

# FINANCIAL ABUSE: SAFETY PLANNING

About this guide

This safety planning guide focuses on financial abuse. If financial abuse is not the focus of concern, please refer to other available safety planning guides that incorporate physical safety.

This is a guide only and some of these steps may not be safe or possible. Take the lead of the person you're supporting, and ask them what feels safe for them. Assess every option for potential risk and revisit this plan regularly and consider it a working document.

Have another plan in place for what to do if the abusive person finds out that they are taking any of the below steps. This could include identifying a safe place to go or a safe person who can intervene or creating an escape plan together.

## Are they planning on staying or leaving the relationship?

There are steps someone can take to make themselves financially safer regardless of whether they choose to leave the relationship or not.

This document is to be used with the person you're supporting.

A QLIFE GUIDE  
FOR HEALTH AND  
SOCIAL CARE  
PRACTITIONERS,  
SERVICE PROVIDERS,  
AND FOLKS WHO  
CARE

Contact QLife

Health professionals wanting to know more can contact

[ask@qlife.org.au](mailto:ask@qlife.org.au)

QLife is available 365 days a year, 3pm - midnight.

call 1800 184 527 | webchat

[www.qlife.org.au](http://www.qlife.org.au)

*QLife acknowledges the Traditional Owners of country throughout this land now known as Australia, their diversity, histories and knowledge and their continuing connection to lands, waters and communities. Work for this QGuide was completed across Yuin, Gadigal, and Whadjuk Noongar Countries. QLife pays our respects to Elders and extend that respect to all Aboriginal and/or Torres Strait Islander peoples across this country we know as Australia. This QGuide was developed in collaboration with Kai Noonan, supported by the Commonwealth Bank.*

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## Staying

There are many reasons why someone experiencing abuse would choose to stay in a relationship, only you can decide what is right for you and any children or pets you have. There are some steps you can take to be safer or to lessen the impacts of abuse.

Create a new email address – using an obscure name with a password completely different to any you have used before. Set it up on a friend’s computer not one that your partner or family member has access to. Use this account when accessing services and support or to send yourself copies of documents.

Look for spyware and tracking devices. Consider getting a second phone that you use for seeking information and help.

## Leaving

Leaving a relationship is the most dangerous time for someone in an abusive relationship. It is important to secure finances before leaving, however, it is also important to make sure that a plan is in place for your physical and psychological safety and for any children and pets involved. Even if the relationship has not previously been physically violent, it does not mean that your physical safety is not at risk when you leave.

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Look for spyware and tracking devices. Get a new phone or return phones and laptops to factory settings.

## Staying

If safe to do so, delete any intimate images or content they may have of you and lock any social media profiles, hook-up apps and sex work profiles you may have. This is to avoid “sextortion” (threatening to reveal intimate content to get money from you).

Take photos or make copies of all legal documents, including:

- birth certificate for you and any children
- other ID such as licences, passport, Medicare etc.
- bank accounts and statements
- mortgages statements/ rental agreement
- superannuation account details for you and your partner (if you have one)
- immigration documents
- loan statements or contracts
- title deeds for any property
- letters from debt collector
- My gov log-in details
- Your and your partner’s will
- Insurance documents
- Power of attorney documents

Open a new and hidden bank account in your name only – with a different bank to the one you or your partner or family member is with now.

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## Staying

Start putting some money into your new bank account but make sure it is not traceable.

– You could either ask an employer to deposit a small sum out of your pay each week into this account or deposit cash when you have some extra.

Ask your banking provider, real estate agent and utilities provider to alert you know if your accounts have been overdrawn, redrawn, or you are behind on payments, so that you can keep track of any debts being accrued in your name.

Seek further help. Financial abuse is rarely the only form of abuse in a relationship. You may need to seek help for other forms of abuse and coercion that are impacting your life.

## Leaving

Consider taking half of your joint funds, 75% if you are leaving with children. It is easier to give money back if you must, than it is to get money off them once you leave.

