



## MODULE • 3

## This is a vibrant, abstract collage on a light beige background. On the left, a large, stylized pink hand-like shape with a textured, stippled appearance reaches upwards. At the top center is a large, semi-circular shape in orange and blue, resembling a stylized rainbow or a large eye. In the center of the collage is a large, yellow eye with black eyelashes and a black pupil. To the right of the eye is a large, blue, stylized plant or flower with multiple petals and a striped stem. Below the eye are several orange circles containing dollar signs (\$), and a large, stylized dollar sign (\$) in orange and blue. To the right of the dollar signs are three blue wavy lines. At the bottom right are two large, semi-circular shapes, one in teal and one in orange, both with a stippled texture. The collage is filled with various geometric shapes, including circles, triangles, and wavy lines, in a color palette of orange, blue, teal, pink, and black.

Title: ME, MYSELF & MONEY  
Module 3 Money planning

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FCAWA  
45 Duncan Street, Victoria Park WA 6100  
Telephone (08) 9221 2088  
Email enquiries@fcawa.org  
Web www.fcawa.org



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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 Money Plan

You can do this activity online using the Moneysmart website [moneysmart.gov.au](https://moneysmart.gov.au) Search BUDGET PLANNER.

Remember to take care if you are going online.

Income	
Paid employment (Net – after tax)	\$
Centrelink payments	\$
Family Tax Benefit	\$
Child support	\$
Tax return	\$
	\$
<b>Total income</b>	<b>\$</b>

Home expenses	
Rent or mortgage	\$
Home and contents insurance	\$
Water rates	\$
Council rates	\$
	\$
<b>Total home expenses</b>	<b>\$</b>
Utilities	
Water use	\$
Electricity	\$
Gas	\$
Internet and data	\$
Phone and phone bill	\$
	\$
<b>Total utilities</b>	<b>\$</b>

Car & travel	
Car registration and third-party insurance	\$
Car insurance	\$
Driver's licence	\$
Car repairs	\$
Public transport	\$
Petrol	\$
	\$
<b>Total car &amp; travel</b>	<b>\$</b>
Groceries & eating out	
Food and groceries	\$
Eat out – Take-away	\$
Eat out – Other (lunch, dinner)	\$
Coffee	\$
Alcohol	\$
Cigarettes	\$
	\$
<b>Total groceries &amp; eating out</b>	<b>\$</b>
Medical	
Health insurance	\$
Medical – Doctor	\$
Medical – Dental	\$
Medical – Glasses	\$
Other medical (physio etc)	\$
	\$
<b>Total medical</b>	<b>\$</b>

Family & pets	
Pocket money	\$
Christmas and gifts	\$
Toys	\$
Pets	\$
Helping family and friends	\$
Kids activities (sport, music etc)	\$
	\$
<b>Total family &amp; pets</b>	<b>\$</b>
Education	
School fees	\$
School uniform and supplies	\$
Childcare	\$
School excursions/trips	\$
	\$
<b>Total education</b>	<b>\$</b>
Entertainment	
Games and online gaming	\$
Betting (including Lotto)	\$
Holiday	\$
Movies	\$
Pay TV (Netflix)	\$
Out with friends	\$
	\$
<b>Total entertainment</b>	<b>\$</b>
Personal	
Clothes	\$
Shoes	\$
Hairdresser	\$
Beauty	\$
	\$
<b>Total personal</b>	<b>\$</b>

Repayments	
Centerlink repayments	\$
Bond assistance	\$
Fines	\$
Household goods (Rent or buy)	\$
Computers and electronics (Rent or buy)	\$
Credit card bills	\$
	\$
<b>Total repayments</b>	<b>\$</b>
Other	
Church and donations	\$
Life insurance	\$
Funeral insurance	\$
Bank fees	\$
Savings	\$
	\$
<b>Total other</b>	<b>\$</b>

<b>Total fortnightly income</b>	<b>\$</b>
<b>Total fortnightly expenses &amp; repayments</b>	<b>\$</b>
<b>SAVINGS/SHORTFALL</b>	<b>\$</b>

**To work out your fortnightly savings or shortfall, subtract your expenses and repayments from your income.**

# Boost Your Income. Reduce Your Expenses.

1. Look through all of the suggestions for how you can boost your income and reduce your expenses.
2. Boost your income ideas are in the **green** boxes and reduce your expenses are in **yellow**.
3. Add in your own ideas in the blank boxes.
4. Choose one thing you can do NOW to boost your income. Circle it.
5. Choose two to three things you can do NOW to reduce your expenses. Circle them.

TRACK your spending	ASK for an extension or a payment plan	MAKE and USE a shopping list	BUY clothes and shoes at sales times	OPEN your mail and ACTION your bills
USE a NO fees bank account	Look for some part-time work	TRY NOT to shop when hungry	SET UP a NO fee separate bank account for bills and savings	LOOK for low-cost family activities
COMPARE mobile phone plans and CHOOSE the best for your circumstances	PRE-PLAN your meals	PLUG your spending leaks	BUY food in bulk, cook and freeze	CHECK that CONCESSIONS are applied to bills
AVOID companies that rent household goods (high interest rates and charges)	PUT petrol in the car on the CHEAPEST days	CREATE a money plan and USE it	LOOK up power and gas websites for savings TIPS	GET help from a financial counsellor or community legal centre
Switch OFF appliances when not in use	BUY clothes at local op shops	BUY food or groceries in bulk and SWAP with friends and family	Deliver leaflets in the local community. Get the kids involved	COMPARE insurance plans and CHOOSE the best for your circumstances
BORROW books and DVDs from the library		TRY to AVOID Buy Now Pay Later	LOOK for additional work on online platforms eg Airtasker	AVOID Pay Day lenders (high fees, charges and interest)
BUY groceries on special	Be CAREFUL with tap and go	START a veggie patch	JOIN local Buy Nothing groups	PLAN ahead for birthdays and Christmas
Sell unwanted items at swap meets or on online platforms like Gumtree	JOIN a toy library	SIGN UP to take surveys online. Get paid in cash or in gift cards	CANCEL paid streaming subscriptions eg Netflix	EAT at home
		Look for a higher paying job		Do a free course that might help you get a job

