

# USING YOUR OWN MONEY:

Discussion guides for people with disability and their trusted service providers, support workers, family and friends

MONASH GENDER  
AND FAMILY VIOLENCE  
PREVENTION CENTRE



**VICTORIAN  
WOMEN'S TRUST**

VICTORIAN WOMEN'S BENEVOLENT TRUST

# THIS TOOL HAS BEEN WRITTEN FOR 3 REASONS:

1. To help people with disability to talk about their own money.
2. To tell people where to get help if somebody is not using their money in the right way.
3. To assist trusted service providers, support workers, family or friends who want to help people with disability talk about their money and how others use it.

## **This is what it means when someone is not using your money in the right way:**

When someone doesn't use your money **in the right way** the Family Violence Protection Act 2008 (Vic) says that is wrong and that it is called **financial abuse**. People need to have a good reason for telling you how to use your own money, like you should pay your bills rather than spend it going out.

The person who doesn't let you use your own money in the way you want to can be a family member, including your parents, a child, or a friend, someone you live with or your support worker. The person doesn't have to live with you. The person can also be a family member you don't want to have anything to do with. And it can be someone who used to live with you.

If people are not using your money in the right way there

might be other family violence happening too. Using these questions can help you to think about whether somebody is not using your money in the right way. There are people who think that not using your money in the right way is OK. It is not OK and you should know that there are things to do and people who can help to stop it from happening.

There are 10 questions in this booklet. Each main question has some extra questions that will help you find out if financial abuse is happening and who might be doing it.

The first 5 questions can help you start thinking about your money.

Questions 6 to 10 will help you to think about how people haven't used your money in the right way. When you are ready you can ask someone you trust to help you write this down.

If you think that someone is not using your money in the right way there are some phone numbers and a website at the end of this book to find you help.

These questions can be used by anybody with any kind of disability to see if someone is not using their money in the right way.

---

## **GLOSSARY**

**'Financial abuse'** – When someone doesn't let you use your own money in the way you want to. When someone uses your money in a way that is wrong.

**'In the right way'** – When things are done fairly. Using your money 'in the right way' might mean it is shared equally or that it is used in a way that feels right to you.

# Q.1

**DO YOU GET  
TOLD WHAT  
TO DO,  
OR WHERE  
TO GO BY  
SOMEONE?**



Do they tell you when you can go out?

Do they make you think you can't do things?

Do they stop you from seeing people?

Do they check your messages, emails, Facebook or Instagram?

Do they check what you are saying to people?

# Q.2

**DO YOU  
HAVE YOUR  
OWN BANK  
ACCOUNT  
AND/OR  
BANK CARD?**



Are you able to get your money out of your bank account yourself?

Does someone know your PIN number or passwords?

Are you able to buy what you want when you want?

Does anyone make you feel like you can't look after your own money?

# Q.3

**IF YOU SHARE  
YOUR BANK  
ACCOUNT WITH  
SOMEONE  
ELSE,  
IS THE MONEY  
USED IN THE  
RIGHT WAY?**



Do you get to see what money goes in and out of your bank account?

Does the other person use more money than you from your shared bank account?

Do they buy more things than you?

Do they take more holidays than you?

# Q.4

## DOES SOMEONE WHO USES YOUR MONEY HAVE MONEY PROBLEMS?

Does the person have a gambling, drug or alcohol problem?

Has the person ever made you give them money for alcohol, drugs or gambling?

Have they asked you to buy alcohol or drugs for them?

Have you ever signed papers about money when you didn't want to?

Have you ever signed papers about money that you didn't understand?

Are the bills, like gas and electricity, in your name?

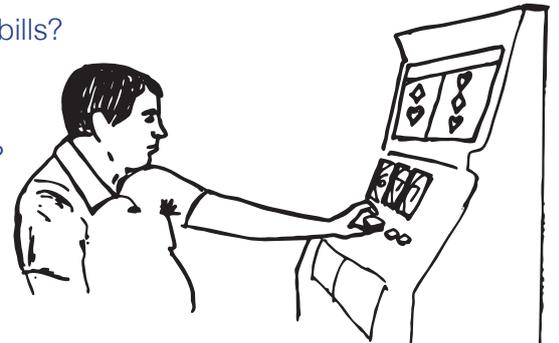
Do you have a credit card?

Does the other person use your credit card?

Does somebody get a loan for something they want and you have to pay for it?

Have you paid for this person's bills?

Has the person ever taken your car and got a fine or toll bills, and you've had to pay for them?



# Q.5

**DOES ANYONE  
TELL YOU  
WHERE YOU  
HAVE TO LIVE?**



Are you happy with where you live?

If you wanted to change houses what would stop you?

Are you worried what will happen if you try to get help?

Are you worried about someone finding out you are asking for help?

Do you know what help you can get?

# Q.6

**CAN YOU GO  
TO WORK  
WHEN YOU  
WANT TO?**

If you work, are you paid for your work?

Does someone try to stop you working because of your disability?

Does anyone make you work when you don't want to?

Are you happy with how much you are able to look after your children?

Do you have to look after other people, children or pets?

