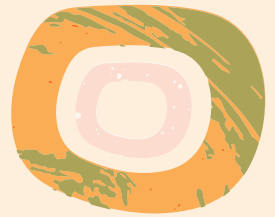
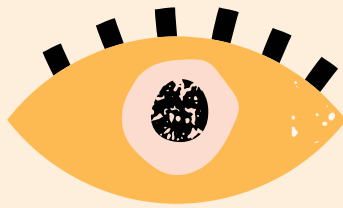




MODULE • 2



Title: ME, MYSELF & MONEY
Module 2 My spending. My priorities

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Note

In this learning program we use the term financial abuse to include all of the abusive behaviours that one may experience in a relationship where access to money, finances, transportation, accommodation, employment and education, is limited.

Note

If in completing this module, concerns are raised about your personal situation, you are encouraged to seek help. Support agencies are listed at the back of this workbook.

Note

Any advice or information in this program is general. Before acting on any advice, you should consider your personal situation and speak to a financial counsellor to see if it is appropriate for your needs and financial situation. Information on how to access a financial counsellor is found at the back of your workbook.

Note

You are encouraged to keep safe all resources you may access as a part of this program. Find tips on how to do this at <https://esafety.gov.au>. Search: DOMESTIC AND FAMILY VIOLENCE ONLINE SAFETY CHECKLIST.

My Spending. My Priorities

1. Column A – Tick each item you spend money on.
2. Column B – Rank each item you have ticked in order of importance. Number one should be the most important.
3. Column 3 – Tick whether the item is a fixed or flexible cost.

A **FIXED** cost is not negotiable.

A **FLEXIBLE** cost changes.

Item	Column A	Column B	Column C	
			Fixed cost	Flexible cost
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Home expenses				
Rent or mortgage				
Home and contents insurance				
Water rates				
Council rates				
Utilities				
Water use				
Electricity				
Gas				
Internet and data				
Phone and phone bill				
Car & travel				
Car registration and third-party insurance				
Car insurance				
Driver's licence				
Car repairs				
Public transport				
Petrol				
Groceries & eating out				
Food and groceries				
Eat out – Take-away				
Eat out – Other (lunch, dinner)				
Coffee				
Alcohol				
Cigarettes				
Medical				
Health insurance				
Medical – Doctor				
Medical – Dental				

Medical – Glasses				
Other medical (physio etc)				
Family & pets				
Pocket money				
Christmas and gifts				
Toys				
Pets				
Helping family and friends				
Kids activities (sport, music etc)				
Education				
School fees				
School uniform and supplies				
Childcare				
School excursions/trips				
Entertainment				
Games and online gaming				
Betting (including Lotto)				
Holiday				
Movies				
Pay TV (Netflix)				
Out with friends				
Personal				
Clothes				
Shoes				
Hairdresser				
Beauty				
Repayments				
Centerlink repayments				
Bond assistance				
Fines				
Household goods (Rent or buy)				
Computers and electronics (Rent or buy)				
Credit card bills				
Other				
Church and donations				
Life insurance				
Funeral insurance				
Bank fees				
Savings				

Spending Leaks

You might think that most of your money goes on big expenses. But it's often the small things you buy each day or each week that can add up and cost you more over time. They are called spending leaks. It could be something like a magazine you buy, takeaway, junk food, daily coffee, or soft drink at the servo.

Let's see how much you can save in a year.

Flo + coffee

Flo buys a takeaway coffee from the local café twice a week. A coffee costs \$4.50. Let's see how much she is spending on coffee a year.

Spending leak	Cost	Frequency	Calculation = 52 weeks in a year = 26 fortnights in a year = 12 months in a year	Total \$ per year
Takeaway coffee	\$4.50	x2 per week	$\$4.50 \times 2 = \9.00 per week $9 \times 52 = 468$	\$468 per year

In this example, Flo's spending leak costs her \$468 per year.

Your turn

1. Choose one of your spending leaks.
2. Work out how much it costs you in a year.

Spending leak	Cost	Frequency	Calculation = 52 weeks in a year = 26 fortnights in a year = 12 months in a year	Total \$ per year

3. Does the cost of your spending leak surprise you? Why/Why not?

4. If you need to, what could you do to plug your spending leak? In Flo's case she could just buy one coffee a week which would save her \$234 per year. What can you do to plug your spending leak?

