

**ATTACHMENT AM-5**

This is the attachment marked "**AM-5**" referred to in the witness statement of Adam William Mooney dated 9 July 2015.

# Women and Money: An Introduction to Financial Abuse

## 1. Women and Money: An Introduction to Financial Abuse

### 1.1 Intro Page



### 1.2 This module contains sound

**Audio or text?**

This module contains sound. You may want to wear headphones or adjust the volume on your speakers.

To assist you in adjusting your audio level, click the **arrow button** to play a sample track.



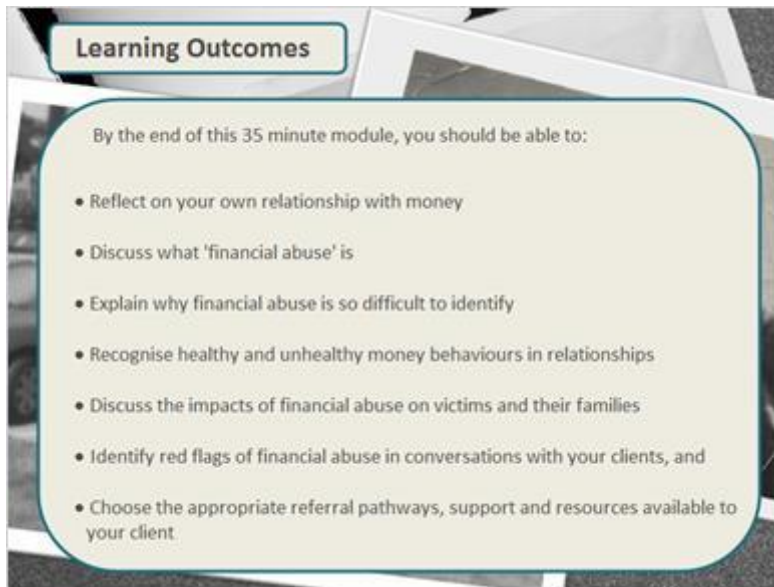
If you want to pause or replay a slide, you can click on the buttons on the **seek bar**



If you prefer to read, you can view the voiceover text by clicking on the **icon** in the bottom-right corner.



### 1.3 Learning Outcomes



**Learning Outcomes**

By the end of this 35 minute module, you should be able to:

- Reflect on your own relationship with money
- Discuss what 'financial abuse' is
- Explain why financial abuse is so difficult to identify
- Recognise healthy and unhealthy money behaviours in relationships
- Discuss the impacts of financial abuse on victims and their families
- Identify red flags of financial abuse in conversations with your clients, and
- Choose the appropriate referral pathways, support and resources available to your client

### 1.4 Expectations



**Expectations for Microfinance Workers**

This module was designed as an awareness-raising piece for Good Shepherd Microfinance's national network of NLS and StepUP providers.

As a microfinance worker, you are neither expected nor advised to hold family violence discussions with your clients, but rather refer them to the appropriate services in a supportive and respectful manner. We encourage you to familiarise yourself with your organisation's policies and procedures about safe referral and to discuss these with your manager.

Financial abuse is not legally recognised as a form of family violence in every state and territory, which compounds the need for referral to a local support service that is well-versed in family violence issues in your state.

The last section of this module will discuss referral services in more detail.

## 1.5 Topics



### Exploring relationships (Slide Layer)



## 1.6 Introduction



### Notes:

VOICEOVER:

Intimate relationships are a complex web, which combine two individuals' social and personal beliefs, norms and values as well as expectations based on gender stereotypes. Our own personal expectations of love, trust and commitment play a significant role in influencing our attitudes and behaviours within these relationships.

The complex nature of these external and internal factors help to normalise and obscure financial abuse, making it difficult to identify, particularly in intimate relationships.

Women, and the wider community, often do not recognise financial abuse as a form of family violence. They are aware of and can identify controlling behaviours, fear and intimidation, but without physical harm it can be difficult to associate their experiences with family violence.

Our own experiences with relationships and money growing up play a significant role in determining how we approach relationships and domestic finances as an adult...

**Click on the photo of the family to continue...**

## 1.7 Photo Album



### Notes:

VOICEOVER

"When I was growing up, dad was the one who went to work, while mum stayed home and looked after my siblings and me. It was pretty much the same for all of us kids on the street. Our dads went to work, made the money and looked after the finances; while the mums stayed home to get us off to school, clean up the house and made sure we had enough food as well as some fun.

So when I married Bryan, it seemed natural that he would go to work, earn the money, and I'd look after the kids, just like my mum and dad.

It never seemed cause for concern that I wasn't consulted in financial decisions about the home and the kids. Bryan worked as an accountant so I trusted he could handle those matters better than myself."

## 1.8 Growing Up..



### Notes:

"But then he started asking to see all of the receipts from the shopping. He accused me of overspending and buying unnecessary items. But he didn't know how expensive the groceries were, or how often the kids went through their socks and sneakers.

I found myself constantly in fear of upsetting him, and kept vigilant watch over my spending. He'd yell at me for letting the kids turn the heat up or for treating them to an ice-cream after their sports practice.

I soon discovered that all of our credit cards were overdrawn. I had limited myself to a very narrow budget and I didn't know how I could have maxed out the cards. Turns out Bryan was using the money for his own personal expenses; nights out with his mates, and going to the footy on the weekend...

It caught me all off guard..."

## 1.9 Your Own Experience

**Your Own Experience**

Click on the statement/s that best describe how you first learnt about money.  
Click **Submit** when you're done.

<input type="checkbox"/> Didn't	<input type="checkbox"/> Financial Counsellor	<input type="checkbox"/> Internet
<input type="checkbox"/> Mum	<input type="checkbox"/> My bank	<input type="checkbox"/> Trial and Error
<input type="checkbox"/> School	<input type="checkbox"/> Dad	<input type="checkbox"/> Magazines
<input type="checkbox"/> Accountant	<input type="checkbox"/> Can't remember	<input type="checkbox"/> University

**Submit**

### Notes:

#### VOICEOVER:

It's important to reflect on your own personal experiences with money, including how you first learned about budgeting, family finances and other money matters. You may bring some unconscious attitudes to your role as a microfinance worker and it is helpful to think about what these may be.

As a microfinance worker, it may be difficult to identify certain behaviours as abusive with regards to money.

Gendered stereotypes and attitudes towards money, such as the myth of the male as the breadwinner, as well as personal and cultural beliefs combine to normalise potential warning signs of financial abuse.

Before we begin learning more about financial abuse, take some time with the next few questions to reflect on your own interactions with money growing up.



## 1.10 Financial Conversations

### Financial Abuse and Financial Conversations

Do you remember how you learned about money? Can you see how those experiences may impact your interactions with your clients and their own personal finances?

We all hold certain opinions and biases about personal finances that are both conscious and unconscious.

As you have learned in other Good Learning modules, it is important to establish rapport and maintain a non-judgmental attitude with your clients.

This remains particularly true when dealing with potential cases of financial abuse.



## 1.11 Childhood Reflections

*(Pick Many, 0 points, 1 attempt permitted)*

### Your Own Experience

It is likely you have heard a range of **statements** about **money** from your parents, grandparents and other adults growing up.

**Click on the statement/s** you may have heard **about money** while **growing up**. Click **Submit** when you're done.

- Money doesn't grow on trees
- Money is a private matter and not to be discussed outside of the family
- You only live once!
- Save for a rainy day
- If you've got it, spend it
- Saving a penny, makes a pound
- You'll have to marry a rich husband/wife
- If you want something, you'll have to earn it

Choice

Money doesn't grow on trees

Money is a private matter and not to be discussed outside of the family

You only live once!

Save for a rainy day

If you've got it, spend it

Saving a penny, makes a pound


You'll have to marry a rich husband/wife

If you want something, you'll have to earn it

## Childhood Influences (Slide Layer)

### Childhood Influences




Childhood experiences play an important role in determining how we view and manage money as an adult.



The way you learned about money growing up can influence your spending habits as an adult and make a significant difference to how you understand and approach domestic finances.

Research shows that mothers have the most influence on women's understanding of how to handle money.

Perhaps more importantly, women who've had positive relationships with money as children are more likely to feel positive about money in their future.



## 1.12 Your own Experience

**Your Own Experience**

After reflecting on how you learned about money and the phrases you heard while growing up, how do you think these have shaped your view or approach to money today?

*Please type here. Click the Submit button when you're finished. Your answer is not recorded and will only be visible to you.*

[Submit](#)

## Reflection (Slide Layer)



**Reflection**

You've just learned the importance of reflecting on your experiences, memories and emotions regarding personal and domestic finances.

That understanding is essential as we learn more about financial abuse, which is often disguised by relationships values such as love and trust.

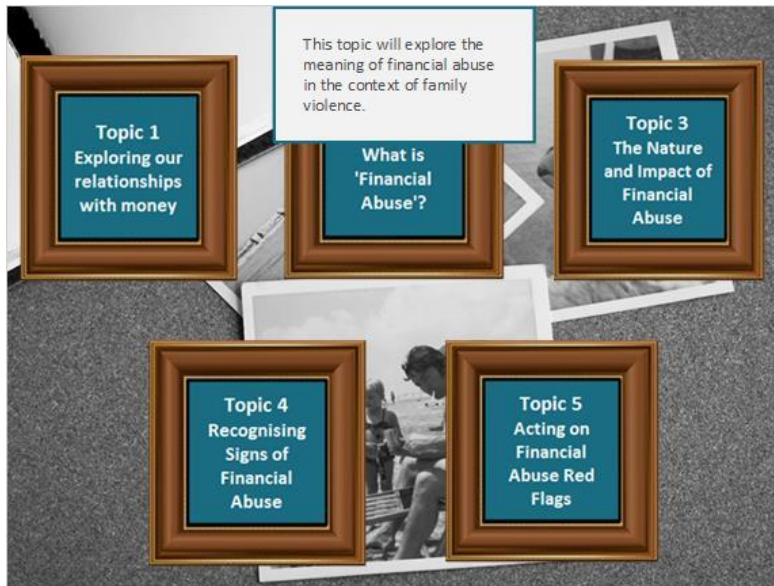
You may notice the use of gendered language in this module. This language reflects the fact that financial abuse, like other forms of family violence, is disproportionately committed by men against women. However, we'd like to acknowledge the diversity that exists within family violence, including women as perpetrators, men as victims and instances within same sex relationships.

