

# Financial and elder abuse

## About this document



This document is written in an easy to read way.

We call it **Easy Read**



You might not know some words.

The first time we use those words they are **blue**.

We tell you what they mean.



Words in blue are in a [word list](#).

You can check what they mean there.

## Financial Abuse



**Financial abuse** is when someone controls how you use your money.

This might include:



- Forcing you to sign financial documents like:

- A credit card application



- A **will**

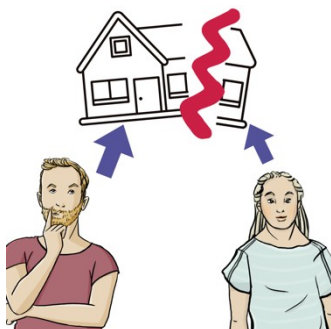
A will says what you want done with your money after you die.



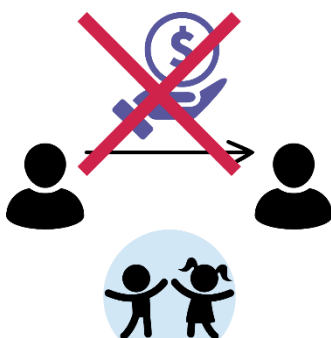
- Making decisions about your money without telling you
- Spending your money without asking you



- Controlling your cash or bank account
- Lying about money or stealing



- Not giving you your share of something you own together



- Not paying **child support**.

Child support is money a parent has to pay to the other parent to take care of their child.



Call 000 if you feel unsafe.





We can support you if you are being financially abused.

You can call us on **134 464**.

## Elder Abuse



**Elder abuse** is when someone hurts an older person.

Financial abuse of older people is also called elder abuse.



They may also:

- Hurt the older person or their body
- Use words to be mean or unkind
- Do unwanted sexual things.

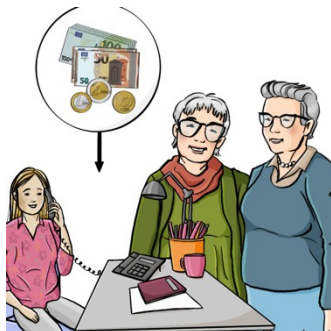
## Protect yourself from financial abuse



Keep important documents safe and out of sight.



Do not share your PIN or passwords with others.



Talk to someone you trust before giving other people money or personal information.

Use experts to help you make financial decisions.

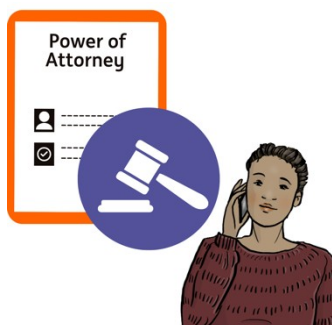


A **lawyer** can give legal advice about:

- Financial documents
- Wills
- **Power of attorney** and more.

A lawyer is someone who knows and understands the law.

They are also called an **attorney**.



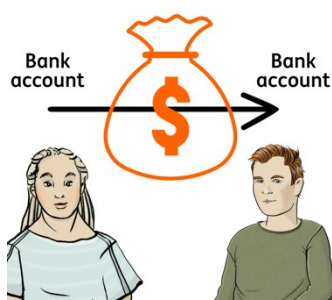
A power of attorney is a legal document.

It says who will make decisions for you if you cannot.

You should choose a person you trust.



- A **financial adviser** is someone that can help you manage your money.



Set up **direct debit** to pay bills.

Direct debit is a regular payment from one account to another.

You set it up and it happens automatically.



Set up power of attorney.



Stay away from people who ask you for money.

Do not sign financial documents if you feel forced.



Talk to a lawyer before signing loan documents.



## Family violence support



If you are being hurt by people in your family it is called **family violence**.

Here are some places you can get support:



**1800RESPECT**

Call them on **1800 737 732**.



They are open **24/7**.

24/7 is 24 hours a day and 7 days a week.

You can chat with them any time or day.



**Family Relationships Advice Line**

Call them on **1800 050 321**.

They are open:

- Monday to Friday 8am – 8pm
- Saturday 10am – 4pm.



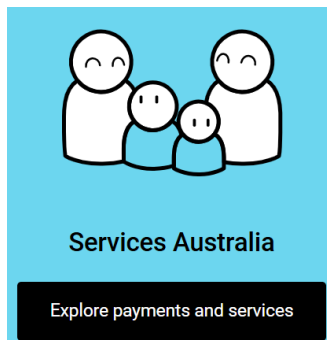
## **Lifeline**

You can:

Call them on **13 11 14**.

Text them on 0477 13 11 14.

They are open 24/7.



## **Centrelink**

Call them on 132 850.

## Legal support websites



These services can provide legal advice and support.



**National  
Legal Aid**

**Legal Aid**

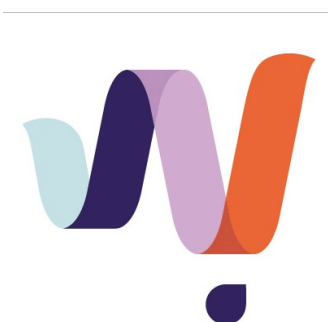
<https://nationallegalaid.org.au>



**Community Legal Centres  
Australia**

**Community Legal Centres**

<https://clcs.org.au>



**Women's Legal Services Australia**

<http://www.wlsa.org.au>

## Financial Information



**NATIONAL  
DEBT  
HELPLINE**  
1800 007 007

**National Debt Helpline**

Call them on **1800 007 007**.

They offer free financial counselling.

They are open Monday to Friday between  
9:30am – 4:30pm (AEST).



**moneysmart**  
.gov.au

**MoneySmart**

<https://moneysmart.gov.au>

## Interpreting Services



Translating and Interpreting service

<https://www.tisnational.gov.au>

They give free help if you need help with English.

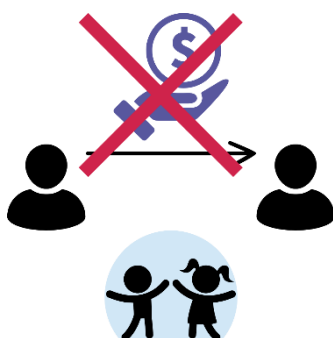
## Word List



### 24/7

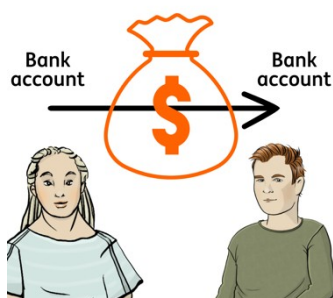
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### Child support

Child support is money a parent has to pay to the other parent to take care of their child.



### Direct debit

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## Family violence or domestic violence

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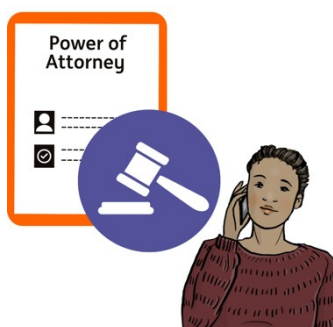
## Financial Abuse

Financial abuse is where someone controls how you use your money.



## Financial Adviser

A financial adviser is someone that can help you manage your money.



## Power of attorney

A power of attorney is a legal document.

It says who you trust to make decisions for you if you cannot.



## Will

A will says what you want done with your money after you die.

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