Freeze joint accounts, put a hold on any overdraft options in your bank accounts or redraw options on your mortgage, cancel any joint credit cards, update your real estate agent and change any joint leases and utilities in your name.

In some states you can break a lease if domestic violence has occurred. Check with your local Tenants advice service.

If you are unable to close a joint account and you change your address or phone number, ask your bank to make sure they do not disclose your personal details to your partner or family member.

Seek further help. There are services that will help you leave an abusive relationship and recover from one.

## Staying

Find out if your workplace has a domestic violence policy and if there are details in the policy that can help you, e.g. paid leave. Consider letting your employer know and discuss with them any measures the workplace can take to keep you safe, e.g. making sure colleagues don't disclose your whereabouts to callers, blocking emails from your family member or partner. Telling your employer will also help if your family member or partner attempts to sabotage your employment.

Know that you have a right to confidentiality and support when you disclose to your employer you are experiencing domestic violence.

Consider which accounts you can change passwords to that will go unnoticed by your family member or partner, or that you could easily explain if questioned. This could include online shopping accounts that a partner may log into to purchase goods using your saved details.

Become financially savvy. If you are not confident in your ability to manage finances and assets, start reading online resources, books and listening to podcasts on financial management.

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Know that you have a right to confidentiality and support when you disclose to your employer you are experiencing domestic violence.

Update your employee details to new and safer bank and superannuation accounts.

Change your log-in details and passwords on your bank accounts, bank cards, mobile phone and any other account or service you use.

Become financially savvy. If you are not confident in your ability to manage finances and assets, start reading online resources, books and listening to podcasts on financial management.





# FINANCIAL ABUSE: SAFETY PLANNING

## Staying

Consider telling your bank and other institutions, as many have special options for customers experiencing domestic violence.

Please note that to access some special options, you have to have left or be leaving the relationship. These services are usually promoted as “for people leaving an abusive relationship”.

If it is safe to do so, remove the family member or partner from your insurance policies and will. Take them off official documents as your next of kin and emergency contact. This is to protect you from any deliberate harm they may cause you and to enlist other trusted people in case of an emergency.

Talk to a free, independent, and confidential financial counsellor. They can offer support, advice and options to help you prioritise debts, create budgets, access grants or concessions, negotiate with creditors and understand your legal rights.

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## Services that can help

- CommBank’s Next Chapter team provides free and confidential support, information and referrals to people impacted by financial abuse no matter who they bank with. Contact the Next Chapter Team on 1800 222 387, Monday to Friday, 8am-6pm (Sydney/Melbourne time), excluding public holidays. An interpreter can be arranged to assist you. If it’s difficult for you to chat over the phone, CommBank customers can contact the Next Chapter Team through online chat ([Ceba](#)) in the CommBank app.
- Good Shepherd No Interest Loans (NILS) Good Shepherd offers flexible, No Interest Loans of up to \$2,000. The loans are government funded, with no fees, charges or interest to pay. Call 13 64 57
- Safe Connections offers a free mobile phone through the Safe Connections program, delivered by local domestic violence services. Call 1800 937 638 or visit WESNET’s Technology Safety site.
- The Financial Independence Hub is a free and confidential service for people of all genders who have experienced financial abuse. Call 1300 050 150 Mon – Fri, 7am – 7pm (Syd/Mel time). You can also email at [fih@goodshep.org.au](mailto:fih@goodshep.org.au)
- The National Debt Helpline offers free and independent financial counsellors. Call 1800 007 007 – open Weekdays from 9:30 am to 4:30 pm or use the live chat option between 9:00 am to 8.00 pm weekdays. If you send a message outside these hours a financial counsellor will get back to you.
- Centrelink. If you are leaving your home because of domestic violence, you may be eligible for a Crisis Payment from Centrelink. This needs to be claimed within 7 days of leaving. Call Centrelink on 132 850 or if you want to speak with Centrelink in a language other than English, call 131 202.
- UnitingCare’s Escaping Violence Payment is available in every state and territory if you have recently left family violence and you are struggling with finances, you could be eligible for up to \$5,000 financial assistance. Call 1800 387 387.