We will now explore what financial abuse is in the context of family violence, the red flags to watch out for and the most appropriate referral pathways in order to best support your clients.

[CLOSE](#)

## What is (Slide Layer)



### 1.24 Defining Financial Abuse

#### Defining Financial Abuse

"Financial abuse is a form of domestic and family violence involving behaviours that negatively affect a person's finances and undermine their efforts to become economically independent." 

Click on each door to learn more about the kinds of behaviours that constitute financial abuse.









#### Notes:

VOICEOVER:

Financial abuse often occurs in conjunction with other forms of family violence. The person experiencing abuse may notice a range of controlling behaviours.

Financial abuse has only recently been incorporated into some Australian domestic and family violence laws and can be described as including, but not limited to:

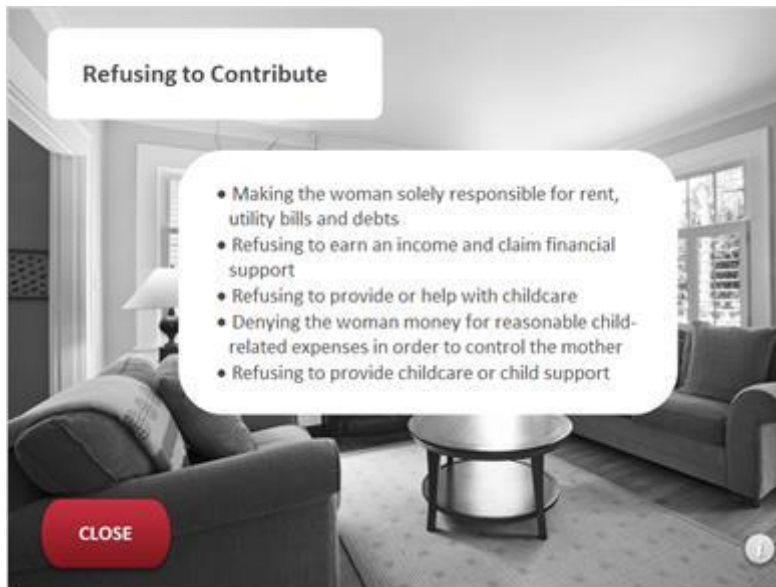
- unreasonable, controlling behaviour that denies a person's financial autonomy
- withholding financial support reasonably necessary for the maintenance of a partner
- coercing a partner to relinquish their control over assets
- unreasonably preventing a person from taking part in decisions over household expenditure or the disposition of joint property
- coercing a person to claim social security payments
- preventing a person from seeking or keeping employment, and/or
- accumulating debt in another person's name and retaining the asset, even post-separation

It is important to note that the profound impact of financial abuse is not only a result of specific behaviours, but also the intentions behind these behaviours. Financial abuse stems from control and privilege in ways that are very much entangled with gender inequality and stereotypes regarding gender roles.

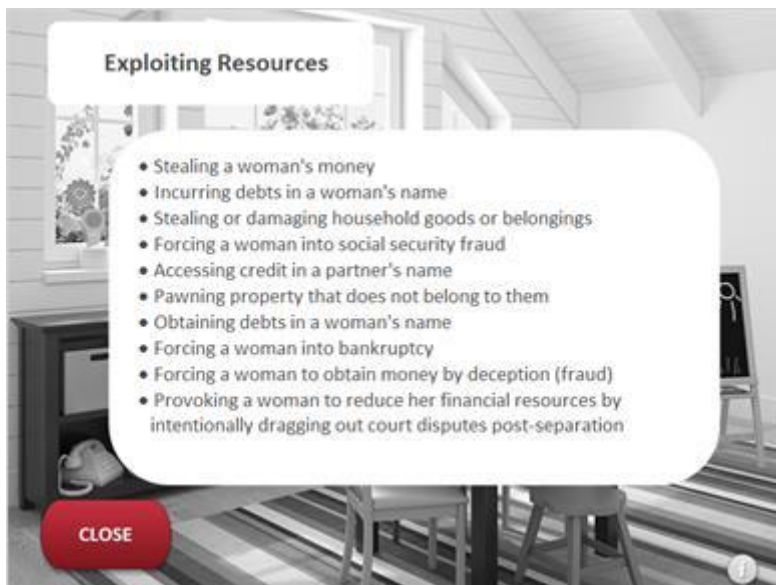
Financial abuse can occur in intimate partner relationships, or in a broader range of family and other relationships, including where one is dependent on others for daily care, for example a child caring for an elderly parent. However, this module will focus specifically on financial abuse from a gendered perspective and highlight the experiences of women within intimate partner relationships.

**Click on the doors to learn more about some of the behaviours that constitute financial abuse.**

## 1.25 Refusing to Contribute



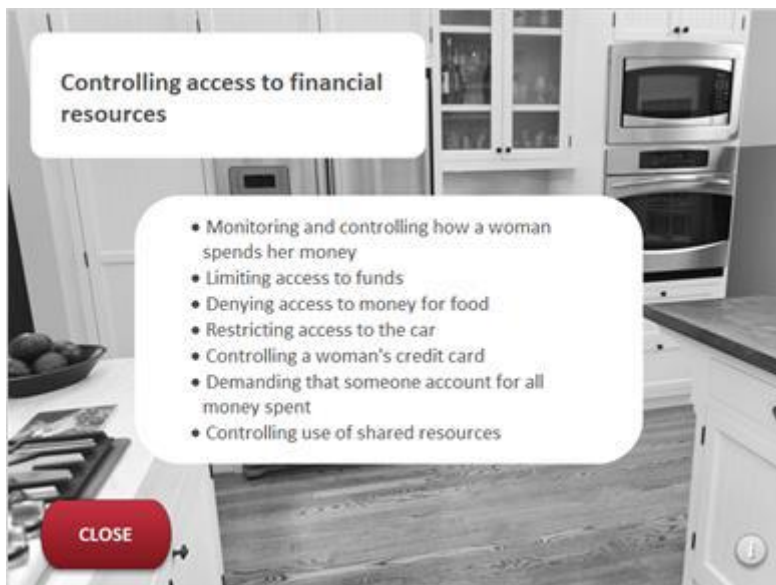
## 1.27 Exploiting Resources



## 1.28 Preventing accumulation



## 1.29 Controlling access to Resources



### 1.30 Interference with Financial Matters



### 1.23 What is Financial Abuse



#### Notes:

VOICEOVER:

As you've just learned, financial abuse in the context of family violence can manifest in many ways. Controlling or coercive behaviour is reported by many women to be the most recognisable sign that something in the relationship is



not quite right.

**Click on each image to hear personal accounts of what financial abuse looks like within an intimate relationship.**

**WOMAN 1:**

From the outside you wouldn't have thought of him as an abusive man. He didn't gamble or drink, he had a good job, he was a real estate agent and made good money.

But he didn't seem to trust me with any of the finances, even the grocery shopping. He'd scrutinise the receipts and humiliate me in front of people about what I'd spent money on, even my own money. I already put all of my earned income into our joint account but eventually I felt like I couldn't even touch it.

I was afraid to get clothes for the kids, nappies if we were low. He'd question everything I bought. I got so worried about wasting money on petrol that I barely left the house unless he said it was ok. I knew something was wrong, but I didn't think I was being abused as such. I mean, there were no physical marks.

**WOMAN 2:**

I never would've thought that this was abuse before now. I mean, I knew he was controlling but I didn't associate myself, my situation, with family violence. Now I feel like a fool.

Despite all of my professional qualifications and skills, I came out of that marriage with nothing. Whenever I brought up money he'd get angry and say I could just ask to see our finances. But when I did he acted like I was being suspicious of him and then it'd start another battle.

Later on I found out he never paid the utility bills and because both our names were on the account and I didn't want a bad credit report, I took on the debt. Now he doesn't even pay the Child Support payments and I still live in fear of my budget and finances. I feel so much more insecure about my future and money than I ever have in my life.

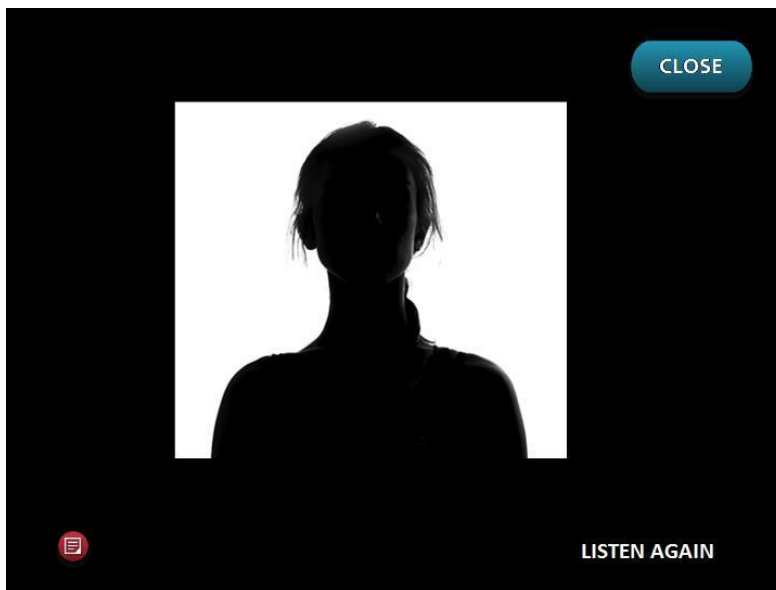
**WOMAN 3:**

I trusted him with everything, isn't that what you do in a marriage? I'd raise the kids and he'll look after us; earn an income to pay the bills, the mortgage. He was content with that, but then, he never shared anything with me. I don't even know how much he earned. I never saw his pay, our accounts, he insisted on handling everything to do with our finances.