Notes

EQUAL AND RESPECTFUL FINANCIAL RELATIONSHIPS

- Are based on trust and honesty.
- In these relationships, decisions are made after discussion and with agreement.

UNEQUAL AND FINANCIALLY ABUSIVE RELATIONSHIPS

- Intimidation, isolation, coercion, threats, and controlling the finances, may occur.
- These relationships look and feel very different to a respectful financial relationship.
- Sometimes it can take someone a while to realise that they are in a financially abusive relationship.

IDENTIFYING AND PRIORITISING SPENDING

- Managing your money can help you to feel less stressed.
- It can also help you to feel a little more in charge of your life.
- A simple way to manage your money is to work out how much money you have coming in and how much you are spending.

NEEDS VS WANTS

- A need is required to live a healthy life and usually covers basic living expenses such as food, rent, electricity bills, and basic clothing.
- A want is basically everything else - things that you'd like to own or choose to buy like takeout food, paid TV such as Netflix, cigarettes, alcohol, and extra clothing.

FIXED AND FLEXIBLE COSTS

- A fixed cost is not negotiable and is paid on a set date eg monthly rent or mortgage payment. Fixed costs can't be changed easily.
- A flexible cost changes eg the amount you spend on food, petrol or take-away.
- You can't always change fixed costs, but you can change how much you are spending on flexible costs.

SPENDING LEAKS

- They are often the small things you buy each day or weekly that can add up and cost you more over time.

Your Notes



Where to get Help, Advice & Support

IF YOU DON'T FEEL SAFE AT HOME

WA Women's Domestic Violence Helpline

1800 007 339

The Women's Domestic Violence Helpline provides support and counselling for women experiencing family and domestic violence. It is a state-wide 24-hour service.

Lifeline crisis support and suicide prevention

13 11 14

www.lifeline.org.au

Crisis Care

1800 199 008

www.dcp.wa.gov.au – Search CRISIS CARE

Information and counselling service for people in crisis needing urgent help.

Yorgum Healing Services

1800 469 371

www.yorgum.org.au

IF YOU NEED HELP TO BE FINANCIALLY INDEPENDENT

Find a Financial Counsellor

www.fcawa.org

Search: FIND A FINANCIAL COUNSELLOR

National Debt Helpline

1800 007 007

Monday-Friday 9.30-4.30pm

www.ndh.org.au

IF YOU NEED ADVICE ON HOW TO KEEP SAFE ONLINE

eSafety Commissioner

esafety.gov.au

Search: DOMESTIC AND FAMILY VIOLENCE ONLINE

SAFETY CHECKLIST

IF YOU NEED LEGAL HELP AND ADVICE

State-wide

Find a Community Legal Service

www.communitylegalwa.org.au

Circle Green Community Legal Service

(08) 6148 3636

www.circlegreen.org.au

Metropolitan Legal Services

Aboriginal Family Law Services

East Victoria Park

(08) 9355 1502

1800 019 900

www.afls.org.au

Aboriginal Legal Service WA

Perth

(08) 9265 6666

www.als.org.au

Citizens Advice Bureau

Armadale

Fremantle

Joondalup

Kwinana

Midland

Rockingham

(08) 9221 5711

www.cabwa.com.au

Community Legal Western Australia

Perth

(08) 9221 9322

www.communitylegalwa.org.au

Consumer Credit Legal Service

Perth

(08) 9221 7066

www.cclswa.org.au

Djinda Services
Perth
(08) 9200 2202
(08) 6164 0650
www.wlswa.org.au
Fremantle Community Legal Centre
(08) 9432 9790
www.fremantle.wa.gov.au/fclc

Gosnells Community Legal Centre
(08) 9398 1455
www.gosnellscllc.com.au

Legal Aid
Perth
1300 650 579
www.legalaid.wa.gov.au

Midland Information and Legal Advocacy Service (MIDLAS)
(08) 9250 2123
www.midlas.org.au

