

MONEY MATTERS

Relationships & Money

This fact sheet is part of the *Money Matters* Series from Women's Health East. Find out more about the project at <https://whe.org.au/money-matters-webinar-series/>

Respectful conversations about finances

Respectful relationships require both people to be respectful of each other. This includes conversations about money.

The WIRE conversation kit gives you information and skills on how to have conversations about finances in a respectful way - https://www.wire.org.au/wp-content/uploads/2025/06/WIRE1010-Respectful-Financial-Relationships-Conversation-Kit_FA03digital.pdf

Government benefits for families

Depending on your income and assets, you could be eligible for government benefits. Find out more about the payments available to you on the Services Australia website - <https://www.servicesaustralia.gov.au/having-baby>

Divorce and separation

The Money Smart divorce and separation financial checklist is a useful tool to organise your finances after a break-up - <https://moneysmart.gov.au/family-and-relationships/divorce-and-separation-financial-checklist>

The Attorney General's Department has developed a comprehensive guide to dividing your property and finances after separation - <https://www.ag.gov.au/sites/default/files/2025-06/guide-to-dividing-your-property-and-finances-after-separation-june-2025.PDF>

Where can I go to get help for Family Violence or Elder Abuse (including financial abuse)?

If you or someone you know is at immediate risk of physical harm or property damage, call Victoria Police on 000.

Other free services include:

- Safe Steps on 1800 015 188 or safesteps@safesteps.org.au - 24/7 family violence response (crisis phone line and planning for your safety)
- 1800 RESPECT on 1800 737 732 (family violence) or 1800 ELDERHELP on 1800 353 374 (elder abuse) - confidential information, phone counselling and support services.

- If you live in Melbourne's Outer East (Knox, Yarra Ranges, Maroondah) contact The Outer East Melbourne Area (OEMA) Orange Door on 1800 271 150 or OEMA@orangedoor.vic.gov.au
- If you live in Melbourne's Inner East (Boroondara, Manningham, Whitehorse and Monash) contact The Inner East Melbourne Area (IEMA) Orange Door on 1800 354 322 or IEMA@orangedoor.vic.gov.au
- Eastern Community Legal Centre on 1300 32 52 00 or <https://eclc.org.au/> – confidential legal, social and financial counselling support for people experiencing or at risk of family violence and elder abuse.
- 13 YARN on 13 92 76 - Aboriginal & Torres Strait Islanders crisis support line (24/7)
- Rainbow Door on 1800 729 367 - advice, referral and support for LGBTIQ+ Victorians

What assistance is available for financial hardship?

If you are experiencing financial hardship, speak to the 'Hardship Team' of your credit or utility provider or talk to a financial counsellor.

Support is available, including:

- Utility Relief Grants Scheme for Electricity, Gas and Water for eligible customers.
- Flexible Support Packages are provided by local community agencies for victims of Family Violence.
 - Contact the The Orange Door EMR network (contact details below)
 - Some banks provide support in the form of funds/services to assist their customers experiencing Family Violence.

Why would I go to see a financial counsellor?

Financial counsellors provide assistance, advocacy and information to those who are experiencing financial difficulty or who have problems with debt.

How do I find a financial counsellor near me?

National Debt Helpline offers free and confidential advice from professional financial counsellors as well as referral to a financial counsellor near you.

Visit: www.ndh.org.au or phone 1800 007 007 (9.30am to 4.30pm, Monday to Friday).

For more information please contact:

Women's Health East - 9851 3700 or www.whe.org.au