

Media Release

From Central Highlands Community Legal Centre Inc.

Women to benefit from financial counselling

FOR IMMEDIATE RELEASE

Female victims of family violence are set to receive access to a dedicated financial counsellor after Central Highlands Community Legal Centre received funding from the Victorian Government through the *Community Legal Centre Assistance Fund*.

On Friday, Attorney-General Martin Pakula announced CHCLC will receive over \$30,000 to assist women in the region in obtaining accurate and timely financial advice.

The Financial Counsellor will commence once a week at the CHCLC main office in Ballarat from January 2016. They will be able to look at the most appropriate way to resolve financial concerns, considering debt waivers or reduced repayments.

Economic abuse is a form of family violence. It is about controlling behaviours and is used to prevent a person from taking part in financial decisions that affect them or their assets. It can take the form of denying access to money for necessity's, obtaining credit or incurring debt in someone else's name without their permission. Often women are left with significant debts and poor credit ratings as a result of the actions of their current or former partner.

Central Highlands Community Legal Centre Inc. is a not-for-profit community organisation that provides free legal advice, casework and community legal education to people who live, work and study in the Grampians Region. We are located at 15 Dawson Street North, Ballarat. Further information about the service can be found at www.chclc.org.au.



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Example of the impact a Financial Counsellor can have on women experiencing family violence.

Kelly (not her real name) is 32 years old with a 4 year old son. She has been a victim of physical, verbal and financial abuse. After she left the relationship, she was forced to take out an intervention order against her partner which he breached resulting in some time spent in jail. Kelly is keen to move on with her life, but with limited income from her casual work and Centrelink payments, the debt incurred in her name by her partner continued to be used as a form of abuse after he stopped making payments.

By the time Kelly saw a financial counsellor, the bank was chasing her for loan repayments which outweighed her capacity to pay. She was stressed about the impact that not paying was having on her credit rating. The Financial Counsellor was able to look at Kelly's financial situation and make temporary arrangements to reduce the repayment amounts. After further negotiations, the bank was made aware of the financial hardship Kelly experienced and its use as a continual abuse tool by her former partner. The bank made the decision to waive the debt, allowing Kelly to move on.

Case study adapted from Financial and Consumer Rights Council Inc.

Quotes Attributable to Glen Ludbrook, Principal Solicitor

"Economic abuse can have a detrimental impact on a women's ability to move away from violent relationships."

"Women are often left with debts that they did not personally incur, but are nonetheless responsible for. This is often very stressful and can have a significant impact of the woman and her future."

"Legal and financial problems are often intertwined. With this grant, women will be able to get appropriate financial advice which can then clear the way for alleviating continuing legal problems."

END

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