

Part 2 - Next steps to economic safety

Safety: Some of these steps may not be possible. Only take the steps you feel safe to take.
In an emergency call Triple Zero (000)

If you decide to leave an abusive partner, there are steps you can take to increase your economic safety. Before taking any of the steps below, read *First Steps to Economic Safety* and consider steps one to five.

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Transfer money

If your only source of money is from a joint account, transfer enough money for you (and your children) to safely take your next steps. If you don't have paid employment and don't currently receive any Centrelink benefits, you may have to wait up to 13 weeks to start receiving Centrelink payments. This is the maximum wait time for Centrelink benefits if you and/or your partner have assets which could impact your eligibility for payments. The assets test could be applied even if your partner controls the assets and you have no access to them. If you feel safe enough to do so, tell Centrelink this is the case.

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Freeze joint accounts or change operating instructions

If it's safe to do so, get in touch with your bank and tell them you have separated from your partner. Ask them to freeze any joint accounts you have. If there is an overdraft facility, ask them to put a 'hold' on the overdraft so your partner cannot create debt that you could be asked to repay. If you have a credit card in your name, and your partner has a card on that account, ask for that card to be cancelled. You can also change operating instructions to be 'two to sign', meaning you both have to agree for any money to be withdrawn. You should do this if you have a mortgage with a redraw facility.

If you're comfortable to tell your bank or financial institution that your separation is a result of domestic violence, this will increase the range of options they have to assist you.

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Get a new mobile phone

If there's any chance your partner can track, monitor or access your mobile phone, get a new mobile phone and use this for conversations you don't want your partner to know about. If you don't think it's safe to stop using your existing mobile phone, keep using it for other calls. You may be eligible for a free mobile phone through the [Safe Connections](#) program, delivered by local domestic violence services. For information about staying safe with technology and social media visit, WESNET's [Technology Safety](#) site.

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Change passwords and update details

Immediately change passwords and PIN codes on your bank cards, bank accounts, mobile phones, MyGov/Centrelink account (and children's MyGov accounts). If possible, change these accounts to your new email address.

Then consider which further organisations you need to update your details with such as your employer, Centrelink, motor registry, toll providers, internet service, insurance companies, property manager, utilities (electricity, water), ATO, Australian Electoral Commission.

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Deal with debt

If you are concerned about your partner running up debt, or you know they have created debt in your name, request a free copy of your credit report. Find out more about credit reporting from [Credit Smart](#). A financial counsellor can help you deal with creditors chasing you about your partner's debts even if they're in your name. Call the [National Debt Helpline](#) for free, independent, confidential assistance.