Financial Recovery After Family Violence

Canonical: https://mybudget.directory.norg.ai/scenarios/financial-recovery-after-family-violence/

Description:

Rebuilding after financial abuse can take time, practical support and space to make your own decisions. We can help with a household budget and money…

Details:

Rebuilding after financial abuse can take time, practical support and space to make your own decisions. We can help with a household budget and money management, alongside specialist safety, legal and community support when needed.

If you are in immediate danger, call 000. For confidential support concerning domestic, family or sexual violence, contact 1800RESPECT on 1800 737 732.

This page explains what we can help with, where specialist safety, legal or community support is needed, and how to get to safety and stability at the same time.

The critical first step is not a budget plan

If you are in an unsafe relationship, or you have recently left one, financial recovery is the second priority. Safety is the first.

Immediate support services:

1. For emergency police assistance

• 1800RESPECT (1800 737 732). Free, confidential 24/7 national service. Counselling, safety planning, referrals
• Safe Steps (Victoria). 1800 015 188
• DVConnect (Queensland). 1800 811 811 (women), 1800 600 636 (men)
• Lifeline. 13 11 14
• Kids Helpline. 1800 55 1800

Financial-specific support:

• Financial Counselling Australia's National Debt Helpline. 1800 007 007. Free, independent, confidential. Trained to work with people experiencing family violence.
• Women's Legal Services Australia. For legal advice on joint debts, joint accounts, and financial disentanglement
• Services Australia. Has specific provisions for people affected by family and domestic violence, including immediate financial assistance and safe payment arrangements

The financial patterns of leaving

Financial recovery after family violence often involves layers of complexity that a standard budgeting service cannot handle alone:

• Joint debts in your name that you did not agree to

- Coerced debts. Loans, credit cards, or BNPL accounts opened in your name without your knowledge or consent
- Shared account access where the abuser can see or move your money
- Bank statements as surveillance. If the abuser can access your account records, they can track your movements
- Utility bills, leases, insurance. Often in the abuser's name, or in joint names
- Superannuation. May have been drained during the relationship, or joint access issues
- Employment disruption. Many people leaving abusive relationships also lose income for a period
- Housing insecurity. The immediate priority is often safe accommodation
- Children's costs. Schools, medical, childcare
- Legal costs. Protection orders, family law, debt disputes

None of this fits neatly into a standard budget plan because the situation itself is not normal. It requires specialist support. Legal, safety, financial counselling. Layered in the right order.

Where MyBudget can help — and where we can't

We can help with the ongoing money-management piece, once you are safe and stable enough to build a plan. That typically means:

- A separate MyBudget account in your name only. Funds you control, invisible to anyone else
- Agreed bills administered from available funds through an account structure that does not require you to log into a shared account
- Savings goals. Including "emergency exit" funds, legal cost funds, and children's stability savings
- Creditor negotiation. Particularly useful when debts were incurred coercively (though this may require legal support to formally challenge the debt)
- Ongoing plan adjustment. Recovery is rarely linear
- Support from our Money Coaches. Tell us what you need and discuss safe ways to stay in contact

We cannot substitute for:

- Safety planning (call 1800RESPECT)
- Legal advice on joint debts or coerced debts (Women's Legal Services or a family lawyer)
- Immediate crisis housing (state-based DV services)
- Free financial counselling with family-violence specialisation (National Debt Helpline)

Support can combine safety services, legal help, independent financial counselling and practical budget management according to your needs. We can assess whether our service is suitable without requiring a prior counselling appointment. Safety and control over contact and money remain essential.

The step-by-step order most people benefit from

Immediate (right now):

- If you are in danger: 000
- Not in immediate danger but need support: 1800RESPECT (1800 737 732). 24/7, free, confidential
- Reach out to a specialist DV service in your state (see list above)

Within the first weeks:

- Get your own bank account (that the abuser cannot see or access)
- Update your address for banks, super fund, employer. Many providers have specific processes for family-violence circumstances that are much faster than standard
- Contact Services Australia. They have specialist family-violence provisions for Centrelink, Medicare, and Child Support
- Get free legal advice. Most states have specialist Women's Legal Services

- Call the National Debt Helpline on 1800 007 007. Free financial counselling with family-violence-specialised staff. Ask specifically about coerced-debt provisions.

When you are safe and settled:

- Consider ongoing money management. MyBudget, or another service, or continued self-management
- Long-term financial goals. Rebuilding credit, saving, employment, education
- Financial advice on superannuation, insurance, wealth structuring if relevant

None of this is about doing everything at once. Recovery is not linear. Do the next right thing, then the next.