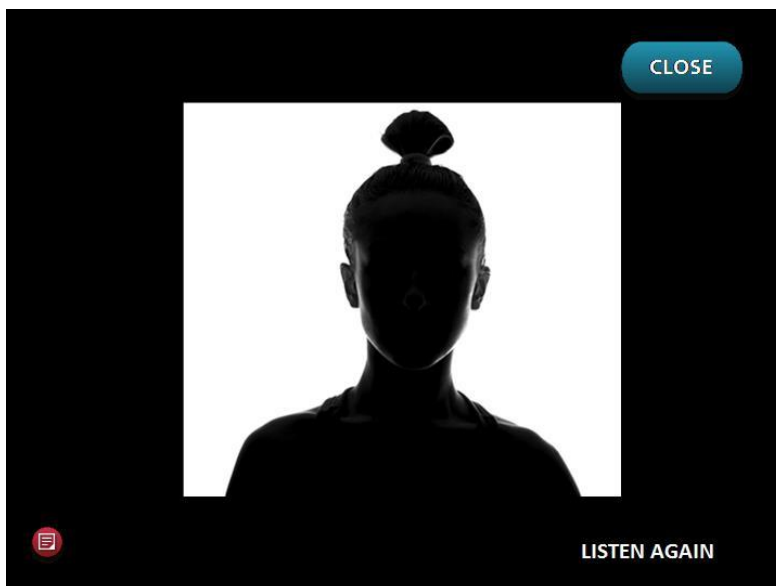
Most of the time I'd just avoid having a discussion about finances because he was always on edge about it. He'd jump down my throat if I raised the issue. It made me so anxious that money became like a trigger for both of us. I'd worry about it, ask, fearing his inevitable rage, then we'd get into an argument. The topic alone made me fearful and anxious around him.

Now I'm afraid to even chase him in a settlement. We're not even married anymore and I still fear the topic of money around this man. He's made me a very suspicious and anxious person.

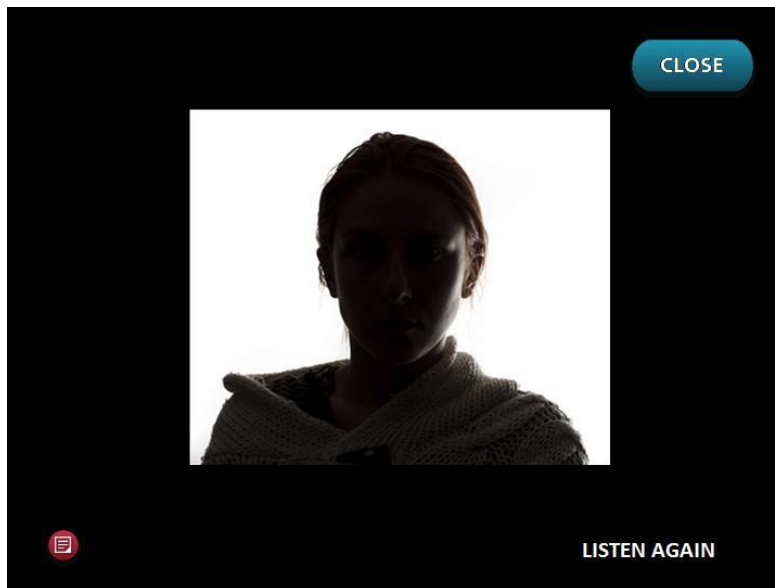
### Silhouette 1 (Slide Layer)



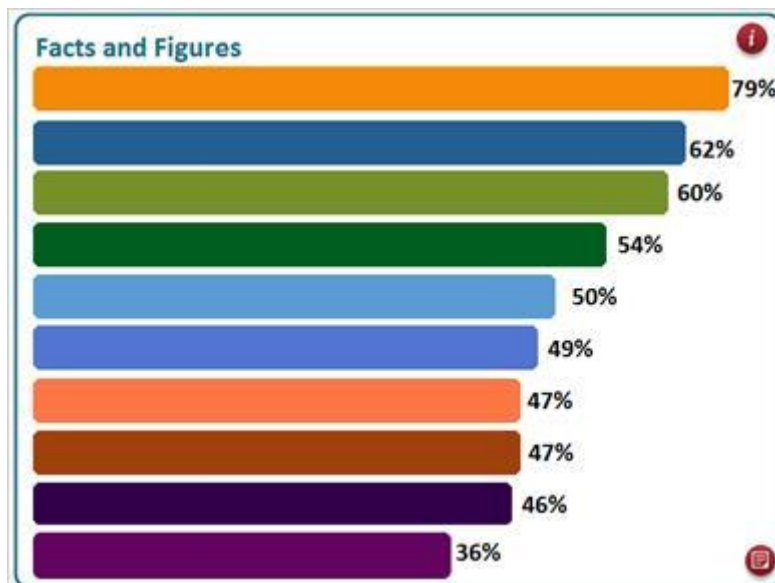
### Silhouette 2 (Slide Layer)



### Silhouette 3 (Slide Layer)



### 1.41 Facts and Figures



#### Notes:

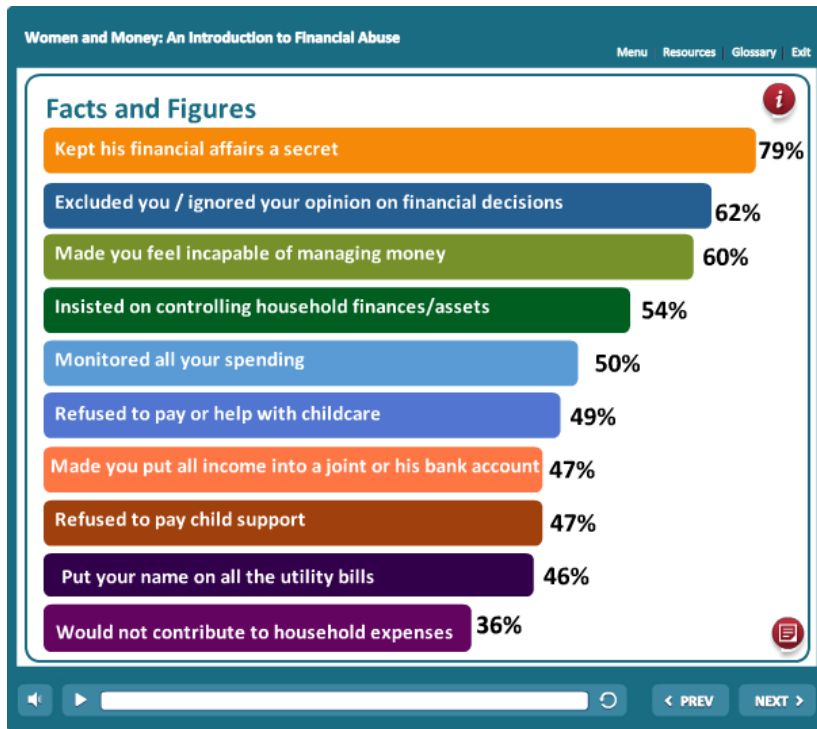
#### VOICEOVER:

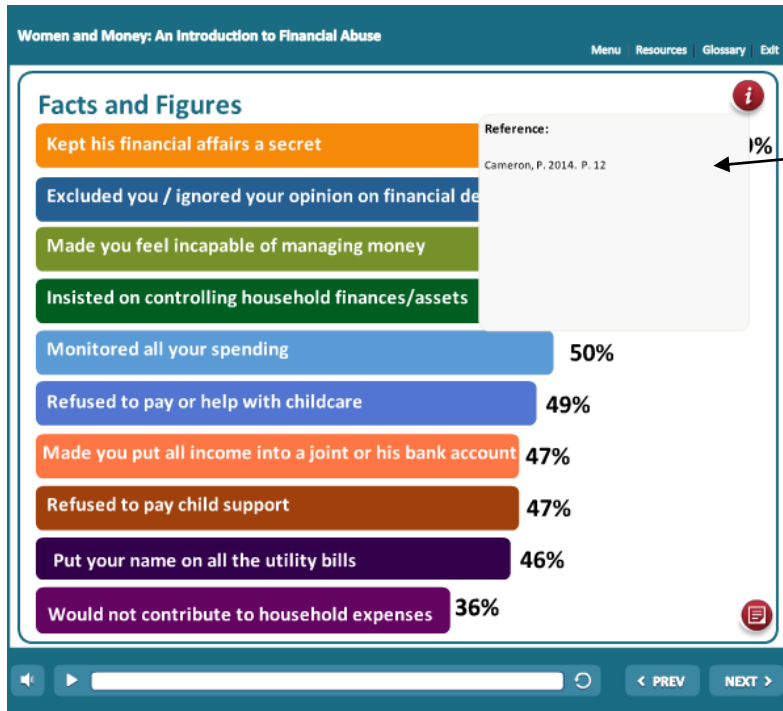
You've just heard personal accounts from women who have experienced financial abuse and you may have a better idea of what it looks like from the inside.

But how common are these experiences in the context of family violence?

What kinds of abusive behaviours are typical in these situations?

**Hover over each segment of the bar chart to learn more.**





Sample reference. Full reference list in Resources section

## 1.38 Why Women Stay

(Ranking Drag and Drop, 0 points, 1 attempt permitted)

### Why Women Stay

Below are a number of reasons women stay in abusive relationships. Please rank the reasons according to what you think are the most common. Click on the reason and drag it to the corresponding number, starting with 1.

Click **Submit** when you're done.

- Not having enough money to manage on my own
- Being overwhelmed by the whole process (legal, child custody and support, Centrelink, etc)
- Having nowhere to go
- My children's financial security
- Lacking confidence in my ability to manage on my own

Choice

Not having enough money to manage on my own
Being overwhelmed by the whole process (legal, child custody and support, Centrelink, etc)
Having nowhere to go
My children's financial security
Lacking confidence in my ability to manage on my own

**Feedback:**

Women stay in abusive relationships for many reasons, ranging from fear to love but also for practical reasons. Survey findings show how strongly the lack of financial resources influences women's decisions to stay or leave.

So how did you go? Click Continue to see the results.

**Notes:**

**VOICEOVER:**

We've discussed how gender stereotypes and relationship expectations can influence women's perceptions of domestic finances and how this can lead to financial abuse.

Financial abuse can create a situation that makes it difficult for a woman to leave, particularly when there are children involved. Damaged self-esteem related to financial matters, lack of financial security and just plain not having enough money to leave are some of the many reasons women stay in abusive relationships.

Have a look at the activity and rank the reasons women stay in abusive situations, with 1 being the most common.

Do you see a pattern? Click **Continue** for more information.

## Thank You (Slide Layer)

**Why Women Stay**

Below are a number of reasons women stay in abusive relationships. Please rank the reasons according to what you think are the most common. Click on the reason and drag it to the corresponding number, starting with 1.

Click Submit when you're done.

Women stay in abusive relationships for many reasons, ranging from fear to love but also for practical reasons. Survey findings show how strongly the lack of financial resources influences women's decisions to stay or leave.

So how did you go? Click **Continue** to see the results.

