



## What is financial abuse?

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**Financial abuse is when someone:**

- takes away your access to money
- controls your decisions about money
- uses your money without your consent.

Financial abuse is a type of domestic and family violence. It often happens alongside other types of violence, such as physical or emotional abuse.

**It can make you feel:**

- at risk
- isolated
- depressed

It can also take away your independence by making you feel like you have to rely on the person who is being financially abusive. This is one of the most powerful tools that someone can use to keep you trapped in an abusive relationship.

## Who can experience financial abuse?

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Financial abuse can happen to anyone. Older people are more likely to experience financial abuse. This is because they often rely on other people to help them with financial tasks and decisions.

You can experience financial abuse from anyone. **For example, they could be:**

- your partner or ex-partner
- a family member or friend
- your carer.

### Examples of financial abuse

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Someone might control the money in your household. For example, they might not let you access your bank accounts.

**Someone might make you go into debt. For example, they might:**

- force you to spend your money
- pressure you to take out loans
- cause large amounts of debt on bank accounts that you share
- open loans and credit cards in your name
- spend lots of money on your credit card.

**Someone might force you to:**

- work in your family business without pay
- give them your government benefits – financial support you get from the government
- threaten to report you for cheating or misusing government benefits
- sign financial documents, such as life insurance.

**Someone might:**

- hide assets – things you own that are worth a lot of money, like property, shares and jewellery
- steal your identity, property or inheritance
- refuse to pay bills and negatively impact your credit rating
- file false insurance claims
- refinance your home or car without your consent – this means changing the type of loan that you have.

### What is the difference between financial abuse and economic abuse?

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Economic abuse is also a type of domestic violence. But economic abuse is broader than financial abuse.

**Economic abuse can include when someone:**

- limits your access to things such as food, clothing and transport
- interferes with your access to resources to improve your economic status, such as employment or education.

### Examples of economic abuse

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Someone might:

- interfere with your opportunities to find work or keep a job
- order you not to work or attend job training
- refuse to work or contribute to the family income
- refuse to pay child support
- force you to lie
- make the property settlement process last longer than it needs to
- not be honest about assets during the property settlement process.

### How can you get support to leave your partner, even if they control the finances?

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#### Support services

You can contact a financial counsellor in your area who can support you to leave your partner.

#### National Debt Helpline

You can contact the National Debt Helpline for support.

**Call 1800 007 007**

They will connect you with a specialised domestic and family violence financial counsellor.

## How can you get support to leave your partner, even if they control the finances?

Who can give you support	Who can apply	What support you can get	When you must apply
Centrelink Crisis Payment	This support is available to people in extreme situations. This includes family and domestic violence and other situations.		You must apply within 7 days of leaving your partner.
Uniting Care – Escaping Violence Payment	You must be: <ul style="list-style-type: none"> <li>• an Australian citizen or resident</li> <li>• over 18 years old</li> <li>• experiencing violence from your partner</li> <li>• experiencing financial stress.</li> </ul>	Up to \$5000	You must apply within 12 weeks of: <ul style="list-style-type: none"> <li>• planning to change where you live because of violence</li> <li>• changing where you live because of violence</li> <li>• staying in your home after your abusive partner has moved out.</li> </ul>
Victim's Assist Queensland		Supports you to recover from certain acts of violence in Queensland.	You must apply within 3 years of experiencing violence.
Red Cross Family & DV Financial Assistance	You must be: <ul style="list-style-type: none"> <li>• on a temporary visa</li> <li>• experiencing domestic and family violence</li> <li>• experiencing stress.</li> </ul>	Up to \$5000	
Flexible Assistance Program		Up to \$5000 (per adult) to buy certain items for your home.	
Home Energy Emergency Assistance Scheme (HEEAS)		Up to \$720 for households in Queensland who are finding it difficult to pay for electricity or gas.	Once every 2 years.

## How can you get support to leave your partner, even if they control the finances?

Who can give you support	Who can apply	What support you can get	When you must apply
Concession Card	You must have a valid: <ul style="list-style-type: none"> <li>• concession card</li> <li>• or seniors card.</li> </ul>	You can get a discount on: <ul style="list-style-type: none"> <li>• vehicle registration</li> <li>• public transport</li> <li>• electricity and gas</li> </ul>	
Public Dentist	You must: <ul style="list-style-type: none"> <li>• be a Queensland resident</li> <li>• meet other criteria.</li> </ul>	Public dental support.	
Spectacle Scheme	You must: <ul style="list-style-type: none"> <li>• be a Queensland resident</li> <li>• meet other criteria.</li> </ul>	You can get a free pair of basic prescription glasses.	Once every 2 years.
FairPlay		A \$150 voucher for a child's sport and active recreation: <ul style="list-style-type: none"> <li>• membership</li> <li>• or registration</li> <li>• or participation fees (with registered providers).</li> </ul>	Each child can get one voucher per calendar year.

# What is a credit report?

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Your credit report is a record of your credit history. It includes things like:

- your credit rating
- the credit products you have – things that your bank has agreed to lend you the money to buy
- your repayment history.

Credit providers look at your credit history to decide whether to give you credit or lend you money.

Some credit reporting agencies might give you your credit rating for free.

# How to access your credit report

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You can contact the credit reporting agencies below for your free credit report.

## Equifax

**Call 138 332**

You can also find out more information on [their website](#).

## Experian

**Call 1300 783 684**

You can also find out more information on [their website](#).

## illion

**Call 132 333**

You can also find out more information on [their website](#).

# What to do if there is a mistake in your credit report

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If you find a mistake in your credit report, you should follow the instructions the credit reporting agency provided with the report. The instructions will tell you how to fix the mistakes.

You can report these mistakes to the agency by:

- calling the agency
- using the dispute portal when you get your credit report
- writing a letter or an email to the agency. You should include evidence of the mistakes.

# What should you do if a debt collector contacts you?

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**If a debt collector contacts you, you must:**

- be honest about your financial situation, including telling them if you have other debts
- reply in a timely way
- agree to a payment plan if you can afford it
- tell them if your contact details change.

If you don't agree with your debt, you can dispute it.

**For example, you can dispute your debt if:**

- you haven't accrued the debt – this means the debt hasn't built up over a period of time and
- the debt is because of financial abuse.

You can call a financial counsellor if you need support to dispute a debt.

## How can a financial counsellor support you?

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Financial counsellors are qualified professionals. They can give you information and advice about what to do if you are experiencing financial difficulty. And they can support you to speak with certain people.

It is **free** to get support from a financial counsellor. Their services are non-judgmental, independent and private. Financial counsellors are based in community organisations throughout Australia. For example, large charities, smaller community centres and local government agencies.

## How can you manage your money better?

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There are steps you can take to manage your money better.

**You can learn how to:**

- look at your expenses and income
- create a budget
- find opportunities to save money
- understand your credit report
- assess your debt
- save money
- plan to pay tax.

You can find more information and free spreadsheets on the [moneysmart website](https://www.moneySMART.org.au).

**This factsheet includes general information only and is not a substitute for legal advice.**

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