Do people make you do work for them?



# Q.7

## DO YOU HAVE TO GO TO TALK TO THE GOVERNMENT OR THE COURTS?

Do you have any legal things happening with someone you live with, or used to live with?

Do you have any legal things happening with other people?

*(Legal things can include decisions about divorce, children, property, guardianship or trusts).*

Has anyone ever accused you of being violent or controlling or bossy?

Have you ever been told you are the person who is making trouble when you are not?

If you were not born in Australia are you allowed to stay here forever or on a visa?

Is the person who doesn't use your money in the right way allowed to stay here forever?

Does anyone tell you that you might have to leave Australia if you don't do what they say?

If you don't speak English, do you use an interpreter?

Do you use an AUSLAN interpreter?

When you use an interpreter is it someone who is not using your money in the right way?



LAWYER

# Q.8

**IF YOU HAVE  
CHILDREN,  
ARE YOU  
ALLOWED TO  
SEE THEM?**



If you get money from the government for your children do you have to give it to someone else?

Does anyone tell you what to do with your children or how to look after them?

Does anyone stop you from doing things for your children and do it themselves?

Does anyone ever tell you that someone might take your children from you?

Do you know that you can get help if you are a parent with a disability?

# Q.9

## HAS ANYONE EVER TOLD LIES ABOUT YOUR DISABILITY?



Has anyone ever stopped you getting help or going to meetings?

Has anyone ever told you that you might lose your support worker or your wheelchair?

Has anyone ever put things like wheelchairs or medicine where you can't reach them?

Do you know how much medicine you take?

Does anyone make you take more medicine than you need?

Does anyone make you take less medicine than you need?

Does anyone ever stop helping you when they should be helping?

Has anyone told you they will report you to Centrelink?

Has anyone made you prove you have a disability?

# Q.10

**DOES ANYONE  
EVER BREAK  
OR TAKE  
YOUR THINGS  
OR MESS UP  
YOUR HOME?**

Does anyone break or take your things?

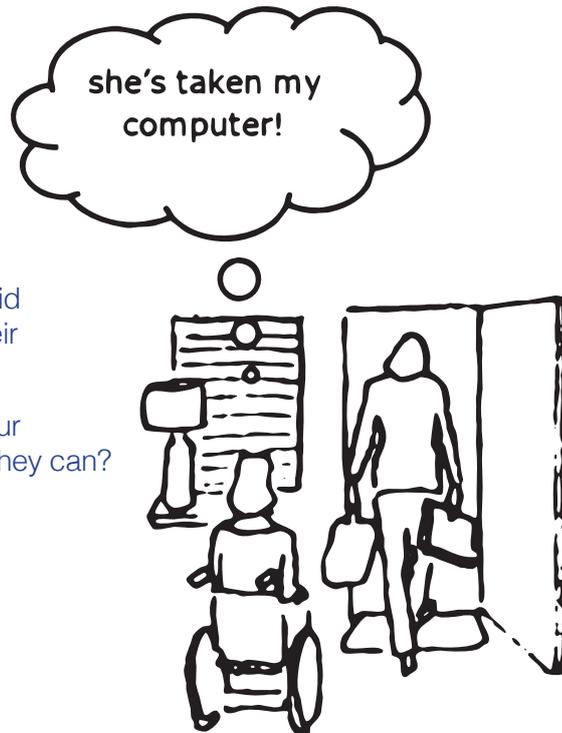
Has anyone ever told you that because they pay for your things they own them, like your wheelchair or communication aids?

Has anyone tried to take your name off the rent papers?

Has anyone tried to tell the owner of the place you live to make you leave?

Has anyone stopped or said they would stop paying their share of the rent?

Has anyone tried to sell your house without you saying they can?



# IF YOU THINK FINANCIAL ABUSE IS OCCURRING YOU CAN GET HELP BY DOING ONE OR MORE OF THE FOLLOWING:

If you or someone else is in immediate danger call 000

If you or someone else requires disability and family violence support call Safe Steps on 1800 015 188, 24 hours a day, 7 days a week.

To view a comprehensive referral list go to our website:

<https://arts.monash.edu/gender-and-family-violence/research-projects/identifying-economic-abuse-amongst-women-with-disability-in-victoria/identifying-financial-abuse-amongst-women-with-disability>

# IDENTIFYING ECONOMIC ABUSE AMONGST WOMEN WITH DISABILITY IN VICTORIA:

**A toolkit for service providers and people experiencing family violence**

The Monash Gender and Family Violence Prevention Centre in partnership with Tricia Malowney OAM.  
Supported by the Victorian Women's Benevolent Trust.

## ACKNOWLEDGMENTS

The research team would like to thank the women who participated in the focus groups and final consultation as well as those who shared their stories with us for the original ANROWS-funded research upon which this project is based. We would also like to extend our thanks to the numerous stakeholders and experts who contributed so generously during the focus groups and afterwards.

To view the tool on our website please go to:

<https://arts.monash.edu/gender-and-family-violence/research-projects/identifying-economic-abuse-amongst-women-with-disability-in-victoria/identifying-financial-abuse-amongst-women-with-disability>