**Continue**

1. Not having enough money
2. Believing that the abuser will change
3. Having children
4. My children's financial security
5. Lacking confidence in my ability to manage on my own

## 1.39 In her words

Women and Money: An Introduction to Financial Abuse

Menu Resources Glossary Exit

1 2 3 4 5

< PREV NEXT >

**Notes:**

VOICEOVER:

Hover over each number to learn more about the most common reasons women stay in abusive situations.

#### HOVER STATE:

**Women and Money: An Introduction to Financial Abuse** Menu Resources Glossary Exit

**#1 - Not Having Enough Money**  
 "I haven't worked in years and I have no money in my name. I'm on all kinds of payment plans at the moment but he just keeps gambling the money away. I'm trying to stash away money now so I can leave sometime next year..."

**#2 - Being overwhelmed by the process**  
 "I have to explain myself over and over to all these different agencies, none of them talk to each other. Plus I can't afford a solicitor so I have to represent myself, which is a complete nightmare."

**#3 - Having nowhere to go**  
 "I had to leave, for my children's safety. I ended up in my car, I showered at the swimming pool. He pays for their private education and here I am, penniless after 20 years of marriage sleeping in my car."

**#4 - My children's financial security**  
 "He's a gambler so there is nothing left. I can't put a roof over our heads and I can barely put food on the table, and he's still out there, gambling."

**#5 - Lacking confidence in my ability to manage on my own**  
 "He made me feel like a fool, like I was completely incompetent with everything. I used to have a job, I could handle my finances fine before him."

Navigation: < PREV NEXT >

### 1.40 Measuring Financial Abuse

(Pick One, 0 points, 1 attempt permitted)



### Measuring Financial Abuse

There have not yet been any studies published in Australia that capture the full extent and prevalence of financial abuse. However, there are estimates based on the statistics that **1 in 3 women** in Australia aged 15 and over have experienced family violence.

Based on these statistics and what you've read so far, **approximately how many women do you think have experienced financial abuse in Australia?**

- 10,000 - 30,000
- 50,000-100,000
- more than 500,000
- almost 2 million

Choice
10,000 - 30,000
50,000-100,000
more than 500,000
almost 2 million

#### Notes:

Voiceover:

You've just explored some of the most common reasons why women stay in abusive relationships and learned that personal and domestic finances play a significant role in whether a woman stays or leaves.

But do you know how many women may be experiencing financial abuse?

Read on to find out approximately how many women have experienced financial abuse in Australia.

## 10,000 - 30,000 (Slide Layer)

**Measuring Financial Abuse**

There have not yet been any studies published in Australia that capture the full extent and prevalence of financial abuse. However, there are estimates based on the statistics that 1 in 3 women in Australia aged 15 and over have experienced family violence.

Based on the statistics that 1 in 3 women in Australia aged 15 and over have experienced family violence, how many women do you think have experienced financial abuse?

Not quite...

Conservative estimates suggest that approximately **1.86 million women** in Australia have experienced financial abuse.

Continue

10,000

50,000

more than 500,000

almost 2 million

## 50,000-100,000 (Slide Layer)

**Measuring Financial Abuse**

There have not yet been any studies published in Australia that capture the full extent and prevalence of financial abuse. However, there are estimates based on the statistics that 1 in 3 women in Australia aged 15 and over have experienced family violence.

Based on the statistics that 1 in 3 women in Australia aged 15 and over have experienced family violence, how many women do you think have experienced financial abuse?

Not quite...

Conservative estimates suggest that approximately **1.86 million women** in Australia have experienced financial abuse.

Continue

10,000

50,000

more than 500,000

almost 2 million

**more than 500,000 (Slide Layer)**

**Measuring Financial Abuse**

There have not yet been any studies published in Australia that capture the full extent and prevalence of financial abuse. However, there are estimates based on the statistics that 1 in 3 women in Australia aged 15 and over have experienced family violence.

Based on the statistics, how many women do you think have experienced financial abuse?

Not quite...

Conservative estimates suggest that approximately **1.86 million women** in Australia have experienced financial abuse.

Continue

10,000

50,000

more than 500,000

almost 2 million

**almost 2 million (Slide Layer)**

**Measuring Financial Abuse**

There have not yet been any studies published in Australia that capture the full extent and prevalence of financial abuse. However, there are estimates based on the statistics that 1 in 3 women in Australia aged 15 and over have experienced family violence.

Based on the statistics, how many women do you think have experienced financial abuse?

You are correct...

Conservative estimates suggest that approximately **1.86 million women** in Australia have experienced financial abuse.

Continue

10,000

50,000

more than 500,000

almost 2 million

## Nature and Impact (Slide Layer)



### 1.31 Economic Abuse Wheel



**Notes:**

VOICEOVER:

The Economic Abuse Wheel was created as a way to describe physical abuse for victims, perpetrators and practitioners in the criminal justice system as well as the general public.

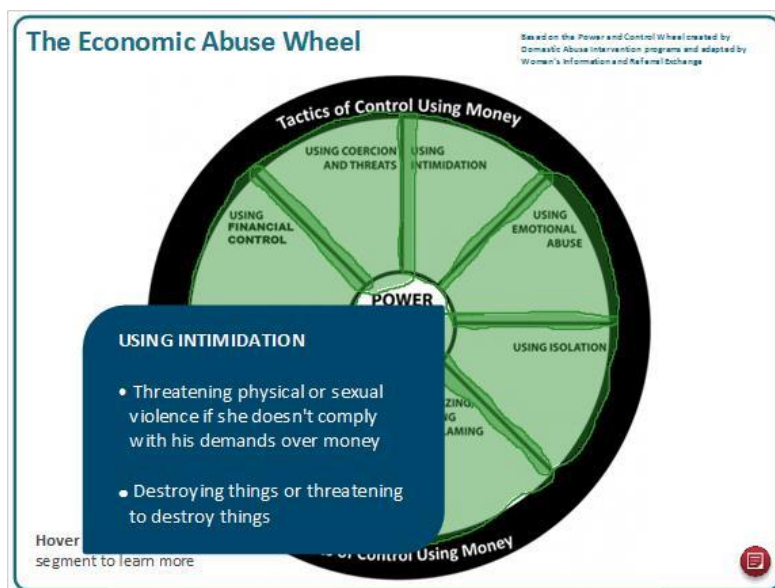
The Wheel demonstrates the most common abusive behaviours and tactics that have been used by perpetrators of family violence. These tactics have been specifically chosen for this wheel as they are the most universally experienced by abused women.

The Wheel shows us that power and control lay at the core of family violence. The perpetrators need for power and control manifest in behaviours and tactics characterised by threats, intimidation and coercion, with the intention of instilling fear in their partner. These behaviours are the spokes of the Wheel. Tactics of control using money are a feature of all behaviours and therefore lay at the rim of the wheel.

You may notice that The Economic Abuse and Equality Wheels are not gender neutral. That is because they were designed to focus on *women's* lived experiences of family violence, which is disproportionately committed by men.

**HOVER** over each segment to learn more about abusive behaviours in unhealthy relationships.

## Using Intimidation (Slide Layer)



## Emotional Abuse (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**Tactics of Control Using Money**

USING COERCION AND THREATS

USING INTIMIDATION

USING EMOTIONAL ABUSE

USING ISOLATION

**USING EMOTIONAL ABUSE**

- Humiliating her
- Making her feel guilty for any spending
- Telling her she is too stupid to understand money
- Making her feel worthless

Hover over each segment to learn more

## Isolation (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**Tactics of Control Using Money**

USING COERCION AND THREATS

USING INTIMIDATION

USING EMOTIONAL ABUSE

USING ISOLATION

**USING ISOLATION**

- Controlling what she does and who she sees
- Preventing work or education
- Interfering with her family obligations
- Mediating her meetings with financial institutions
- Isolating her from account & banking information
- Making decisions alone

Hover over each segment to learn more

## Denying, Blaming (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**MINIMIZING, DENYING AND BLAMING**

- Denying that anything is happening
- Blaming her for their economic situation
- Minimizing the financial abuse

The diagram is a circular wheel with 'POWER AND CONTROL' at the center. The outer ring is labeled 'Tactics of Control Using Money'. The wheel is divided into segments: 'USING MALE PRIVILEGE', 'USING CHILDREN', 'MINIMIZING, DENYING AND BLAMING', 'USING ISOLATION', and 'USING EMOTIONAL ABUSE'. A blue callout box highlights the 'MINIMIZING, DENYING AND BLAMING' segment.

Hover over each segment to learn more

## Children (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**USING CHILDREN**

- Using children to keep her dependent
- Forcing her to have a (another) baby
- Denying money for maintaining the children and making her solely responsible for child-related spending
- Treating children's money as his property
- Destroying or stealing the children's belongings

The diagram is a circular wheel with 'POWER AND CONTROL' at the center. The outer ring is labeled 'Tactics of Control Using Money'. The wheel is divided into segments: 'USING MALE PRIVILEGE', 'USING CHILDREN', 'MINIMIZING, DENYING AND BLAMING', 'USING ISOLATION', and 'USING EMOTIONAL ABUSE'. A blue callout box highlights the 'USING CHILDREN' segment.

