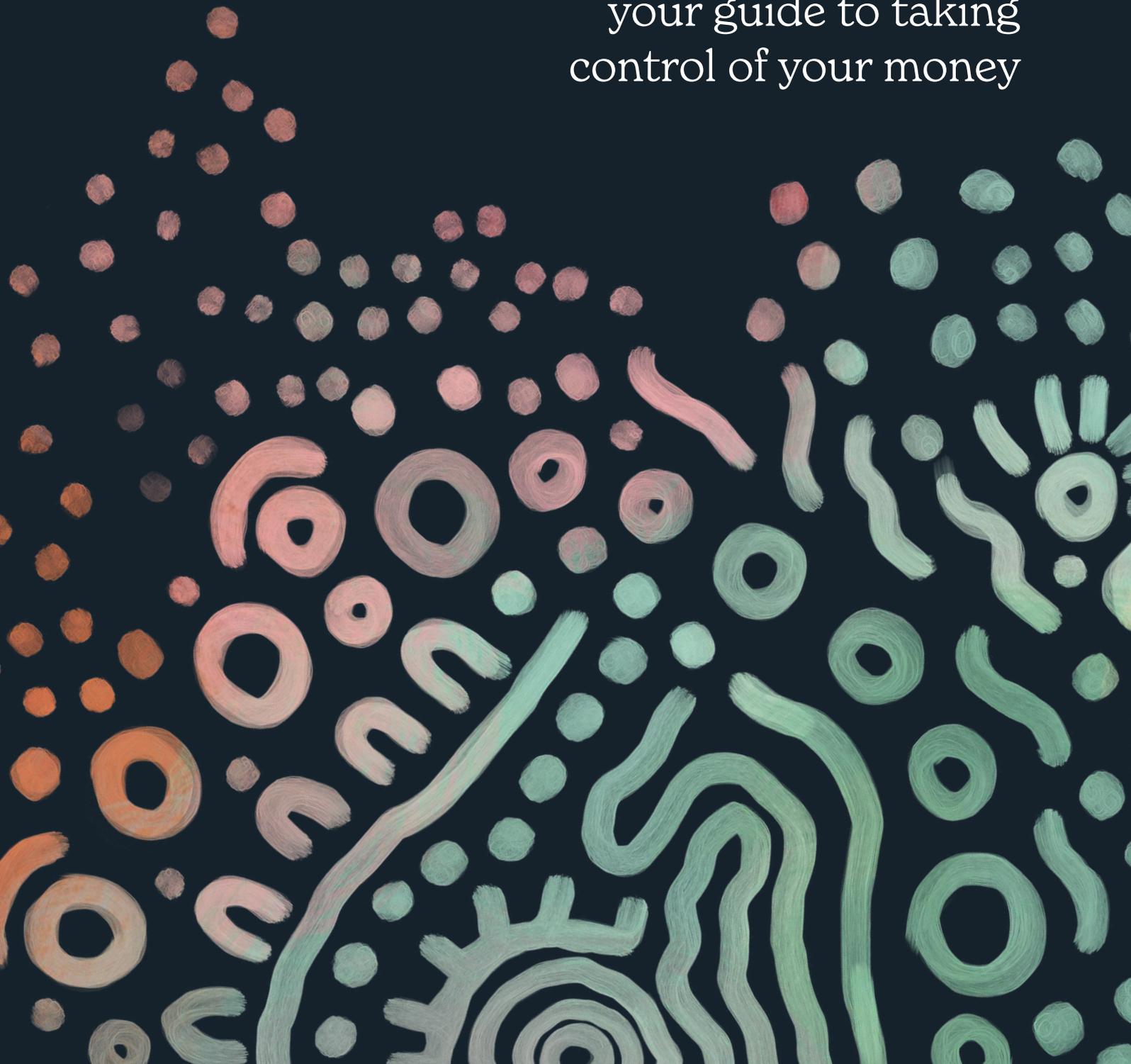
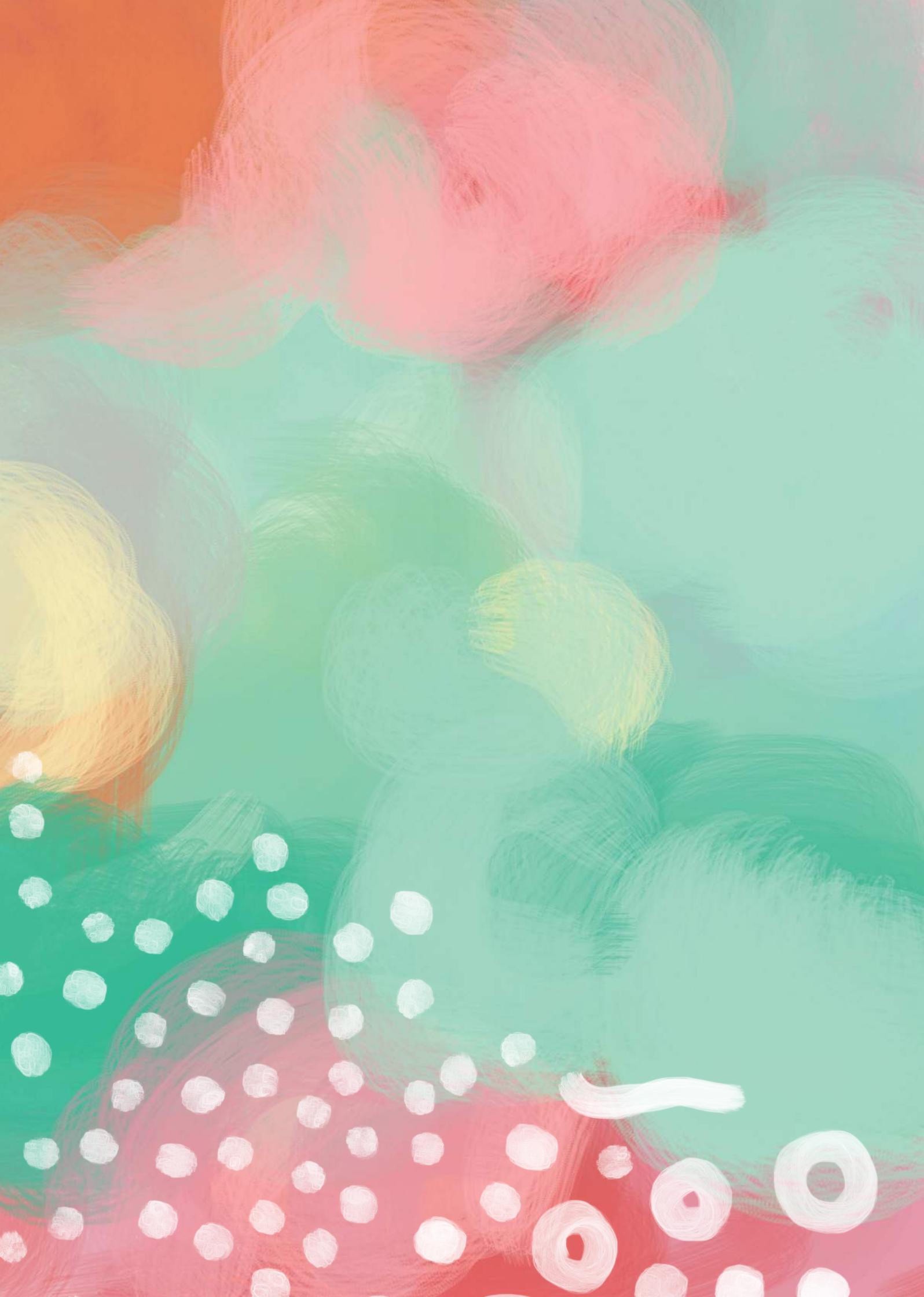