# Set SMART Money Goals

A SMART goal is:

**S**pecific  
**M**easurable  
**A**chievable  
**R**ealistic  
**T**imed

1

SMART GOAL:

2

SMART GOAL:

3

SMART GOAL:

# Notes

## PERSONAL MONEY PLAN

- A personal money plan is a great way to keep track of the money coming in and the money you are spending.

## INCOME AND EXPENSES

- Income is any money you get.
- Expenses are anything you have to pay for.
- Everyday expenses include things like petrol, coffee, and groceries.

- Big expenses are things like your rent or mortgage, car registration, insurances, school fees, electricity, and gas.
- Creating a money plan involves keeping an eye on your income and on your everyday and big expenses, so you can make sure that there is enough money coming in to cover the money going out.
- You can boost your income and reduce your expenses in different ways.

## SMART MONEY GOALS

- An effective goal is one that clearly outlines what you're aiming to achieve. It helps you stay focused.
- A SMART goal is specific, measurable, achievable, realistic and timed.

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## 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](http://www.lifeline.org.au)

### Crisis Care

1800 199 008

[www.dcp.wa.gov.au](http://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](http://www.yorgum.org.au)

## IF YOU NEED HELP TO BE FINANCIALLY INDEPENDENT

### Find a Financial Counsellor

[www.fcawa.org](http://www.fcawa.org)

Search: FIND A FINANCIAL COUNSELLOR

### National Debt Helpline

1800 007 007

Monday-Friday 9.30-4.30pm

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

## IF YOU NEED ADVICE ON HOW TO KEEP SAFE ONLINE

### eSafety Commissioner

[esafety.gov.au](http://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](http://www.communitylegalwa.org.au)

#### Circle Green Community Legal Service

(08) 6148 3636

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

### Metropolitan Legal Services

#### Aboriginal Family Law Services

East Victoria Park

(08) 9355 1502

1800 019 900

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

#### Aboriginal Legal Service WA

Perth

(08) 9265 6666

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

#### Citizens Advice Bureau

Armadale

Fremantle

Joondalup

Kwinana

Midland

Rockingham

(08) 9221 5711

[www.cabwa.com.au](http://www.cabwa.com.au)

#### Community Legal Western Australia

Perth

(08) 9221 9322

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

#### Consumer Credit Legal Service

Perth

(08) 9221 7066

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



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

**Gosnells Community Legal Centre**  
(08) 9398 1455  
[www.gosnellscllc.com.au](http://www.gosnellscllc.com.au)

**Legal Aid**  
Perth  
1300 650 579  
[www.legalaid.wa.gov.au](http://www.legalaid.wa.gov.au)

**Midland Information and Legal Advocacy Service (MIDLAS)**  
(08) 9250 2123  
[www.midlas.org.au](http://www.midlas.org.au)

**Northern Suburbs Community Legal Centre (NSCL)**  
(08) 9440 1663  
[www.nsclegal.org.au](http://www.nsclegal.org.au)

**Southern Communities Advocacy Legal Education Service (SCALES)**  
Rockingham  
(08) 9550 0400  
[www.communitylegalwa.org.au](http://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](http://www.streetlawcentre.org.au)

**Sussex Street Community Legal Service**  
East Victoria Park  
(08) 6253 9500  
[www.sscls.asn.au](http://www.sscls.asn.au)

**Women's Legal Service WA**  
Perth  
(08) 9272 8800  
1800 625 122  
[www.wlswa.org.au](http://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](http://www.albanyclc.com.au)

**Citizens Advice Bureau**  
Mandurah  
(08) 9535 3101  
Bunbury  
(08) 9721 6008  
Busselton  
(08) 9751 1199  
[www.cabwa.com.au](http://www.cabwa.com.au)

**Fitzroy Crossing**  
**Marnin Family Support & Legal Unit (MFSLU)**  
(08) 9191 5284  
[www.mwrc.com.au/pages/legal-services](http://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](http://www.gclc.com.au)

**Kimberley Community Legal Services Inc**  
(08) 9169 3100  
[www.kcls.org.au](http://www.kcls.org.au)

**Peel Community Legal Services**  
Mandurah  
(08) 9581 4511  
[www.peelcls.com.au](http://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](http://www.pcls.net.au)

**Southern Aboriginal Corporation**  
Albany  
(08) 9842 7777  
[www.sacorp.com.au](http://www.sacorp.com.au)

**Southwest Community Legal Centre Inc**  
Bunbury  
(08) 9791 3206  
1800 999 727  
[www.swclc.org.au](http://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](http://www.entrypointperth.com.au)

### Northern Suburbs Community

#### Legal Service

Joondalup

(08) 9301 4413

Mirrabooka

(08) 9440 1663

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

### Tenancy WA

Merged with Circle Green

Community Legal

(08) 6148 3636

[www.tenancywa.org.au](http://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](http://www.kidshelpline.com.au)

### The Patricia Giles Centre for Non-violence

(08) 9300 0340

[www.patgilescentre.org.au](http://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](http://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](http://www.dss.gov.au/family-safety-pack)