lost.
- ▶ **Use 'I' language and describe your feelings.** For example, *'I felt ignored and confused when you didn't respond to my email/messages a couple of times.'*
- ▶ **Be specific.** Give one or two clear examples of what is concerning or upsetting you. Too many examples can be overwhelming and generalisations can sound like a judgement of the person's character.
- ▶ **Be constructive.** Choose something that it is possible to work on together and describe what you would like to happen. For example, *'If we are moving in together, it's important that both our names are on the utility bills and the rental lease so we have equal responsibility.'*

- ▶ **Give positive examples.** Use some examples of what has worked well in your relationship with the other person. For example, *'when we did/spoke about/went to.... It was great because...'*
- ▶ **Check understanding.** If what you are saying is a bit complex, pause and check that the other person has understood you so far.

How to listen

- ▶ **Time to speak.** Give the other person time to finish what they are saying. Some families and partners interrupt each other constantly and don't find this upsetting, but this can result in confusion and people forgetting what they wanted to say.
- ▶ **Acknowledge and affirm.** Let the other person know that you value what they have to say. You might thank them for being honest and sharing something important, or let them know you think what they've said makes a lot of sense or is a great idea.

- ▶ **Take responsibility.** Be open to hearing how your behaviour might have impacted someone negatively. If it has, apologise and agree on how to do things differently. It is also important to be clear about what is and isn't your responsibility. **Depending on your family background and your life experiences you may have got into the habit of taking *too much* responsibility.**
- ▶ **Ask for clarification kindly.** Rather than saying 'what do you mean by that?' or 'I can't understand you', or 'I have no idea what you mean', consider saying 'can I just check that I understand what you mean?' or 'would you be able to explain that to me again/in another way/give me an example? I want to be sure I understand correctly'
- ▶ **Ask open and curious questions** to get a better understanding of other person's position and thinking. For example, 'can you tell me more about your idea? What made you feel that way?'

See respectful money conversations in action

The seven short videos that accompany this booklet show examples of conversations about money in situations that many people find embarrassing or stressful.

Many of the videos have a 'Take 1 and Take 2' format – these videos show two conversations for each situation. **Take 1** is the conversation where people respond to each other with irritation or judgement and a lack of consideration for the other person's situation. **Take 2** shows a conversation about the same topic where both people acknowledge the challenges of the situation and talk about how to do things fairly.



To watch the videos go to:
www.wire.org.au/respectful-money-conversations/

Take 1 and Take 2 videos

Let's stay connected: sharing household bills.

Dom and Bec discover they have very different attitudes to spending and bill payment. They negotiate the best way to pay their utility bills. Take 1 and Take 2.

Lemons are the least of my worries: buying property with family.

Dina who is in her 70s talks to her son, Dimitri about how they can buy a house together and make sure that everyone's financial interests are covered. Take 1 and Take 2.

Just logical and fair: splitting income between parents.

Leila and Dimitri discuss how their financial situation will change after their baby is born and how they can equitably share work and money. Take 1 and Take 2.

Other videos

It's a bit weird, actually: recognising financial abuse.

Sofia discusses her intimate relationship with her friend Mona and realises her partner is financially abusing her.

It's not my responsibility: rent and loans in partnerships

Sofia discovers her partner Ben has not been paying his share of the rent. The couple discuss a loan Ben wants Sofia to take out.

Thinking of opening a joint account?

A Q & A video with some key considerations.

—
 Photography by Paula Mahoney.
 The actor pictured is Akosia Sabet in the film *It's not my responsibility*.

Dealing with conflict

If you have agreed to have a conversation in advance with someone you are close to, hopefully both people will feel a willingness to work together on the money issue you are discussing. Conflict can still occur. The person you are talking to might have said that they were willing to talk but then some difficult emotions came up, or you felt uncomfortable about aspects of their behaviour.