for Mob, by Mob

Empowerment through knowledge

your guide to taking
control of your money





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Acknowledgment of Country

We acknowledge the traditional owners and custodians of the land on which we work and live, and recognise their continuing connection to land, water and community. We also pay our respects to elders past, present and emerging.





The critical role

of financial assistance for Aboriginal and Torres Strait Islander Peoples

In today's economic climate, financial assistance is not just beneficial—it is essential for the wellbeing and advancement of Aboriginal and Torres Strait Islander communities. According to the Australian Institute of Health and Welfare (AIHW), income and financial stability are linked to improved health outcomes, reduced stress, and greater access to essential services such as housing, education, and healthcare.

Despite progress, significant disparities remain. The 2021 Census data reveals that the median weekly equivalised household income for Aboriginal and Torres Strait Islander households is still substantially lower than that of non-Indigenous Australians.

Employment continues to be the primary source of income, yet employment rates among First Nations people are consistently lower, with many facing systemic barriers to stable and meaningful work.

In 2025, Australian families are facing unprecedented financial pressure as the cost-of-living crisis deepens, with housing at the heart of the struggle. The relentless rise in rental prices and property values, particularly in urban centres, has forced many households to make an impossible choice between paying rent and putting food on the table.

These economic challenges are compounded by higher rates of financial stress and a greater reliance on income support payments. In this context, targeted financial assistance programs—including housing subsidies, education support, and culturally appropriate financial counselling—are not only necessary but urgent. They serve as a bridge toward economic participation, self-determination, and long-term community resilience.

Financial support mechanisms must be strengthened and tailored to meet the unique needs of Aboriginal and Torres Strait Islander peoples. It's not just a matter of equity—it is a national responsibility.