Hover over each segment to learn more

## Male Privilege (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**Tactics of Control Using Money**

**USING MALE PRIVILEGE**

- Asserting that he is the 'head of the household'
- Defining her role
- Abusing her lack of confidence in money
- Controlling the spending decisions

Hover over each segment to learn more

## Financial Control (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**Tactics of Control Using Money**

**USING FINANCIAL CONTROL**

- Controlling her earning potential
- Controlling the money
- Controlling everything about what they own and owe
- Controlling knowledge of financial matters

Hover over each segment to learn more



## Coercion and Threats (Slide Layer)

**The Economic Abuse Wheel**

Based on the Power and Control Wheel created by Domestic Abuse Intervention programs and adapted by Women's Information and Referral Exchange

**Tactics of Control Using Money**

- USING COERCION AND THREATS
- USING INTIMIDATION
- ISOLATION
- SEXUAL ABUSE

**USING COERCION**

- Denying her access to money or assets (or threatening to)
- Coercing her into Centrelink fraud or other fraud
- Forcing her into stealing or prostitution
- Making her sign loans
- Threatening to report her to Centrelink or the police

### 1.32 Wheel of Non-Violence

**The Equality Wheel**

Based on the Equality Wheel created by Domestic Abuse Intervention Programs

**NONVIOLENCE**

- NEGOTIATION AND FAIRNESS
- NON-THREATENING BEHAVIOR
- RESPECT
- TRUST AND SUPPORT
- HONESTY AND ACCOUNTABILITY
- RESPONSIBLE PARENTING
- SHARED RESPONSIBILITY
- ECONOMIC PARTNERSHIP

**EQUALITY**

**NONVIOLENCE**

Hover over each segment to learn more

**Notes:**

VOICEOVER:

It is commonly agreed that the fundamental building blocks upon which a healthy relationship is built include, but are

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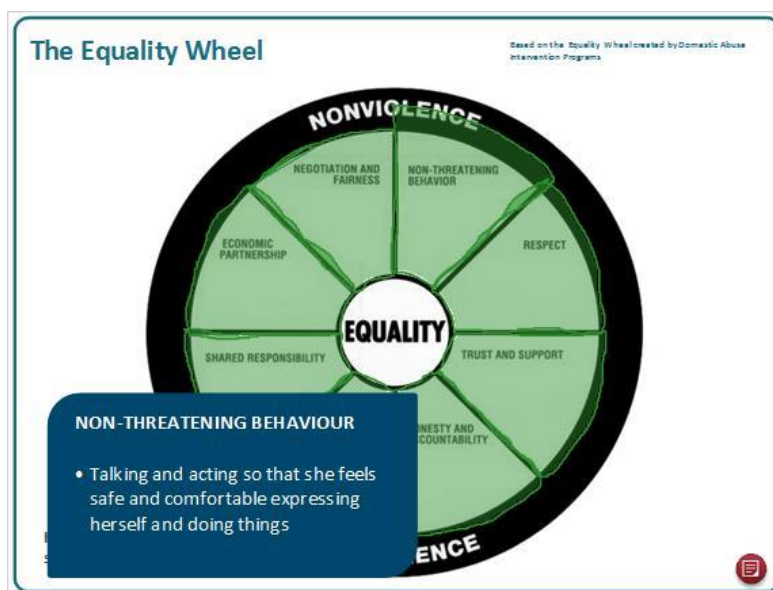
not limited to; love, shared respect and responsibility, negotiation, trust and support.

The Equality Wheel outlines the characteristics that abusive men should seek to adopt in order to move from an abusive relationship to one of non-violence.

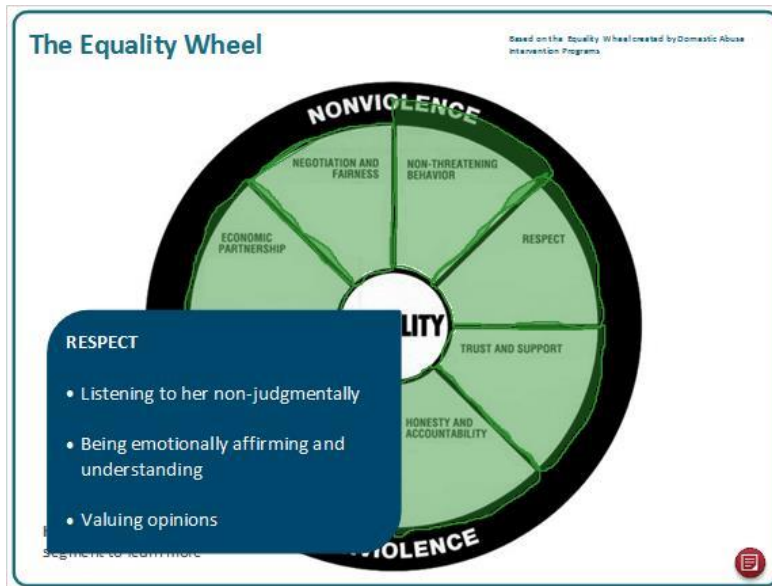
The Economic Abuse Wheel is designed to be used with the Equality Wheel as a way to help abusive men identify controlling behaviours and replace them with healthy ones. For example, the "Using emotional abuse" segment on the Economic Abuse Wheel is contrasted with the "respect" segment on the Equality Wheel, and so on.

**HOVER** over each segment to learn more about non-violent behaviours in a healthy relationship.

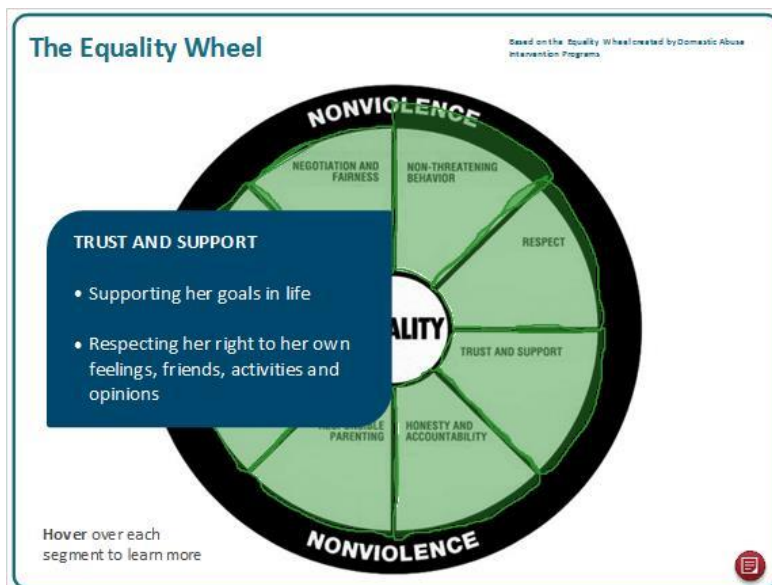
## Non-Threatening Behaviour (Slide Layer)



## Respect (Slide Layer)



## Trust and Support (Slide Layer)



## Honesty and Accountability (Slide Layer)

**The Equality Wheel** Based on the Equality Wheel created by Domestic Abuse Intervention Programs

**HONESTY AND ACCOUNTABILITY**

- Accepting responsibility for self
- Acknowledging past use of violence
- Admitting being wrong
- Communicating openly and truthfully

Hover over each segment to learn more

## Responsible Parenting (Slide Layer)

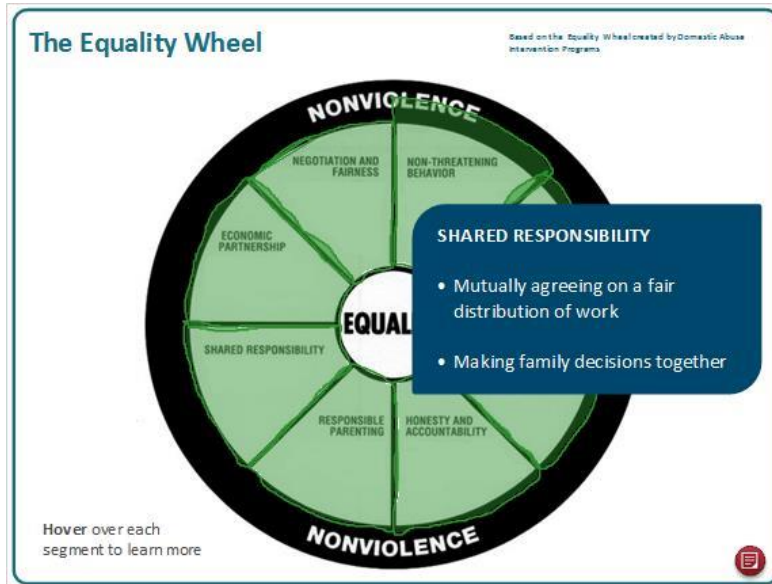
**The Equality Wheel** Based on the Equality Wheel created by Domestic Abuse Intervention Programs

**RESPONSIBLE PARENTING**

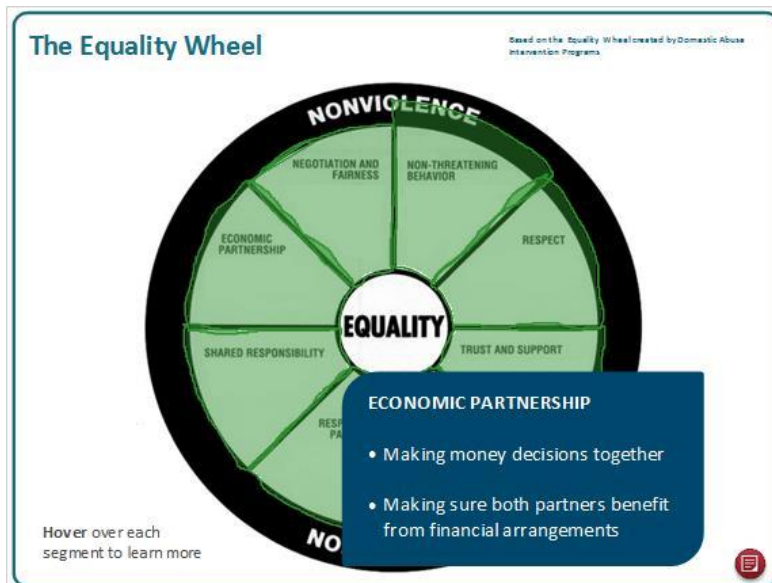
- Sharing parental responsibilities
- Being a positive, non-violent role model for the children

Hover over each segment to learn more

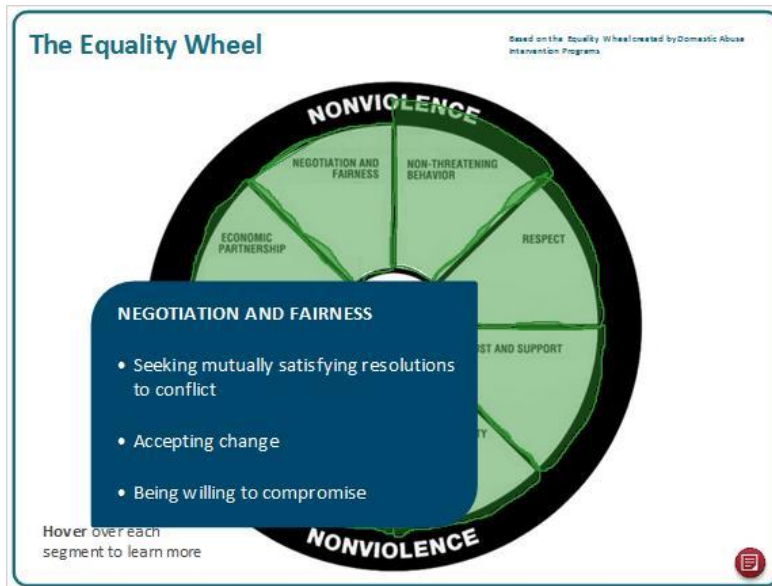
### Shared Responsibility (Slide Layer)



