



FINANCIAL RESILIENCE

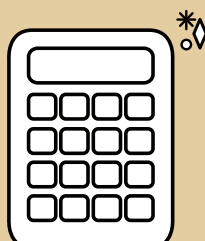
DURING & AFTER THE PANDEMIC



1 CONDUCT A FINANCIAL STOCK TAKE

Create a clearly written overview of your:

- Assets (What you own)
- Liabilities (What you owe)



2 BUDGETING

Clearly set out your:

- Needs
- Wants

Use budget planner tool:

- <https://moneysmart.gov.au/budgeting/budget-planner>



3 CHECKOUT YOUR SUPERANNUATION

- Conduct a health check on your Superannuation.
- Consolidate multiple Super accounts.
- Check if the selected investment option in your Super fund is relevant to you and if it is performing OK.
- Is your Super fund still a right fit for you?
- Consult a financial adviser before accessing your Super early.



4 MANAGING EXPENSES DURING COVID-19

If facing difficulty paying:

- Rent - Talk to your Real estate agent or landlord. More info: <https://www.tenantsvic.org.au/>
- Mortgage - Talk to your Bank/lender. More info: <https://ndh.org.au/Debt-problems/Housing/Home-loans/>
- Utility bills - Talk to provider or consult Financial Counsellor <https://ndh.org.au/debt-problems/electricity-gas-and-water-bills/>



5 MANAGING DEBT

- Knock it off (as much as you can)
- Consolidate debts
- Pay off credit cards (as much possible since interest rates are low)
- Consult Financial Counsellor
- Debt line: <https://ndh.org.au/>

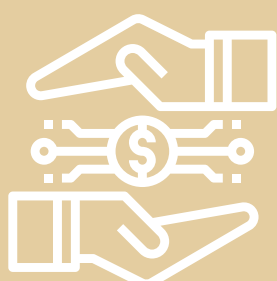
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GOVERNMENT SUPPORT PACKAGES

- Job Seeker Payment (if currently unemployed)
- Job Keeper Payment (if at risk of losing your job)
- Economic Support Payments: \$750 x 2
- Various support packages available for businesses big and small.

For more info:

<https://www.ato.gov.au/General/COVID-19/Support-for-individuals-and-employees/>



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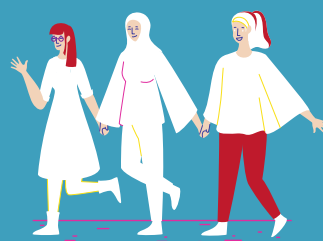
MANAGING EVERYDAY FINANCES

Manage your income and expenses

- Check your direct debits/bank statements (stop unnecessary direct debits)
- Spend wisely
- Find best deals for everyday goods
- Plug spending leaks
- Watch out for emotional buying
- Ask before shopping "Do I need this right now?"

Manage/balance expectations

- Sending money overseas
 - Absolutely necessary right now?
 - Can it wait?
- Expenses related to kids
 - Necessary right now?
 - Can it wait?



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GET HELP

- Financial Counsellors
- Financial Advisors
- Psychological Counselling
- Access Employee Assistance Program

For Family Violence support:

- Safe Steps - 1800 015 188
- 1800RESPECT
- Men's Referral Service - 1300 766 491



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YOUR WELLBEING

Look after your mental health and well being

- Eat healthy
- Keep fit
- Avoid smoking
- Avoid excessive alcohol

Women's Health In The North (WHIN) is the women's health service in the northern metropolitan region of Melbourne. 'Let's Talk Money' is an award winning financial literacy program that aims to support the economic empowerment of migrant and refugee women living in the northern metropolitan region of Melbourne.

<https://www.whin.org.au/current-work/economic-equality/>

[✉ manasiw@whin.org.au](mailto:manasiw@whin.org.au)

[☎ 03 9484 1666](tel:0394841666)



**WOMEN'S HEALTH
IN THE NORTH**
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