Data sourced from Australian Institute of Health and Welfare (aihw.gov.au), Australian Bureau of Statistics and truebluelife.com



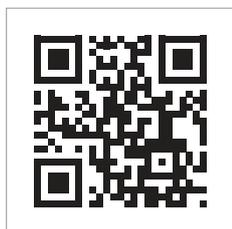
Consultation and participation

Empowerment through knowledge: your guide to taking control of your money is a culturally grounded and practical resource designed to support Aboriginal and Torres Strait Islander people to navigate their everyday financial journey with confidence, dignity, and self-determination.

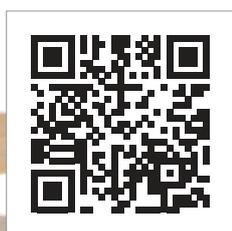
This guide was developed through extensive community engagement with Aboriginal and Torres Strait Islander individuals, families, and communities across Australia. We have worked closely with the Aboriginal and Torres Strait Community Controlled Housing Sector to ensure the content reflects lived experiences, cultural values, and the challenges faced by our people.

We believe that reaching out for help is the first and most powerful step toward financial freedom. This guide is here to walk alongside you, offering tools, knowledge, and culturally safe support to help you make informed decisions and protect your financial wellbeing.

natsiha.org.au



firstnationsfoundation.org.au



NATSIHA
National Aboriginal & Torres Strait Islander
Housing Association



First Nations
FOUNDATION

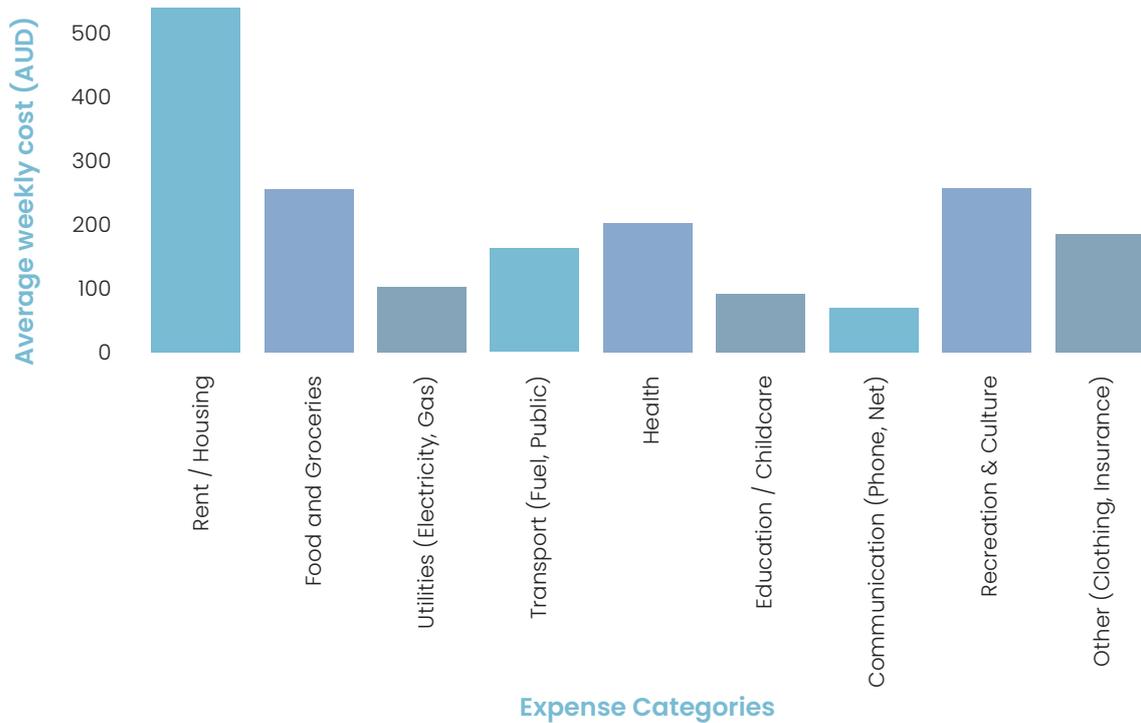


National data

Average Weekly Household Expended in Australia (2024-2025)

Source: Australian Bureau of Statistics (ABS).

Actual expenses may vary depending on household size, location, and lifestyle.