### Economic Partnership (Slide Layer)



## Negotiation and Fairness (Slide Layer)



### 1.33 Profiles of Abusers



#### Notes:

#### VOICEOVER:

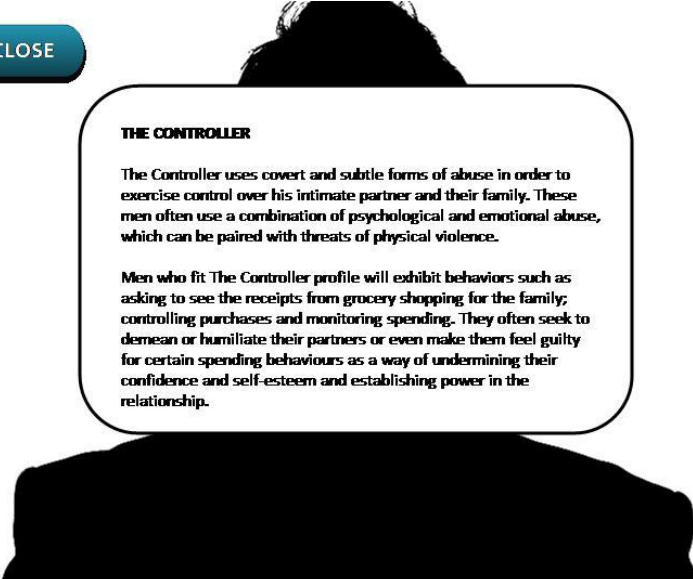
Conversations with women who have experienced financial abuse reveal distinctive behavioural patterns amongst perpetrators. These men often fall into three profiles; The Controllers; The Exploiters and The Schemers.

The professional lives of these men are diverse and range from financial advisors and accountants, to doctors, engineers, taxi drivers and construction workers. The profiles reflect men from diverse social and cultural backgrounds, education and income levels.

The diversity amongst the abusers highlights financial abuse's prevalence throughout society, regardless of income or social status. It's important to note that some men will exhibit behaviours from all three of these profiles.

Click on the silhouettes to learn more about each profile and the kind of tactics they use.

## Controllers (Slide Layer)



CLOSE

**THE CONTROLLER**

The Controller uses covert and subtle forms of abuse in order to exercise control over his intimate partner and their family. These men often use a combination of psychological and emotional abuse, which can be paired with threats of physical violence.

Men who fit The Controller profile will exhibit behaviors such as asking to see the receipts from grocery shopping for the family; controlling purchases and monitoring spending. They often seek to demean or humiliate their partners or even make them feel guilty for certain spending behaviours as a way of undermining their confidence and self-esteem and establishing power in the relationship.

## Exploiters (Slide Layer)

CLOSE

### THE EXPLOITER

The Exploiters are men who financially exploit their intimate partner. Behaviours common to this profile include; refusing to work, contributing nothing and expecting that she pay for everything regardless of her income and insisting that their partner take full responsibility for the household finances. The Exploiters will often use threats or physical violence to attempt to get what they want. They often put their wants and needs first, above their partner's or that of their family.

## Schemers (Slide Layer)

CLOSE

### THE SCHEMER

The Schemers use manipulative, strategically planned plays in order to steal money and assets from their intimate partners. Women talk about being duped by charmers and narcissists who used love and trust to manipulate and financially abuse them in a systematic and intentional way.



### 1.34 Nature and Impact Conclusion

#### The Impact

As research on financial abuse in the context of family violence is still emerging, further information is needed in order to examine its impact on families.

However, evidence demonstrates that financial abuse has significant repercussions on a woman's economic well-being.

Financial abuse can lead to financial insecurity and dependence on an



abusive partner, making leaving the relationship far more difficult as women are often faced with a choice between violence and poverty.

In some cases, a person who has experienced financial abuse may lack the necessary resources for survival, let alone be able to manage themselves and their family on their own.

### 1.26 Post-separation

#### Post-separation

It is important to highlight that financial abuse often continues and may even begin after separation. The abuser will use whatever means are available to exercise control and abuse his former partner.

Abusers may refuse to pay child support or provide child care, manipulate joint bank accounts, refuse access to joint assets, such as a cars and property or drag legal disputes out to drain financial resources.



It can be more complicated and exhausting to financially disentangle after a break-up than to physically remove yourself from the situation.



### 1.35 Practical Considerations

#### Practical Considerations



Being financially disadvantaged can lead to both short-term and long-term consequences and negatively impact on housing, health, employment, parenting and interpersonal relationships.

More specifically, women who have experienced financial abuse are less likely to have paid employment, have reduced education participation, are more reliant on social security benefits and are more likely to be in rental arrears.

Financial abuse also often negatively affects a woman's credit record, which limits their access to mainstream credit and banking long after the abusive relationship has ended.



### 1.36 How does this happen?

#### How does financial abuse happen?

Financial abuse is a complex and widespread issue that is perpetrated by individuals but further enabled by gender inequality and systemic failures in our communities and society more broadly.

Myths regarding women's abilities to manage money and men as the breadwinner also contribute to individual and societal perceptions of domestic finances in ways that normalise and perpetuate financial abuse.



We will now examine the framework in which financial abuse exists. This framework will provide a broader understanding of gender inequity and place financial abuse in further context.

### 1.37 In context

**Placing abuse in context**

Financial abuse occurs within a complex structure that consists of the individual, community and society. Click on the buttons below starting with "Society" to explore how these elements affect one another in ways that drive the cycle of financial abuse.

Society

Community

Individual

CLOSE

#### Society (Slide Layer)

Society

CLOSE

Few legal recourses available to survivors of financial abuse

A gendered pay gap that facilitates women's economic inequality and dependence

Cultural norms that contribute to male entitlement over money

Diminishing social security and lack of access to systems for survivor self-advocacy

### Community (Slide Layer)



### Individual (Slide Layer)



## Identify (Slide Layer)



## 1.43 Case Studies



### Notes:

### VOICEOVER:

You will examine applications and hear interviews from a range of microfinance clients.

Read through or listen carefully to the information presented, looking and listening for "red flags" of potential financial abuse.

Click on an image to begin.

## 1.44 Just the Two of Us

**"Maria"**

Click the picture to hear a StepUP interview with "Maria", a recently separated Mum with a disabled daughter. "Maria" currently receives Family Tax Benefit A and Carers' payments, but works part-time and needs new medical equipment.

Be sure to have a pen and paper ready to take notes of any 'red flags' you may hear while listening to the StepUP interview. You will need them for the next activity.



### Notes:

### VOICEOVER:

"I've separated recently and taking care of my daughter alone is a huge challenge financially, as you can imagine. I'm not getting anything from my ex at the moment but he's in between jobs, as usual, and will try to help out when he can.

I'm trying to sort that utility debt 'cuz my ex certainly isn't doing anything about it and the electricity company won't get off my back, so I'm just going to pay it off and get on with it.


I work part-time at the moment, but my income and benefits still don't cover the medical costs for my daughter. She needs some new equipment and I have nowhere else to turn.

## 1.47 Your feedback

*(Short Answer, 0 points, 1 attempt permitted)*

Please note down some of the comments you heard that may indicate financial abuse.

type your text here



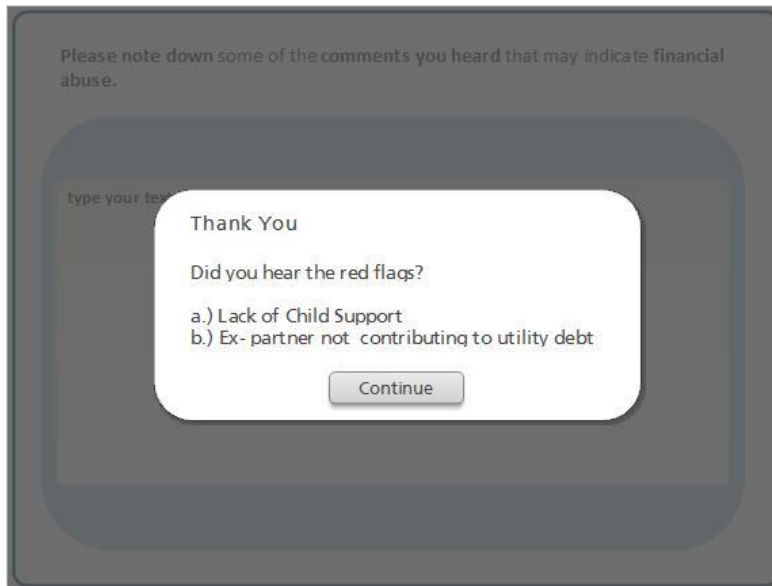
Feedback:

Did you hear the red flags?

- a.) Lack of Child Support
- b.) Ex- partner not contributing to utility debt



## Thank You (Slide Layer)




## 1.45 Starting Again

**"Sacha"**

"Sacha" has recently left her husband and is trying to start again. She is applying to purchase some kitchen appliances through NILS.

She is working part-time and trying to get more hours as all of her income is spent on public transport, rent and groceries. She mentions her situation to the microfinance worker.

Click on the picture of "Sacha" to look at her application in more detail.



The image shows a presentation slide with a light blue background. At the top, the name 'Sacha' is written in bold. Below it, there are three paragraphs of text describing her situation. At the bottom, there is a square photograph of a woman wearing a black hijab and smiling. The text 'Click on the picture of "Sacha" to look at her application in more detail.' is positioned above the photo.

## 1.46 Starting Again: A Closer Look

Have a look below at the documentation "Sacha" has provided.

Hover over "Sacha's" bank statement for a more detailed look. Note down any suspicious activity based on her paperwork. You may need your notes on the next page.