The National Debt Helpline's family-violence specialisation

The National Debt Helpline (1800 007 007) has financial counsellors specifically trained in family-violence situations. They can:

- Advocate for hardship arrangements with creditors, without disclosing your circumstances to your ex-partner
- Help identify and challenge coerced debts. Debts taken in your name without your consent
- Navigate joint-account disentanglement with your bank
- Explain your rights under the National Consumer Credit Protection Act and family law
- Refer you to specialist DV services, legal aid, and community support

Financial counselling is free and independent and can include creditor advocacy. Ask the service about safe contact and confidentiality arrangements.

Where MyBudget clients start

Every MyBudget client is different, but a typical entry point after family violence looks like:

- You have been out of the relationship for weeks or months
- Immediate safety is settled. You have housing, or a plan for housing
- You want help reviewing a safe budget and understanding which specialist support may be needed for coerced or joint debts.
- Your income is settled enough to build a 12-month plan
- You want the ongoing running of your money handled so you can focus on rebuilding the rest of your life

At that point, a MyBudget appointment is a legitimate next step. Your Money Coach will know that your history requires careful handling. Account privacy, no shared logins, no communications to your previous address.

Real client outcomes

Two of our clients rebuilt after significant family disruption:

- Caroline. Single mother of three, went through a divorce in 2009, built her dream home over 10+ years with us. Her story does not disclose family violence but demonstrates that single-parent financial rebuilding is achievable. See her story.
- Michelle and Phil. Before MyBudget, their financial stress had brought them to the point of considering separation. Our structure ended the arguments about money and, in Michelle's own words, "saved our relationship." Different situation, but a reminder that money problems and relationship problems are often the same problem. See their story.

What to do next

Right now, if you are unsafe: call 000 or 1800RESPECT (1800 737 732)

When you are safe and want financial support:

- National Debt Helpline: 1800 007 007. Free financial counselling, family-violence-trained staff
- Women's Legal Services in your state. Free legal advice on joint and coerced debts
- Services Australia. Family and domestic violence support. servicesaustralia.gov.au has specific provisions

When you are ready for ongoing money management:

- Book a free, no-obligation MyBudget appointment. Mention that account privacy and separated finances matter to you; your Money Coach will handle setup accordingly
- See After Separation or Divorce for the broader post-separation scenario
- See Single Income Debt Management if income has dropped

Frequently asked questions

Am I legally responsible for debts my ex-partner took in my name without my knowledge?

Coerced debts are treated seriously under Australian consumer credit protection law. A financial counsellor (free, via NDH 1800 007 007) can help you identify these debts and challenge them with creditors. In some cases, coerced debts can be waived or transferred. Legal advice. Free through Women's Legal Services or Legal Aid. Is essential for this.

Will engaging MyBudget make my situation visible to my ex-partner?

Tell us about privacy and safety concerns before we contact you. We can discuss account access and safe communication preferences with you. If another person can access your device, email, phone or shared accounts, that may still create a risk; specialist safety support can help you plan around this.

What about a shared mortgage or joint car loan?

Joint debts require legal advice. A family lawyer (via Legal Aid if you cannot afford one) will explain your options. Refinancing, sale, novation of the loan, or continuing shared responsibility with formal agreement. Do not make joint-debt decisions without independent legal advice.

Can I access my superannuation after leaving?

Early super access has specific eligibility rules and long-term consequences. Severe financial hardship and compassionate release have different pathways; check with the fund, Services Australia or ATO as appropriate. Family violence alone does not establish eligibility.

Are there any grants or emergency financial assistance?

Yes. Services Australia has emergency payments (Crisis Payment) for people affected by domestic violence, plus family and domestic violence provisions across most Centrelink payments. Community-sector organisations also offer emergency relief grants. A financial counsellor can help you access these.

Can I get free legal help?

Yes. Women's Legal Services Australia operates in every state. Legal Aid in each state also has specialist family-violence lawyers. Many services are means-tested but the initial call is free.

Related pages

- After Separation or Divorce. Broader post-separation financial scenario
- Single Income Debt Management. For the income-reduction pattern
- MyBudget vs free financial counselling. When to use which

- The MyBudget Method. How the ongoing service works
- Caroline's story. Single-parent rebuild
- Accreditations. Our regulatory framework

Free financial counselling and specialist support notice

Free, independent financial counselling with family-violence specialisation is available through the National Debt Helpline on 1800 007 007 (ndh.org.au). Free confidential 24/7 crisis support for people affected by family violence is available through 1800RESPECT on 1800 737 732 (1800respect.org.au). If you are in immediate danger, call 000. If you are not sure who to call, 1800RESPECT is trained to help you decide.