It's useful to be able to identify and name behaviours that get in the way of respectful relationships and have strategies to get the conversation back on track. The following is a list with examples of what the other person might say to you, and possible responses.

Minimising

This is when a person says things with the aim of making the other person feel that their emotion or experience is small or petty.

- ▶ Oh, come on, \$20 is a tiny amount. Surely, it's no big deal if we split the bill?
'It makes a big difference for me with the budget I'm on. I don't want the cost of things to stop me going out.'

- ▶ You're still worried about the gas and electricity? I'll pay you in good time, no need to keep talking about it!
'It's important for me. Right now, I'm unable to pay for other things because of the bill money. I need to know an actual date when you will pay what's owing.'

Criticising/blaming

Sometimes it is valid to criticise, but it can also be a tactic used by some people to shift responsibility from themselves.

- ▶ You chose the worst electricity and gas-company there is! That's why the bills are so big.
'I'm happy to do research on another company's prices, or you could do that? But for now, can we sort out paying this bill?'
- ▶ You're always in the living room with the heater on! I shouldn't have to pay for your electricity usage.
'We all like warm rooms. There are also times when you're home and I'm not. We need to sort out paying this bill now. After that, we could work out when heaters should be on.'

Contempt/aggression

Contempt and aggression can be used to stop a conversation. This tactic is used to try and make the person on the receiving end feel too nervous to continue.

- ▶ You're always nagging me about money. You should hear yourself, blah, blah, blah. It's really petty and unattractive.
'I think it's really important to be clear about money and what each of us is spending. For me, this is part of a happy relationship.'

Defensiveness/avoidance

Defensiveness is another tactic to derail or prevent a conversation happening. This is often used when one person fears that the conversation may produce outcomes they don't like.

- ▶ Are you accusing me of being bad with money or selfish or something?
'No, I haven't said anything like that. I'm interested in working out something that is fair.'

- ▶ I don't have time for this. I'm on overload with work and everything else I'm going through.
'I understand it's really stressful for you right now. I've paid this bill in full, so let's just work this out for now as agreed and make another time to talk about expenses.'

All relationships have conflict and everyone has days when they display some of the behaviours above. These behaviours become a concern when they happen more often than not. You are the expert of your relationship, and if you feel that the conversation is heading in a direction where you will not be safe, it's important to trust that feeling.

Money conversations in relationships that are not respectful

Respectful relationships require both people to be respectful of each other.

Not all relationships are respectful, but we may still need to have conversations about money in these relationships, as these are the ones where we are at risk of being the most financially disadvantaged.

There also may be times when it is not safe to have these conversations.

When a person is being abusive in a relationship they will often use power imbalances to control, exploit or mistreat the other person in some way. If you are dealing with anger and verbal abuse or long periods of silence you may be in an abusive relationship.

Depending on the extent of the abuse, it may not be safe to ever have a conversation about money with the person. It may be that if you tried to talk about what would be fair, the abuse may get worse. If you think there is a risk of this and/or you are experiencing abuse, you should consider seeking out support and information from a service that understands abuse and respectful relationships. See page 25 for options.

Tips for conversations in difficult relationships

- ▶ Talk to other people who will be able to give you support. This could be a trusted friend, WIRE, family violence support worker or financial counsellor
- ▶ Write notes about the situation and continue to document your interactions with the person with a date and time. Make sure this information is kept in a place that will not be seen by the person causing harm
- ▶ Identify what possible unpleasant responses you might get from the other person and the worst thing that might happen. Have a plan for this situation
- ▶ Where possible, have a support person with you
- ▶ Arrange a time for after the conversation to check in with the support person if they were not present during the conversation.
- ▶ If you decide that the conversation puts you and your family at risk, consider not having it and explore other options. WIRE or a family violence service can assist you.

Could it be family violence and financial abuse?

Financial abuse is not widely recognised or spoken about, which means that many people know that something is wrong in a relationship but they don't have a name for what they are experiencing.

