Nimo Hersi

Managing your money online

A RESOURCE FOR PEOPLE OF ALL ABILITIES

As a person with disability, you have the right to go online safely and access information that is provided in ways that you can understand.

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

This booklet is part of the 'COVID-19, Financial Capability and Intersectionality' Project, generously supported by Ecstra Foundation.

WIRE offers free information, support and referral on any issue for all women, nonbinary and gender diverse Victorians.

Contact us:
Phone line 1300 134 130 (weekdays, 9am-5pm)
Web chat: www.wire.org.au

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SAFE ONLINE EXPERIENCE FOR ALL

Coronavirus (COVID-19) has changed the way we do everyday things. Cash is used less in person and money is now used more online.

Many people with disability already use technology to make their lives easier. But for some people with disability moving money online has made life harder.

This booklet includes ways that you can be safe online, especially when using your money.

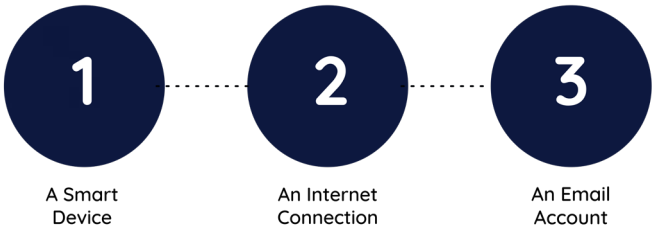
WHAT CAN YOU DO ONLINE?

Here is a list of the main ways you can use your money online:

- Banking
- Shopping
- Paying bills
- Accessing personal documents like bank statements, bills, fines and payments
- Contacting customer support
- Finding information about services and products, and comparing them
- Making a complaint

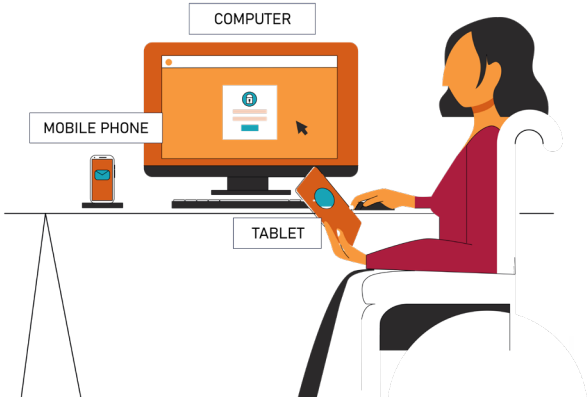
CONNECTING ONLINE

To get started, you will need three things:



1. Access to at least one device

- A mobile phone
- A tablet/iPad
- A computer or a laptop

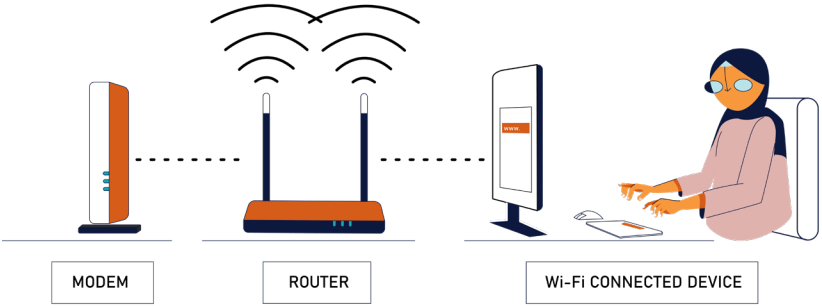


Devices can be expensive. If you have an NDIS plan, you can ask for it to be covered under your plan. You can also check places that sell second-hand devices. Some not for profits provide devices for free or cheaply.

2. Internet connection

At home

You will need a modem, and to connect without a cable, a router.



Contact an 'Internet Service Provider' to get Internet at your house. Always confirm how much the company will charge you, including all fees, equipment, and monthly charges. It is worth speaking to a couple of providers as costs can vary.

On your mobile phone

You can also pay for data to access the Internet on your mobile phone.

Most mobile plans have a limit on how much data you can use every month. To avoid a surprise on your bill, you can monitor how much you are using through the your mobile phone provider 'app', which you can install on your phone (or you may be able to set it up through the settings on your phone). You can also check on their website.

Did you know?

Your mobile phone provider must let you know when you reach 50 per cent, 85 percent and 100 percent of your data usage. Providers have up to 48 hours to send this notification. Consider turning off 'mobile data on your handset as soon as you get close to the limit to avoid overspending.

Public Wi-Fi

In many places, such as public libraries, and neighbourhood houses, you can access free Wi-Fi.

For higher security, it is better to avoid public Wi-Fi connections when you are buying online or using your passwords and PIN (e.g. online banking).

3. An email account

Many providers like hotmail, yahoo or google, have free email accounts.

To set up an account, you will need:

- a username (this can be different from your real name)
- a password
- personal information, like your full name, date of birth, and some information only you know.

For tips on how to safely manage your email account, visit: www.techsafety.org.au/blog/2018/01/29/tips-secure-email/

PROTECT YOUR SAFETY AND PRIVACY

The online world has many benefits, but it has also opened a door for new forms of abuse. People may use devices to try to control you, scare you, or threaten to share private details about you.

To learn more about how to be safe and in control online, visit:

The Safety Net Australia Project (WESTNET):
www.techsafety.org.au/resources/resources-women/

ESafety Commissioner:
www.esafety.gov.au/women

Did you know?

Telstra has a program that provides free smartphones to women experiencing domestic and family violence, stalking, sexual assault or sexual harassment, in need of a safer mobile phone.

The devices are distributed through agencies that support women experiencing domestic and family violence. To learn more contact WIRE at 1300 134 130 or your support agency.

IMPORTANT THINGS TO KEEP IN MIND

LOG OUT from online accounts when you finish your task, especially if you share devices with other people.

Use a "hard to guess" PASSWORD that you can remember. Avoid using your name, last name, name of your children, or your date of birth.

When possible, **use TWO-STEP VERIFICATION** (also called "two-factor authentication"). It adds an extra protection to your account, in case your password is lost or stolen.

Keep your **LOG IN DETAILS, PASSWORDS and PINS PRIVATE.** If you have to write them down, keep them in a safe place that only you can access.

DO NOT REPLY to emails or sms requesting your log in details, passwords, or PIN.

DO NOT OPEN emails from people or companies you don't know, especially with requests involving money.

DO NOT CLICK on unknown links sent by people or companies you don't know.

Keep a record of your ONLINE PURCHASES. Avoid "buy now, pay later" purchases, they increase your risk of losing control over your budget.

Avoid accessing your private accounts, including banking, **on PUBLIC Wi-Fi.**

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Power in Culture and Ethnicity

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