



# Me, Myself & Money

MODULE • 5

Money – Debt and credit



Title: ME, MYSELF & MONEY  
Module 5 Debt and credit

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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.

# Who You Gonna Talk To?

## WHO CAN HELP

### National Debt Hotline

1800007 007

<http://ndh.org.au>

### Financial Counsellors' Association of Western Australia

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

## USEFUL RESOURCES

### Australian Securities and Investments Commission

#### MoneySmart Program

<https://moneysmart.gov.au>

*Tips and information to help people take steps to improve their personal finances.*

### Consumer Credit Legal Service (WA)

<https://cclswa.org.au/cclswa-online-resources/infographics/#lightbox-3>

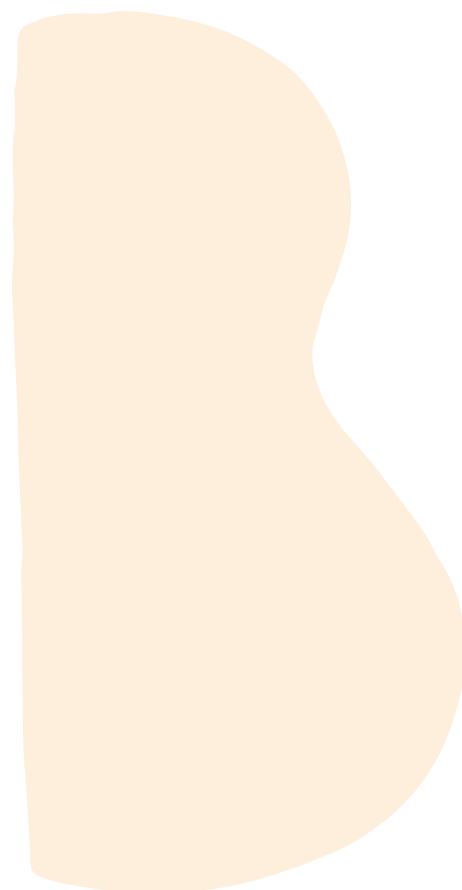
*Infographics about all things financial.*

### Credit scores and credit reports

<https://moneysmart.gov.au/managing-debt/credit-scores-and-credit-reports>

### Saver Plus financial education and matched savings program

<https://www.bsl.org.au/services/saving-and-managing-money/saver-plus/>



# Notes

## DEBT & CREDIT

- Debt is money owing on overdue bills such as your electricity or phone bill.
- Credit is an agreement to lend money that you have to pay back. Car loans, credit cards, Payday loans, Centrelink advances, No Interest Loans (NILS), Buy now Pay later schemes, home loans, personal loans and tax debts are examples.
- Credit becomes a debt that you are legally responsible for. It is money you owe.
- If a debt is NOT in your name, it is NOT your debt.
- If a debt is in YOUR name or in JOINT names, then it IS your debt.

## CREDIT REPORTS

- Before lending money, lenders check out your credit file with your consent.
- A credit report will include some personal details and any defaults, such as a late loan repayment or failing to pay a utility bill like an electricity bill within 60 days.
- It also has information on all the credit products you have applied for and had over the last two years.
- It records unpaid debts but must state when you paid or settled the debt.
- Debts remain listed on your credit file for five years.
- If you have any overdue debts or loans you have not paid back, this is likely to be recorded in your credit file.

- If you apply for credit or another loan and the credit provider gets your credit file, the credit provider will be able to see your information. They may decide that you do not have a good credit rating, which can make it more difficult for you to borrow money.

## DEBT TRAPS

- Debt traps are financial options that might look good on the surface.
- It's easy to get tangled up in these traps and come out at the other end owing more than you expected.
- Credit cards, Pay Day Loans and Buy Now Pay Later are examples of debt traps.

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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)