Financial abuse can occur between partners but also in other family relationships. This can be between parents and children, between relatives or in any family-like relationship such as a relationship with a carer, or between housemates. Although it can happen to anyone, like other forms of family violence the vast majority of violence is committed by men against women. In Australia, almost 16% of all women and 7% of all men will experience financial abuse at some point in their lifetime.

We know that people experiencing financial abuse are already doing whatever they can each day to cope with their situation. People do not experience financial abuse because of poor money skills – financial abuse happens when one person has made a decision to exert financial and other power over another. No one deserves to experience financial abuse.

Women, nonbinary and gender diverse people from all kinds of circumstances and backgrounds experience financial abuse. Many people feel responsible for the financial abuse they have experienced. This is often what the person causing harm has told them.

Culture, ethnicity, family of origin, gender, age or ability can often be used as an excuse by people that are causing harm. It is important to know that financial abuse is a choice made by somebody who uses power and control against another. There is no excuse for financial abuse. It can happen to anyone. You are not to blame and there is support out there.

—
Kutin, J., Reid, M., Russell, R. 2017 'Revealed: the hidden problem of economic abuse in Australia', *The Conversation*, March 2 2017.

Financial abuse removes a person's power and agency in relation to money, by either taking the money, controlling access to it or preventing the person earning it.

This impacts on a person's ability to look after themselves and participate in society.

The following are some signs that you might be experiencing financial abuse:

- ▶ Your partner/friend never has money when you go out together, so you pay for everything or they put pressure on you to constantly lend them money or resources such as your phone or car
- ▶ Your partner is very insistent on a joint bank account and doesn't want you to have your own
- ▶ Your family member gets you to do work for their business without ever paying you
- ▶ Your friend/housemate has not paid rent or bills for a long time and makes excuses or says something aggressive to you each time you ask
- ▶ Your partner/family member stops you going to work or study/training for work
- ▶ Your partner/family member is using your credit card to buy things and running up debts in your name
- ▶ Your friend/partner/housemate is lying about money and expenses. For example, they might keep insisting that they've paid something and that you've forgotten
- ▶ Your partner/family member monitors your use of money and controls what you buy
- ▶ Your partner insists that they don't want their name on the rental lease or any of the bills
- ▶ Your partner/family member gets angry whenever you try and have a conversation about money
- ▶ Your partner/family member makes fun of you or humiliates you regarding your ability to handle money
- ▶ Your partner/family member uses money to control what you do and who you see

- ▶ Your partner/ family member won't let you see any information connected with the family finances.
- ▶ Your partner/ family member takes your money and/or makes big decisions about family money without consultation.

Sometimes you just have a feeling that something isn't right. When you have that feeling take it seriously and consider seeking information or support. **For more information about your options go to page 25.**

Conversations with children

Because our family of origin are a huge influence on the way we manage money, talking to children about respectful behaviour and money in relationships is incredibly important.

Ensuring that children develop the knowledge and skills to manage money and have respectful conversations about money will have a positive impact on your relationship with the child and on their future relationships and opportunities.

To begin with, the way you manage your own money and talk about it will provide an example to your child. Talking about money can be part of everyday conversations with your child as soon as they can understand simple arithmetic. For example, you could involve a child in:

- ▶ Weekly shopping. Let the child know what your budget is before you leave the house. You could ask them to check the prices on items you are buying and plan dinner together
- ▶ Discussions about saving money for things that are enjoyable or that they/someone in the family wants or needs such as a holiday,

going somewhere special for dinner, buying a new bicycle or car

- ▶ Budgeting for things they really want
- ▶ Fixing things instead of throwing them away
- ▶ Conversations about equity and inequity

Conversations about money with children are best to have when you are feeling calm, rather than upset or worried about money. While it is healthy to be realistic with children about what we can and cannot afford at particular times, we also have to be careful not to accidentally give children adult responsibility for stressful situations.