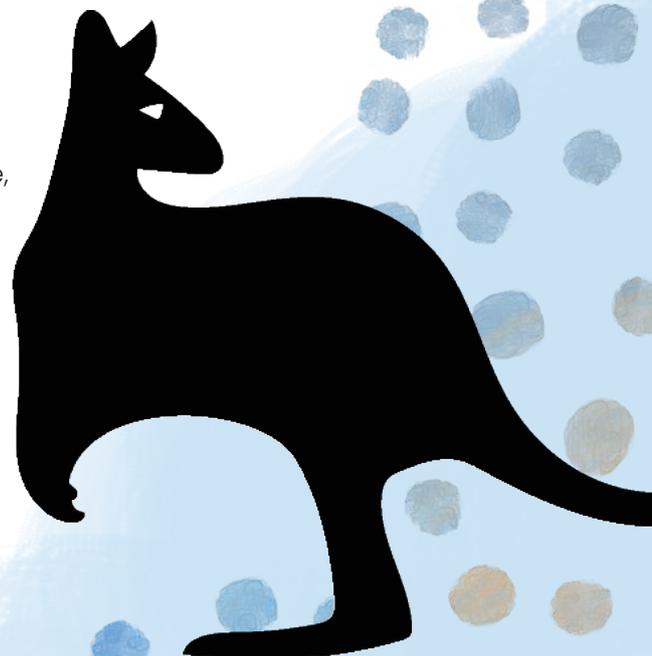


The chart above the average weekly spending across major categories, based on national data from 2024-2025:

Key pressures on families:

- ✦ Soaring rent costs: With limited housing supply and high demand, rental prices have surged, consuming over 40-50% of income for many low-income earners.⁽¹⁾
- ✦ Home ownership out of reach: Despite government initiatives, such as the Help to Buy shared equity scheme, home ownership remains a distant dream for many, especially younger Australians and single-parent households.⁽²⁾
- ✦ Stagnant wages: As living costs rise, wage growth has remained sluggish, eroding purchasing power and leaving families with shrinking disposable income.⁽¹⁾
- ✦ Food vs. shelter dilemma: Community organisations report a growing number of families seeking food relief because their income is entirely absorbed by rent and utilities.⁽¹⁾

Sources: 1. [truebluelife.com.au](https://www.truebluelife.com.au); 2. [realestate.com.au](https://www.realestate.com.au)



“There is no
shame in asking
for help, only
strength in taking
that first step.”



Asking for help: the first step toward financial freedom

For many Aboriginal and Torres Strait Islander people, talking about money can feel overwhelming, shameful, or even taboo. But asking for help is not a weakness; it is a courageous act of strength and self-determination.

Financial stress doesn't just affect your wallet; it can also affect your mental health, your relationships, and your sense of control over your life. When we stay silent, the burden becomes heavier. However, when we speak up, we open the door to support, healing, and empowerment. It's important to notice when financial stress is becoming too much and take steps to reduce it. This might include talking to a financial counsellor or a financial advisor, creating a budget, or seeking professional help.

A financial counsellor can advocate free of charge on your behalf if you have debt with banks, telecommunications companies, utilities providers, and much more (i.e. if you have debt with a credit card company and are having trouble paying it back, a financial counsellor can also advocate on your behalf with the creditor to put an affordable payment plan in place). You can reach out to a financial counsellor through the **National Debt Helpline** on **1800 007 007** or **Mob Strong Debt Help** on **1800 808 488**.

Breaking the stigma around money starts with one simple yet powerful step: reaching out. Whether it's speaking to a trusted family member, a financial counsellor, or a community organisation, seeking help can:

- ★ Relieve emotional stress and reduce anxiety or shame.
- ★ Build confidence in managing money and making informed decisions.
- ★ Connect you to resources that can prevent debt, eviction, or financial abuse.
- ★ Strengthen your future by setting goals and creating a pathway to stability and home ownership.

This guide was created with the voices of community at its heart. We understand the cultural, historical, and systemic barriers that can make financial conversations difficult. That's why we're here to say: you are not alone. There is no shame in asking for help, only strength in taking that first step. Together, we can break the cycle of financial hardship and walk a path toward freedom, dignity, and choice.

Smart budgeting

Smart budgeting is about making informed decisions with your money so you can meet your needs, plan for the future, and reduce financial stress.

How budgeting can help:

- ★ You can take control of your money by making sure your bills are paid on time.
- ★ You can make sure you don't miss a rent payment, helping to avoid debt or rental arrears.
- ★ It can help make sure you have money for everyday essentials, such as for transport and food.
- ★ It can help to put money aside for cultural obligations.
- ★ It can create a snapshot of where your money is going to.

Looking at your transaction account statement can show what you are spending and help to think hard about which expenses are necessary or not. When making your budget, allow for costs that may only come once a year, for example, car registration or school fees. An easy way to do this is to divide the bill by 52 weeks and work out how much you'll need to put away each week for that bill.

In this example, let's say my car registration costs are \$700/year. I would need to save \$13.50/week to cover this (700 divided by 52 weeks) and add the amount with other transport costs, such as fuel and maintenance, into the transport section of the budget.