Date	Transaction Description	Debits	Credits	Balance
02-01-11	Direct Deposit		\$45.00	\$45.00
02-02-11	Online Savings Transfer	\$25.00		\$20.00
02-03-11	Direct Deposit Loan		\$100.00	\$120.00
02-04-11	Bill Pay-MSJ, Retail	\$85.00		\$35.00
02-05-11	DEPOSITON TAKE AWAY DEPOSITON	\$25.75		\$9.25
02-06-11	WELLS FARGO CASHCARD GUARANTEE ALL CASH SERVICES AC	\$40.00		\$-30.75
02-07-11	WELLS FARGO CASHCARD GUARANTEE ALL CASH SERVICES AC	\$2.00		\$-32.75
02-08-11	Online Savings Transfer AC	\$50.00		\$-82.75
02-09-11	Direct Deposit Payroll (MTR) INC. 011084		\$674.00	\$591.25
02-10-11	AAAF Car Insurance Deduction	\$40.00		\$551.25
02-11-11	Bill Pay-City Gas Corp	\$80.00		\$471.25
02-12-11	Bill Pay-MSJ, Retail	\$63.33		\$407.92
02-13-11	00007 0007 CAR LOAN	\$88.75		\$319.17

## 1.48 Sacha - feedback

(Short Answer, 0 points, 1 attempt permitted)

Please describe any "red flags" you came across based in "Sacha's" paperwork.

type your text here

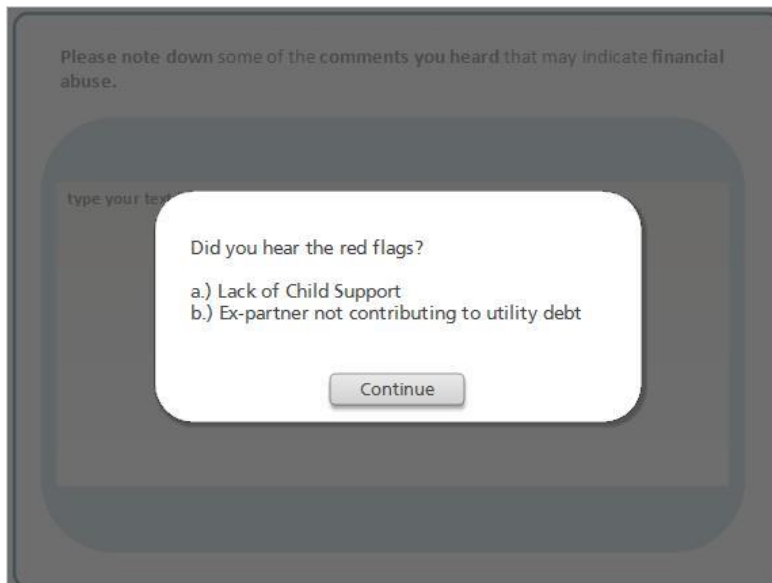
Feedback:

Did you see the red flag?

"Sacha's" bank statement shows direct debits for a car loan and car insurance but she takes public transport.

Is the car in her ex-husband's possession?

### Thank You (Slide Layer)



Please note down some of the comments you heard that may indicate financial abuse.

type your text

Did you hear the red flags?

- a.) Lack of Child Support
- b.) Ex-partner not contributing to utility debt

Continue

## 1.51 Sharing the Burden

### "Lee and April"

"Lee" and "April" are applying for a joint StepUP loan for a second-hand car. They bring the required documents with them to the interview and discuss these with the microfinance worker. "Lee" does all of the talking and says that "April" is still working on her English.

Click on the picture of "Lee" and "April" to view several examples of the documents they have provided.



## 1.49 Sharing the Burden: In more Detail

Click on the documents that you believe may raise "red flags" for the worker.



### Bank Statement (Slide Layer)

Lee Nguyen  
123 ABC Road  
Smithville, VIC 1234

Statement period	Account No.
2003-10-09 to 2003-11-08	00005-123456-7

Date	Description	Ref.	Withdrawals	Deposits	Balance
2003-10-08	Previous balance				0.55
2003-10-14	Payroll Deposit - HOTEL			694.81	695.36
2003-10-14	Web Bill Payment - MASTERCARD	9685	200.00		495.36
2003-10-16	ATM Withdrawal - INTERAC	3990	21.25		474.11
2003-10-16	Fees - Interac		1.50		472.61
2003-10-20	Interac Purchase - ELECTRONICS	1975	2.99		469.62
2003-10-21	Web Bill Payment - AMEX	3314	300.00		169.62
2003-10-22	ATM Withdrawal - FIRST BANK	0064	100.00		69.62
2003-10-23	Interac Purchase - SUPERMARKET	1559	29.08		40.54
2003-10-24	Interac Refund - ELECTRONICS	1975		2.99	43.53
2003-10-27	Telephone Payment - VISA	2475	6.77		36.76
2003-10-28	Payroll Deposit			4.81	731.57
2003-10-30	Web Fund Transfer			0.00	781.57
2003-10-03	Pre-Authorization				748.02
2003-10-03	Check No. 1234				648.02
2003-10-06	Mortgage Payment				-62.47
2003-10-07	Fixed Deposit				-67.47

**BANK STATEMENT**

Lee and April are applying for a joint StepUp Loan. It may raise a 'red flag' that the primary bank account is in Lee's name only.

CLOSE

### Credit Card (Slide Layer)

CREDIT CARD

1234 5678 8765 4321

April Nguyen

**CREDIT CARD**

The microfinance worker may be alerted to possible financial abuse as the credit card is in April's name only. They could look at the credit card statement to review the type of transactions on the card and see whether they are primarily purchases for or on behalf of Lee.

CLOSE

### Grocery Bill (Slide Layer)

**GROCERY BILLS**

The grocery bills would not be a 'red flag,' however, it could be used to assist Lee and April with their budget.

**CLOSE**

### Telephone Bill (Slide Layer)

**MOBILE TELEPHONE BILL**

The microfinance worker could ask who the main user of the phone is. If it is Lee, this may be considered a 'red flag' as the bill is in April's name only.

**CLOSE**

## Electricity Bill (Slide Layer)

**ELECTRICITY AND GAS BILL**

This bill is also in April's name only. This may be another 'red flag' for the worker.

**Account Details**

Account Number	1390061-92
Total Amount Due	\$508.78
New Charges Due	14 Jul 2014

**Paying Your Account**

- Online: Visit [www.lumenergy.com.au](http://www.lumenergy.com.au) and use payment number 1390061924 or 1390061924
- Phone: Call 1300 553 615 to pay by American Express, VISA or MasterCard
- Mail: Send cheque payable to Lume Energy with your Account Number on the back of the cheque to Lume Energy, GPO Box 972
- Direct Debit: Call 1300 11 5886 to set up and add your bank to the bill
- BPAY: Payment via internet or app from your cheque or bill (Silver Code Reference)

**CLOSE**

## 1.50 The Golden Years

**"Cathy"**

"Cathy" is on an age pension and is seeking a NILS loan for a new washing machine. "Cathy's" documents give little indication as to incomings and outgoings.

Click on the picture of "Cathy" to hear more details from her NILS interview.

You can listen more than once. You may want to take notes as you listen.

Click Submit when you're done.

**Notes:**

**VOICEOVER:**

"Well I'm not quite sure what our weekly outgoings would be as Fred takes care of all the finances. We have an

account where both our pension payments sit and he looks after the bills. The house is paid off and Fred tells me we're doing ok so I don't usually worry too much about the finances, except that our washing machine just broke and Fred tells me he hadn't quite budgeted for that.

He usually has things under control. He gives me enough to spend each week and that's just fine with me. He worked for 42 years as a banker so he's better equipped to handle that stuff anyway. I looked after the kids and didn't work at all until they were off to uni. Fred and I had talked about it and we decided we both preferred it that way. He tries to keep me up to date with the finances but I'm fine with him taking care of it.

If you need any other documents I'll have to ring Fred so he can bring them down."

### 1.52 Cathy's comments

(Pick Many, 0 points, 1 attempt permitted)

Click on "Cathy's" comments that may indicate **signs of financial abuse**.

- "I didn't work at all until the kids went to uni"
- "Well I'm not quite sure what our weekly outgoings would be as Fred takes care of all the finances."
- "We have an account where both our pension payments sit and he looks after the bills."
- "He gives me enough to spend each week and that's just fine with me."
- "I looked after the kids and didn't work at all until they were off to uni."
- No indications of financial abuse

Choice
"I didn't work at all until the kids went to uni"
"Well I'm not quite sure what our weekly outgoings would be as Fred takes care of all the finances."
"We have an account where both our pension payments sit and he looks after the bills."
"He gives me enough to spend each week and that's just fine with me."



"I looked after the kids and didn't work at all until they were off to uni."

"If you need any other documents I'll have to ring Fred and he can bring them down."

Feedback:

Although at first glance it may appear that there are potential signs of financial abuse, Cathy clearly states that her and Fred have agreed to their arrangement of Fred taking care of the finances.

Honest discussion and mutual agreement on domestic finances is indicative of a healthy relationship as it pertains to money.

### Thank You (Slide Layer)

Click on "Cathy's" comments that may indicate signs of financial abuse.

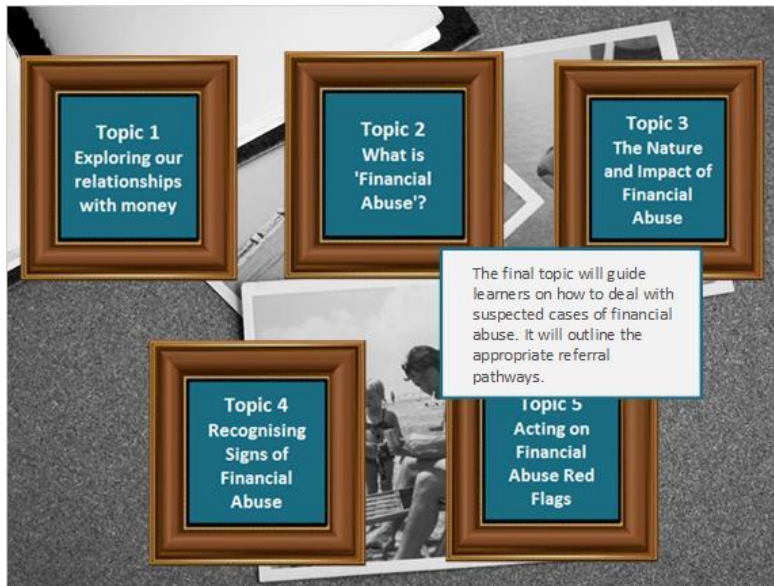
- "I didn't work at all until the kids went to uni"
- "Well, Fred takes care of the finances."
- "We have agreed to their arrangement of Fred taking care of the finances."
- "He looks like a healthy relationship as it pertains to money."
- "He takes care of the finances."
- "I looked after the kids and didn't work at all until they were off to uni."
- "If you need any other documents I'll have to ring Fred and he can bring them down."

