

FREE GUIDE

Building my financial independence

Every woman deserves to understand her own money, whoever manages the household finances. Independence is not about distrust. It is about never being without options.

Have something in your own name

- A bank account in your own name, with at least part of your income paid into it.
- A small emergency fund that only you can access.
- A credit history of your own, built by paying something in your name on time, every time.

Know the full picture

- Know what accounts, debts, super, property and insurance your household has, even if someone else looks after them day to day.
- Check your own superannuation. Career breaks for caring leave gaps, and there are ways to catch up.

Keep your key documents safe

- Keep copies of your identity documents, visa or citizenship papers, payslips, tax returns and bank statements somewhere private that you control.

If someone controls your money

- Controlling or withholding money is a form of financial abuse, and support is available confidentially. 1800RESPECT is available on 1800 737 732, and the National Debt Helpline on 1800 007 007 offers free financial counselling.
- If you think someone monitors your phone or computer, look for help from a device they cannot access.

YOUR NEXT THREE STEPS

- 1 Open, or check, an account in your own name.
- 2 Write down what you know about your household's finances, and what you do not.
- 3 Store copies of your key documents somewhere private.

Useful official links

1800RESPECT <https://www.1800respect.org.au>

National Debt Helpline <https://ndh.org.au>

Good Shepherd <https://goodshep.org.au>