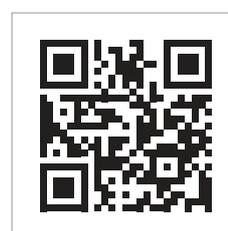
According to recent data (Average Weekly Household Spending in Australia 2024–2025), the average Australian household spends approximately \$2,546 per week.

Here's a breakdown of typical weekly expenses:

| Category | Average Weekly Cost (AUD) | Notes |
|------------------------------------|---------------------------|---|
| Rent / housing | \$536 | Largest expense for most households. |
| Food and groceries | \$253 | Includes supermarket and takeaway food. |
| Utilities (electricity, gas) | \$96 | Varies by region and household size. |
| Transport (fuel, public transport) | \$160 | Includes car costs, fuel, and public transport. |
| Health | \$202 | Includes medical, dental, and prescriptions. |
| Education / childcare | \$90 | For families with children. |
| Communication (phone, internet) | \$70 | Mobile phones, internet, and subscriptions. |
| Recreation and culture | \$257 | Includes entertainment, sports, and hobbies. |
| Other (clothing, insurance) | \$182 | Includes personal care, clothing, insurance. |
| Total | \$2,546 | Based on national average. |

Note: These figures are national averages from ABS 2024–25 and may differ in remote or regional communities. Controlled housing tenants may have lower rent but higher transport or food costs due to location. For more information on budgeting and saving, sign up to mymoneydream.com.au

My Money Dream



Your turn: Income and expenses budget table

Here's a guide on using your income and expenses budget table, designed to help people track their finances effectively. This is especially useful for individuals or families managing weekly, fortnightly, monthly, or yearly income and expenses.

1. Income Section

| Income | \$ | Frequency (W/F/M/Y) |
|---------------------|----|---------------------|
| Wages | | |
| Other Income | | |
| Total Income | | |

How to use this budget table

This table is divided into two main sections: income and expenses. Each row allows you to record the amount and how often that income or expense occurs: weekly (W), fortnightly (F), monthly (M), or yearly (Y).

- ★ **Wages:** Enter your regular pay from employment.
- ★ **Other Income:** Include Centrelink payments, child support, family tax benefits, or any other income sources.
- ★ **Tip:** Convert all income to a weekly amount for easier comparison with weekly expenses.

2. Expenses section

| Expenses | \$ | Frequency (W/F/M/Y) |
|--|----|---------------------|
| Home/utilities <i>Rent, electricity, water, gas.</i> | | |
| Transport <i>Fuel, public transport, car maintenance.</i> | | |
| School lunches <i>Weekly school or work meal costs.</i> | | |
| Insurance <i>Car, home, health, or life insurance.</i> | | |
| Phone and internet <i>Mobile plans, internet bills.</i> | | |
| Food and drink <i>Groceries and takeaway meals.</i> | | |
| Lifestyle <i>Entertainment, gym, hobbies.</i> | | |
| Children <i>School supplies, clothing, activities.</i> | | |
| Health <i>Medications, doctor visits, dental.</i> | | |
| Other <i>Anything not listed above.</i> | | |
| Loans <i>Personal, car, credit card, payday loans.</i> | | |
| Total | | |

Tips for using the table

- ★ **Be honest:** Record actual amounts to get a true picture of your finances.
- ★ **Use weekly totals:** Convert all amounts to weekly values to compare income vs. expenses.
- ★ **Review regularly:** Update the table weekly or fortnightly.
- ★ **Look for gaps:** If expenses are more than income, look for areas to reduce spending.
- ★ **Plan:** Use the "other" section to plan for upcoming bills or events.

Aligning to principles: planning your money

A simple way to share your money wisely

Managing money doesn't have to be complicated. One helpful way to stay in control is to divide your income into clear, purposeful parts. This method helps you cover your needs, enjoy life, and prepare for the future—all at the same time.

Here's a guide to how you might split your income:

| Purpose | What it's for | Example share |
|-------------------|--|---------------|
| Everyday living | Rent, food, bills, transport—your regular, must-pay expenses. | 60% |
| Future goals | Saving for big things—like a car, house, or education. | 10% |
| Emergency support | Paying off debt, unexpected bills, or helping family in tough times. | 20% |
| Enjoyment | Fun stuff—like entertainment, going out, hobbies. | 10% |

Why this model can work:

- ★ **It's balanced:** You're not just surviving—you're also saving, enjoying, and planning ahead.
- ★ **It's flexible:** You can adjust the percentages to suit your situation.
- ★ **It's empowering:** You stay in control of your money, instead of it controlling you.

How to start:

1. Work out your total income (weekly, fortnightly, or monthly).
2. Use the table to divide that amount into the four areas.
3. Track your spending to see how close you are to your plan.
4. Adjust as needed—life changes and your budget can too.