Although at first glance it may appear that there are potential signs of financial abuse, Cathy clearly states that her and Fred have agreed to their arrangement of Fred taking care of the finances.

Honest discussion and mutual agreement on domestic finances is indicative of a healthy relationship as it pertains to money.

Continue

## Red Flags (Slide Layer)



### 1.13 Raising Financial Abuse

**Raising Financial Abuse**



Once you have reason to suspect financial abuse, or the client has revealed that they believe they are experiencing family violence, there are a number of steps you should take in order to ensure the safety and dignity of your client.

At this stage, referrals to appropriate local services that can provide crisis and safety support are essential.

But you may be wondering, "how do I raise the topic?"

"What do I say exactly?"

#### Notes:

VOICEOVER:

As a microfinance worker, you are in a unique position of having a detailed look into people's personal finances. Preparing a budget

and having a financial conversation may reveal signs of financial abuse in the context of family violence.


As a result, you should be prepared to refer your client to other crisis and safety support services, if necessary.

Click Next to learn more about the referral process.

## 1.14 Raising the topic

### Raising the topic

Supporting your client by referring them to an appropriate local network of crisis and family violence support services is an important part of your job as a microfinance worker.



If you have the opportunity to speak with your client privately and safely, there are several ways in which you can raise the issue of financial abuse in a respectful and non-judgmental way.

**Hover over** the word bubbles below for suggestions on raising the topic.


Four speech bubbles, each containing a question mark, are arranged horizontally below the text.

Women and Money: An Introduction to Financial Abuse

Menu Resources Glossary Exit

"What you are describing may be financial abuse. Have you heard that term before? Read through some of these resources to get a better idea.

Do you think what you have been experiencing may be financial abuse?"



< PREV NEXT >


This screenshot shows a slide from an interactive presentation. At the top, the title "Women and Money: An Introduction to Financial Abuse" is displayed in a dark teal header, with navigation links for "Menu", "Resources", "Glossary", and "Exit". The main content area features a large red-outlined speech bubble containing text that asks if the user's experience might be financial abuse and suggests reading resources. Below this, four smaller speech bubbles, each with a question mark, are arranged horizontally. At the bottom, a navigation bar includes a back arrow, a play button, a progress bar, a refresh icon, and "PREV" and "NEXT" buttons.

Women and Money: An Introduction to Financial Abuse

Menu Resources Glossary Exit

"Financial abuse is very common and what you are describing sounds like financial abuse.

I can give you a list of services that will help you through this process if you'd like."



< PREV NEXT >


This screenshot shows the next slide in the presentation. It features the same title and navigation links as the first slide. The red-outlined speech bubble contains text that states financial abuse is common and offers to provide a list of services. Below the text are four speech bubbles with question marks. The navigation bar at the bottom is identical to the first slide, showing a back arrow, play button, progress bar, refresh icon, and "PREV" and "NEXT" buttons.

Women and Money: An Introduction to Financial Abuse

Menu Resources Glossary Exit

"Being too scared to ask your partner how much money is in the bank must be very hard to live with. It sounds like you may be experiencing financial abuse.

If you're interested, I can give you the name of some services that can help."




< PREV NEXT >

Women and Money: An Introduction to Financial Abuse

Menu Resources Glossary Exit

"Financial abuse is unfortunately more common than you think and is a form of family violence. I could give you some referral information to family violence support services if you like.

You don't need to make any decisions. Services like 1800 RESPECT and WIRE will just listen and support you so that you can decide what to do next."



< PREV NEXT >

## 1.15 Referral Process

### Referral Process

It is important that you are aware of and have a rapport with the family violence support services in your area to ensure a smooth referral process for your client(s).

Your client may require referral to other services, in addition to crisis and safety support. They may require referral to government services, such as Centrelink, and/or health and legal services.

It is important for you to be aware of the full spectrum of services available to clients to ensure their physical, emotional and economic well-being during the period of crisis and into the future.

Your clients may be afraid or uncertain of what to do next. Please remember that as a microfinance worker you are neither expected nor advised to provide counselling to those experiencing family violence, but rather to refer them to the appropriate services in your local area.

## 1.16 Referral Pathways

### Referral Pathways

The image illustrates various referral pathways through digital and physical interactions. It features a woman at a desk, a smartphone displaying a 'RESPECT' website, a laptop showing a 'CLIMB KILIMANJARO CHALLENGE' website, and a smartphone displaying a 'LifeLine' app interface.

## 1.16 Safety Crisis Support

**Safety, crisis and family violence advice and support**

**1800 RESPECT offers information regarding:**

- National 24/7 telephone counselling
- Online counselling
- Advice for both people experiencing family violence and their family and friends
- Advice and information for community workers

Click the screenshot to explore the 1800 RESPECT website

**MORE >>**

## WIRE (Slide Layer)

Click the screenshot to launch the WIRE website and explore. Or check the Resources section for information from WIRE.

**WIRE provides:**

- Email and online chat support
- Women's Support line (Victorian-based)
- Information sheets and booklets
- Advocacy and research on family violence

**MORE >>**

## Lifeline (Slide Layer)

The screenshot shows the Lifeline website with a slide layer overlay. The website header includes the Lifeline logo and the tagline "Saving Lives Crisis Support. Suicide Prevention." Below the header are three orange buttons: "Get Help", "Support Lifeline", and "About Lifeline". A central banner features a photo of hikers on a mountain trail with the text "CLIMB KILIMANJARO CHALLENGE". To the right of the banner are three blue buttons: "Donate", "Online Services", and "Join our mailing list". A green "MORE >>" button is at the bottom right.

**Lifeline provides:**

- A 24hr crisis line
- Suicide prevention
- Self-help tool kits

Click on the screenshot to visit the Lifeline website and learn more about what it has to offer

## Relationships Australia (Slide Layer)

The screenshot shows the Relationships Australia website with a slide layer overlay. The website header includes the Relationships Australia logo, the phone number "1300 364 277", a search bar, and a Twitter icon. Below the header is a navigation menu with "Home", "Relationship advice", and "Why Relationships Australia?". A central banner features a photo of a family and a map of Australia. To the right of the banner is a "States and Territories links" menu with options for ACT, NSW, NT, QLD, SA, TAS, VIC, and WA. A "Postcode" field and "Locate" button are also visible.

**Relationships Australia provides:**

- Counselling services
- Family Dispute Resolution
- Family Violence Prevention
- Rural and remote telephone and other counselling

Click on the screenshot to visit the Relationships Australia website

CLOSE



## 1.17 Help with Money

### Help with Money

ASIC's MoneySmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) provides a range of financial resources, support and advice that may be helpful to your client.

ASIC's MoneySmart website includes a financial counsellor search tool that may be particularly helpful to clients experiencing financial abuse.

Click [More](#) to view this search tool.

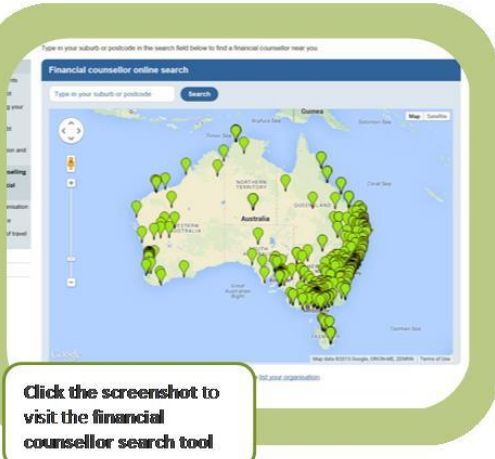
Click the [screenshot](#) to explore the contents of ASIC's MoneySmart website.

[MORE >>](#)



## Fin Counselling (Slide Layer)

### Financial Counselling



Click the screenshot to visit the financial counsellor search tool

ASIC's MoneySmart financial counsellor search tool may be particularly helpful to your client if they are experiencing or have experienced financial abuse.

Please note that some financial counselling services have long waiting lists and clients should be made aware of the possible wait time.

[MORE >>](#)

## Urgent Money Help (Slide Layer)

**Urgent Money Help** CLOSE

For clients with more urgent money needs

## 1.18 Other Resources

Other resources

Click the computer screen to learn more about the various services available to people experiencing financial abuse

## 1.19 Centrelink Resources

**Centrelink Resources**

Centrelink offers a range of support and advice on family violence including:

- Payments for those experiencing family violence
- Child Support
- Assistance with childcare

Click on each screenshot to visit the relevant Centrelink web pages

Child Support  
Helping separated parents to

Separated parents

Family and domestic violence

## 1.20 Legal Help

**Legal Help**

National Association of Community Legal Centres (NACLCL) is a not-for-profit community connecting people with **free legal** and related services across Australia.

The NACLCL website has a **community legal centre search tool** to help put you in touch with community legal help in your area.

Click on the screenshot to visit the NACLCL website

**I need legal help**  
Looking for legal help. Have you been asked for the right advice?  
Find your local CLC  
Use the address below to locate your local CLC  
Search by postcode or keywords  
Browse by State  
New Zealand CLCs

**Legal Resources**  
Look for local online legal resources by clicking on your state below  
National  
Provision  
Provision for justice  
LegalHelp

## 1.22 Conclusion

### Conclusion

You have thoroughly explored your own relationship with money and domestic finances, financial abuse and its impacts on individuals and families as well as how to refer clients to an appropriate network of local services.

You should now have a fuller understanding of financial abuse, particularly in the context of family violence.

This module was designed to highlight the issue of financial abuse and bring it to the forefront of the microfinance community. It may have raised questions for you regarding your own program's family violence protocol or referral network. For more information and advice on referral services in your area, please refer to your program's policies and procedures regarding Duty of Care and family violence referral.

For more information on financial abuse and family violence more broadly, please refer to the Resources in the main menu above. These can also be used to support referral.

## 1.23 Acknowledgment

### Acknowledgments

We would like to thank ASIC's MoneySmart and Office for Women under Department of Prime Minister and Cabinet for partnering with us on this initiative.

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Good Shepherd Australia New Zealand

Women's Information and Referral Exchange (WIRE)

economic Security4Women Incorporated

Australian Women Against Violence Alliance (AWAVA)

in sharing their expertise on this topic and guiding the development of this module.

A full list of reference materials used in the creation of this module can be found in the **Resources** section of the **Main Menu**.

**1.42 Complete**

Well done.

You've completed

**Women and Money:  
An Introduction to  
Financial Abuse**