



**A financial  
literacy program**  
for migrant and  
refugee women



**WOMEN'S HEALTH  
IN THE NORTH**

voice • choice • power

# **'Let's Talk Money'**

is a financial literacy program that aims to support the economic empowerment of migrant and refugee women living in the northern metropolitan region of Melbourne.

A unique financial education model that uses a bilingual, peer educator approach, 'Let's Talk Money' recruits, employs and skills up women from diverse cultural backgrounds to deliver practical, tailored financial literacy and money management workshops to women in their own language and communities, covering:

- financial goal-setting
- budgeting and saving
- banking
- loans and debt
- tenancy and contracts
- tax and super
- Centrelink services.



## Project Aims



Improve the financial literacy and capability of women from migrant and refugee backgrounds.



Increase women's inclusion and participation in civic life with sound financial knowledge.



Break down linguistic, cultural and structural barriers to accessing financial knowledge.



Promote leadership skills in women from migrant and refugee backgrounds.

# Why this Project?

Newly-arrived refugee and migrant women face particular barriers to economic participation and security due to:

- a lack of financial information in their first language and difficulties accessing interpreter services
- cultural attitudes to money make accessing and dealing with financial institutions and government income-support agencies difficult
- jargon and language used by financial institutions
- a lack of tailored financial information
- social isolation.

## Current Participants



Women aged **20-60 years**  
with low English and financial literacy proficiency

### Cultural groups

Indian, Iraqi, Iranian, Sri Lankan, Syrian, Pakistani, Lebanese and Afghani

### Language groups

Include Hindi, Urdu, Arabic, Assyrian, Punjabi and Persian

### Delivery sites

**2019 - 2020**

Across Melbourne's northern metropolitan region

#### PROJECT FUNDERS



Collier  
Charitable  
Fund



## Program Achievements to Date



**14**  
languages  
spoken

**26** community  
workshops  
delivered



**12** bilingual  
trainers



**2** financial counselling  
scholarships for  
bilingual trainers



*'Let's Talk Money has helped me to understand the many challenges faced by women to achieve financial freedom in day-to-day life.'* – Let's Talk Money peer educator

*'When our landlord came to inspect our property without notice, the workshops made me feel more confident to speak up about my right to privacy, and to be notified of an inspection beforehand.'* – Let's Talk Money participant

# Women's Economic Equality Snapshot

Economic security allows people to live with dignity and cover essential needs sustainably, however research clearly shows that the majority of Australian women are faced with an unequal economic reality and future:

- 14.1% gender pay gap, and greater for migrant and refugee women
- women earn 87.6 cents to every dollar earned by men
- interrupted career patterns due to caring responsibilities
- employment in lower-paying sectors and occupations
- women retire with just half the superannuation savings of men.

Financial literacy is crucial to women having the ability to make informed financial decisions and improve their economic status and long-term wellbeing. A lack of financial literacy is a known barrier to inclusion and participation in civic life.



*Photography by  
Tajette O'Halloran*





# Donate to Let's Talk Money

<http://www.whin.org.au/about-us/make-a-donation/>

## About Women's Health In the North

Women's Health In the North (WHIN) is the women's health service for Melbourne's northern metropolitan region and is committed to improving the health, safety and wellbeing of women.

WHIN's vision is that all women in the northern region have voice, choice and power in all aspects of their health and wellbeing.

WHIN has a focus on gender equity, health and wellbeing; preventing violence against women; the integration and coordination of family violence services; sexual and reproductive health; women's economic equality and environmental justice.



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## Contact Us

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