Learn with us: example of our plan

As of 2025, the projected national minimum wage in Australia is approximately **\$25.20** per hour, which equates to **\$957.60** per 38-hour week, or **\$3,830.40** per month before tax.

Using the budget breakdown you provided, here's a mock monthly budget table, based on this minimum income:

| Purpose | What it's for | Example share | Monthly amount (AUD) |
|-------------------|--|---------------|----------------------|
| Everyday living | Rent, food, bills, transport—your regular, must-pay expenses | 60% | \$2,298.24 |
| Future goals | Saving for big things—like a car, house, or education | 10% | \$383.04 |
| Emergency support | Paying off debt, unexpected bills, or helping family | 20% | \$766.08 |
| Enjoyment | Fun stuff—like entertainment, going out, hobbies | 10% | \$383.04 |
| Total | | 100% | \$3,830.40 |

Figures based on My New Australian Life:

mynewaustralianlife.com/working-in-australia/2025-minimum-wage-in-australia

My New Australian Life



Your turn: Align your current budget with this principle and challenge yourself to stay on task every pay cycle.

Your turn:

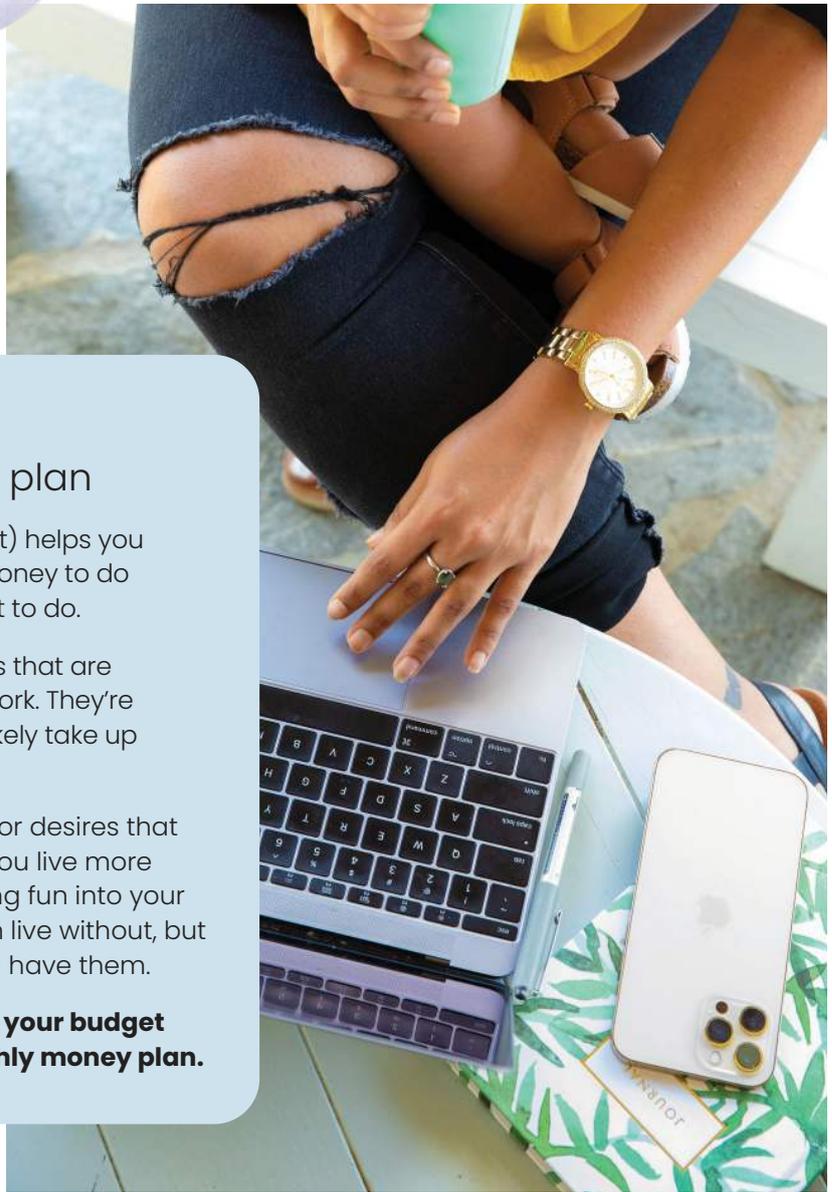
Making your money plan

Having a money plan (budget) helps you decide if you have enough money to do the things you need and want to do.

Financial needs are expenses that are essential for you to live and work. They're the recurring expenses that likely take up a large chunk of your pay.

Financial wants are choices or desires that are not essential. They help you live more comfortably, as well as adding fun into your life. Wants are things you can live without, but you enjoy life more when you have them.