It's also important for children to understand that while they can participate in making decisions about money by sharing their feelings and ideas, the adults make the final decisions.

Conversations with business and service providers

Being able to have respectful conversations with service providers about the service or product you are paying for is an important part of being in control of your money.

Part of this is working out which service is best for you and your budget and being clear about this. This is particularly relevant to phones and internet plans. You may not need much data for example, but it might be very important to be able to call a particular overseas country for free.

Work out what you want to spend money on

You should not feel pressured to spend more on a service that you don't really need or want. Only you have the direct experience of your situation and what your needs actually are. Make a habit of asking:

- ▶ What are the benefits of this service for me in my situation (you will need to provide some clear details of your situation)?
- ▶ What savings can I make on this plan or for this service compared to the one I already have?

And become comfortable with politely rejecting services:

Thank you for explaining that to me but:

- ▶ I'm not interested
- ▶ That's beyond my budget
- ▶ It's no better than what I already have
- ▶ I'm happy with what I already have.

Check your bank transactions

Another aspect of ensuring you are in control of the money you are spending is knowing what is coming out of your bank account and why. It's important to check your bank transactions at least once a week, or even every couple of days. Similarly, you should check all utility bills carefully and make sure you understand what you have been charged for.

There are a number of reasons why:

- ▶ **Internet scams are incredibly common.** Banks have protections in place to prevent money being withdrawn from your account but sometimes the scammers are successful in withdrawing money from your account or making a purchase on your accounts without your knowledge.
- ▶ **Services make errors.** Sometimes you might be charged twice for something you have paid for by card or direct debit. This might be for something small like street parking or something far larger like home insurance.
- ▶ **When you change services there can be double up.** When you change companies, always let the old company know, even if the new one says that the service will stop automatically or they will make the call. You are the person who has to deal with the billing error if they don't.
- ▶ **Someone close to you may be using your credit card.** If you are a parent with teenage children your child may have used your credit card without you knowing. **If you are in a family violence situation** or think you might be, this might also involve financial abuse where the family member is paying for things with your card/from your account.

If you see that you have been over-charged for a service or if there is a transaction in your account that looks incorrect, it is important to contact the service in question or the bank as soon as possible.

Customer security is paramount for banks and they work hard to prevent you from becoming a victim of financial crime, but it's important to keep an eye on your accounts and let your bank know if something seems wrong.

You may also be struggling to pay for your utility bills. This can happen due to unemployment, not earning enough money from the work you do, relationships ending or financial abuse in relationships.

Many water and energy companies have extensive customer hardship support options. Depending on your situation these support options can include payment plans, a one-time grant, freezing your outstanding debts or waiving your account.

There are staff who are trained to work with customers who are experiencing financial hardship and understand that this may be connected to financial abuse and family violence.

Tips for preparing for the call

- ▶ Make sure that you're in a safe environment. If you're worried about someone you live with overhearing you may want to consider making the call from a local park, café or your car.
- ▶ Prepare to have to wait. You may be put on hold, so it's a good idea to make the call when you have some time and will be less stressed about how long it may take.
- ▶ If you can, have a copy of your most recent bill in front of you so you can refer to it.
- ▶ Prepare what you need to say –this is particularly important if things have been stressful or your situation is complex.

Tips for the call

- ▶ The same tips about listening and hearing provided earlier can be used when talking to service providers.
- ▶ If you're struggling to pay your bill, explain to the staff member that you're experiencing **financial hardship**.
- ▶ If you are experiencing **family violence** let the staff member know. Depending on the business they may be able to put you through to

staff who are specifically trained to assist.

