



SECL CASE STUDY

Program	Community and Financial Wellbeing
Client*	<p>Tamara* is a 50year old woman born and brought up in Zimbabwe, living in Australia for the last 10years and working full time as a social worker.</p> <p>At the time of presenting to financial counselling Tamara was living in a private rental in Dandenong with her abusive husband and 2 adult daughters aged 21 and 24 years.</p>
Case Overview	<p><u>Personal circumstances:</u></p> <p>Tamara had been married for 20years and during this time experienced emotional, financial and sexual abuse. Given her cultural background, Tamara did not realise that the behaviour at home from her husband constituted as family violence.</p> <p>At the beginning of 2017 Tamara attended a family violence course through her work and realised that things at home were not normal. Hearing other women’s stories made her realise that her husband’s behaviour was not acceptable. She tried to make things work, but over a period found out that her partner was exposing her to risk of contracting sexual diseases. This was the catalyst and Tamara started working out a plan to escape the relationship. She requested her partner to move out and informed of her intentions for a divorce. Her husband refused to move out or agree to a divorce as he did not think that there was anything wrong with their relationship. As he had paid dowry to her family in Zimbabwe to marry her, she owed him everything she has.</p> <p>No intervention order was taken out and Tamara decided that she would monitor the situation. She had a safety plan in place and her daughters were aware of her plans.</p> <p><u>Financial circumstances:</u></p> <p>When Tamara moved to Australia, her husband coerced her into opening a joint account for their salaries. He subsequently opened an account for his salary. Her husband started travelling overseas every year and left her to pay the rent, utility bills and school fees from her income. He would also “borrow money” from Tamara for his trips or to pay for family emergencies in Zimbabwe. Tamara never saw that money again and has given up on hope of ever recouping the same.</p> <p>She obtained two credit cards to help pay bills and subsequently obtained a personal loan to pay off the credit card.</p> <p>At the time of presenting to financial counselling Tamara had outstanding debts of \$42,000 (constituting of 2 credit cards \$31K, \$4k and personal loan \$11K) with the FSP and 2 Car loans for \$15,000 and \$10,000 (for her daughter’s car). She was struggling to keep up with the payments.</p>
Actions taken	<p><u>Steps taken by the financial counsellor and/or the client:</u></p> <ol style="list-style-type: none"> 1. Tamara had been working with her two adult daughters to move out and has been saving money in a separate account; she found suitable accommodation from a family friend and planed her move. 2. FC discussed contacting Tenancy Union (TUV) to discuss implications/ notice period required to vacate the property due to family violence. She spoke to the real estate agent and landlord, and made them aware of her family situation



	<p>and ensured that the bond monies will be returned to her.</p> <ol style="list-style-type: none"> 3. During the financial counselling process, Tamara’s husband decided to move out as their relationship was going through some tough time and this will give Tamara some space to “<i>come back to her senses</i>”. Tamara took it upon herself to pack her husband’s belongings to ensure that he moves out. 4. Financial counsellor assisted Tamara in working out a sustainable statement of financial position and facilitated discussions around requesting her adult daughters to contribute towards the household expenses. 5. Tamara was concerned about her credit file as her husband used to forge her signatures back home and when they lived in the UK. Financial counsellor requested Tamara to access her credit file and provided information for accessing her credit file for free. <p>Tamara sought legal advice regarding financial settlement and decided not to pursue further as there were no assets in the marriage and did not want to be lugged with her husband’s debts.</p>
Case Outcome	<p><u>Case outcome:</u></p> <ol style="list-style-type: none"> 1. Request was made to the FSP to either consider a long term hardship arrangement for 7 years to pay off all the debts or provide partial waiver for credit card debt. Tamara was able to manage her car loans and did not want to request hardship. 2. Based on the information provided the FSP offered to waive the credit card \$4K and personal loan \$11K on compassionate grounds and agreed to freeze interest fees and charges on the credit card for \$31K. The FSP provided Tamara with 4 years to pay off the remainder of the debt which was a sustainable option. <p>Tamara was able to move out of her home safely with her daughters and is on the path of financial and emotional recovery. She conveyed the following: <i>“Thank you so much for all your support. I feel that the finances will be on track from now going forward and the arrangements in place will just make it so much better. The loan might actually be finished before the 4 yrs is up with the level of commitment I currently have. Today I gave THE MAN a closure letter and again he didn't want to accept it and didn't want to read it but I insisted and left it in his car for him to know exactly why I'm saying I will not be coming back. I feel relieved and free but also know that this is not the end.”</i></p>

*Client name is a pseudonym