Use the template below and your budget to complete your own monthly money plan.



My money plan

| Purpose | What it's for | Example share | Monthly amount (AUD) |
|-------------------|--|---------------|----------------------|
| Everyday Living | Rent, food, bills, transport—your regular, must-pay expenses | 60% | |
| Future Goals | Saving for big things—like a car, house, or education | 10% | |
| Emergency Support | Paying off debt, unexpected bills, or helping family | 20% | |
| Enjoyment | Fun stuff—like entertainment, going out, hobbies | 10% | |
| Total | | 100% | |



Protecting your pocket: know your rights, secure your finances

Knowing your rights as a tenant can help you avoid unexpected costs, prevent disputes, and ensure that your money is being spent on a home that is safe, secure, and properly supported. Whether it's requesting essential repairs, understanding your privacy rights or avoiding unfair treatment, being informed puts you in a stronger financial position.

At the same time, fulfilling your responsibilities—like paying rent on time and reporting maintenance issues early—can help you avoid penalties, keep a good rental history, and reduce the risk of costly problems down the track.

This section is designed to help you make smart, confident decisions about your home—because financial wellbeing starts with housing security.

Tenant rights:

- ✦ You have the right to a safe and habitable home.
- ✦ You have the right to privacy; your landlord must give notice before entering your home.
- ✦ You cannot be discriminated against based on race, gender or background.
- ✦ You have the right to request modifications to your rented home for accessibility if needed.

Tenant responsibilities:

- ✦ You need to pay your rent on time.
- ✦ It's up to you to keep your home clean and report maintenance issues to your landlord.
- ✦ You must respect your neighbours and follow community rules.

To request modifications or maintenance to your home speak to your landlord or housing office as soon as possible. You can do this in person, over the phone or via email. Please note that you will need to provide information like:

- ✦ Your personal details.
- ✦ Documentation from a health care provider or doctor.
- ✦ Details about the repairs needed.

Once you have provided the necessary details, you may respectfully request a timeline for the completion of the repairs. Please note that formal approval may be required before proceeding, and it is advisable to work collaboratively with your landlord or housing provider to ensure all necessary permissions are obtained.



Staying on track

Managing rental arrears with confidence

Falling behind on rent can feel overwhelming—but it's important to remember that you have options, and support is available. Rental arrears, or missed rent payments, can put your housing at risk and lead to financial stress. But with early action and the right resources, you can take control of the situation and protect your financial wellbeing.

Whether you're facing a temporary setback or ongoing challenges, understanding how to manage rental arrears can help you avoid eviction, keep a positive rental history, and reduce long-term financial strain. From setting up payment plans to accessing no-interest loans and emergency support, there are practical steps you can take to stay secure.

This section is here to guide you through those steps, because financial resilience starts with knowing where to turn and what to do next.

Rental arrears occur when you do not pay your rent on time. This can lead to eviction.