- ▶ If you believe you have been over-charged or your bill is extremely large and you don't know why, remember that it isn't the fault of the individual staff member. But if they can't solve the problem then they should find someone who can.
- ▶ If the staff member needs to call you back make sure that they have documented everything and give you a reference number for the call.
- ▶ If the staff member you speak to isn't helpful, don't lose hope. The service you receive on any given day can depend on who picks up the phone. It can be a good idea to wait a few hours and try again to see if you can speak with someone else.
- ▶ If you're not able to call your utility provider yourself, you could ask a friend to call on your behalf or get in touch with WIRE. WIRE can refer you to a financial counsellor who may be able to call your utility provider on your behalf.
- ▶ If you cannot resolve a billing problem with a service provider, you could call the ombudsman that is connected to that service (see next page).

Organisations and service that can assist you

Ombudsman services

These services are independent and free, and they exist to resolve disputes between service providers and customers. For example, if you believe you have been overcharged for a service or are not getting the service you have paid for and you cannot resolve this with the service provider, you should contact the ombudsman connected to that particular service. The following are commonly contacted:

Energy and Water Ombudsman Victoria (EWOV) - 1800 500 509

Telecommunications Industry Ombudsman (TIO) - 1800 062 058 (for telephone and internet services in Australia)

Australian Financial Complaints Authority (AFCA) - 1800 931 678

The AFCA considers complaints about credit, finance and loans, insurance, banking deposits and payments, investments and financial advice and superannuation.

Financial Counselors

A financial counsellor can be useful if you are in financial stress and can't work out what to do. You may have

enormous bills that you can't pay on your income, or debt that may have happened because of family violence. Financial counselling is a free service.

The counsellor will work with you on solutions for your particular situation. This may include assisting with grants to pay pills and liaising with debt collection agencies, so they are not constantly contacting you. In some situations financial counsellors may be able to assist in having the debt wiped.

Resources for managing your money

MoneySmart website

<https://moneysmart.gov.au/>

This website is a great free resource and worth a look if you want to learn to manage your money with less stress. It provides tools, tips and guidance. It also enables you to connect with a financial counsellor.

National Debt Hotline - 1800 007 007

<https://ndh.org.au>

A not-for-profit service that helps people tackle their debt problems. Professional financial counsellors offer a free, independent and confidential service.

Family Violence Response Organisations

1800 Respect - 1800 737 732

Provides 24 hour support for people impacted by sexual assault, domestic or family violence and abuse.

Safe Steps - 1800 015 188

If you or someone you know is experiencing or afraid of family and domestic violence, you can contact Safe Steps for support by phone, email or web chat. They are available 24/7 including public holidays.

Djirra - 1800 105 303

Supports Aboriginal women to stay safe and keep well by offering personalised emotional and cultural support, especially to women experiencing family violence.

InTouch Multicultural Centre Against Family Violence - 1800 755 988

InTouch works with women from migrant and refugee backgrounds, their families and their communities in Victoria. They provide case-management support which can include legal assistance.

Seniors Rights Victoria - 1300 368 821

Provides information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people.

What if you are not sure about which service to contact and feel overwhelmed?

There are people who can listen to your story and work through what it is you feel overwhelmed about, and then connect you to services that will be useful in your particular situation.

Two organisations that offer this kind of support are:

WIRE - 1300 134 130

Provides free support, referral and information for all Victorian women, nonbinary and gender diverse people.

QLife - 1800 184 527

QLife provides anonymous and free LGBTI peer support and referral for people in Australia wanting to talk about sexuality, identity, gender, bodies, feelings or relationships.

Call us:



1300 134 130

Weekdays 9am to 5pm

(mobile costs may vary)



Visit us:

West Melbourne 3003

Weekdays 9.30am to 4.30pm



Contact us:

support@wire.org.au



Chat online, download resources
and book into events:

[wire.org.au](https://www.wire.org.au)

(Chat weekdays only)



Stay up to date:

[facebook.com/wirewomensinformation](https://www.facebook.com/wirewomensinformation)

We acknowledge the First Nations people as the traditional custodians of the lands and waters throughout Australia.

WIRE is a service for women, nonbinary and gender diverse people.



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