Northern Suburbs Community Legal Centre (NSCL)
(08) 9440 1663
www.nsclegal.org.au

Southern Communities Advocacy Legal Education Service (SCALES)
Rockingham
(08) 9550 0400
www.communitylegalwa.org.au

Street Law Centre
Northbridge
Perth
East Perth
Fremantle
1800 752 992
For homeless or at risk of homelessness
www.streetlawcentre.org.au

Sussex Street Community Legal Service
East Victoria Park
(08) 6253 9500
www.sscls.asn.au

Women's Legal Service WA
Perth
(08) 9272 8800
1800 625 122
www.wlswa.org.au

Regional Legal Services

Aboriginal Legal Service WA
Albany
(08) 9841 7833
Broome
(08) 9192 1189
Bunbury
(08) 9791 2622
Carnarvon
(08) 9941 1534
Derby
(08) 9192 1189
Geraldton
(08) 9921 4938
Halls Creek
0429 793 532
Kalgoorlie
(08) 9021 3666
Kununurra
(08) 9168 1635
Northam
(08) 9622 5933
Meekatharra
(08) 9981 1712
South Hedland
(08) 9172 1455

Albany Community Legal Centre Inc
Ph: (08) 9842 8566
1800 606 060
www.albanyclc.com.au

Citizens Advice Bureau
Mandurah
(08) 9535 3101
Bunbury
(08) 9721 6008
Busselton
(08) 9751 1199
www.cabwa.com.au

Fitzroy Crossing
Marnin Family Support & Legal Unit (MFSLU)
(08) 9191 5284
www.mwrc.com.au/pages/legal-services
Goldfields Community Legal Centre Inc
Kalgoorlie, Boulder, Coolgardie, Kambalda, Norseman, Salmon Gums, Gibson and Esperance
(08) 9021 1888 / 1300 139 188
www.gclc.com.au

Kimberley Community Legal Services Inc
(08) 9169 3100
www.kcls.org.au

Peel Community Legal Services
Mandurah
(08) 9581 4511
www.peelcls.com.au

Pilbara Community Legal Services Inc
Pilbara/ Karratha
(08) 9185 5899
Roebourne
(08) 9182 1169
South Hedland
(08) 9140 1613
Newman
(08) 9175 0418
www.pcls.net.au

Southern Aboriginal Corporation
Albany
(08) 9842 7777
www.sacorp.com.au

Southwest Community Legal Centre Inc
Bunbury
(08) 9791 3206
1800 999 727
www.swclc.org.au

IF YOU NEED HOUSING ADVICE OR EMERGENCY ACCOMMODATION

Crisis Care

1800 199 008

Crisis Care is a telephone information and counselling service for people in crisis needing urgent help, including those escaping domestic violence. It operates 24 hours, 7 days per week.

Entry Point Perth

(08) 6496 0001

1800 124 684

www.entrypointperth.com.au

Northern Suburbs Community

Legal Service

Joondalup

(08) 9301 4413

Mirraboooka

(08) 9440 1663

www.nsclegal.org.au

Tenancy WA

Merged with Circle Green

Community Legal

(08) 6148 3636

www.tenancywa.org.au

IF YOU NEED EMOTIONAL SUPPORT

1800 RESPECT

1800 737 732

This telephone service offers confidential counselling support, information, and referral options for anyone impacted by domestic or family violence or sexual assault. It is available 24 hours a day, 7 days a week.

IF YOU NEED SERVICES FOR KIDS AND YOUNG PEOPLE

Kids Helpline

1800 551 800

www.kidshelpline.com.au

The Patricia Giles Centre for Non-violence

(08) 9300 0340

www.patgilescentre.org.au

IF YOU NEED SERVICES SPECIFIC TO CULTURALLY AND LINGUISTICALLY DIVERSE COMMUNITIES

Multicultural Women's Advocacy and Support

(08) 9328 1200

www.whfs.org.au/services/multicultural-womens-advocacy-support

Multicultural Services Centre of WA

(08) 9328 2699

Family Safety Pack

www.dss.gov.au/family-safety-pack