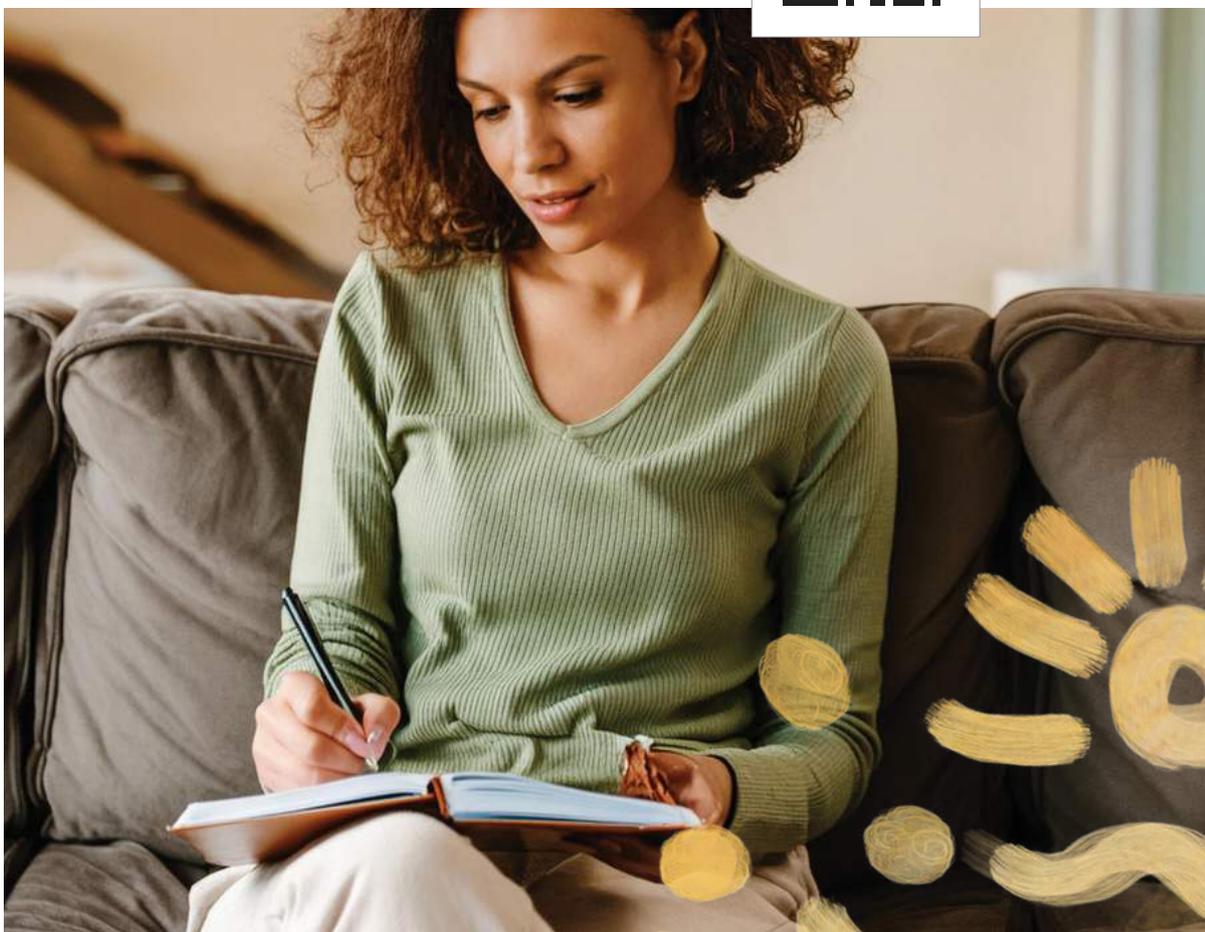
Steps to take:

- ✦ Communicate early with your landlord or housing office if you're having trouble paying rent.
- ✦ Discuss options, such as setting up a payment plan.
- ✦ Seek financial assistance from local services or charities.

Resources for help:

- ✦ Contact local organisations that provide emergency financial assistance: AskIzzy: askizzy.org.au

Ask Izzy



Stay strong with your money

Let's talk about humbugging

In our communities, sharing is part of our culture. But sometimes, humbugging—when someone keeps asking for money or things—can make it hard to stay on track. Humbugging can cause stress, financial hardship, relationship breakdowns and lead to forms of financial abuse. It's important to talk about it openly and respectfully.

It's okay to say:

- ✦ "I can't help right now; I've got bills to pay."
- ✦ "Let me check my budget first."
- ✦ "I'm saving for something important."

Setting boundaries helps you and your family stay strong.

Tips to stay in control

1. Limit carrying cash - Carrying large amounts of cash can make you a target for humbugging or theft. It also makes it harder to track your spending.
2. Use a bank card or digital wallet where possible.
3. Keep only a small amount of cash for essentials.
4. Set up automatic payments for bills, so you don't need to withdraw large sums.
5. Be consistent - follow through with what you say you're going to do, as this can encourage others to do the same.

How to raise awareness in the community about humbugging

- ✦ Start conversations in your family or community groups about healthy boundaries and financial respect.
- ✦ Hold yourself accountable as well as others - sometimes we might be the ones humbugging others.
- ✦ Share stories and strategies for saying "no", in a kind but firm way.
- ✦ Encourage young people to learn about money management and self-reliance.

Know your money

- ✦ Write down what you earn and what you spend.
- ✦ Use a budget app or talk to a financial counsellor.

Plan for big times

- ✦ Save a little each week for sorry business, ceremonies, or travel.

Use smart banking

- ✦ Set up separate accounts: one for bills, and one for spending.
- ✦ Use direct debits to ensure timely payment of rent and bills.

Get support

- ✦ Talk to a local financial counsellor —it's free and private.
- ✦ Call the National Debt Helpline on **1800 007 007**.

You're not alone

Looking after your money is looking after your Mob. It's not about being mean—it's about being strong, smart, and ready to stay on track of being financially fit.



How To spot and stop financial abuse

Financial abuse is when someone controls another person's access to money or resources. This might include deciding on how money is spent or taking another person's money away from them. We see financial abuse happen in intimate partnerships, but it can also happen in different types of relationships, like parent/child relationships, grandparent/child relationships or friendships. It can also happen in a broader family by several people who've learnt the behaviour from others.

It can be hard to recognise financial abuse because the abuser may be sneaky or malicious and use forms of manipulation like tricks, lies and pressure to get what they want.

Here are just a few examples of financial abuse:

- ✦ Someone may 'check' how much money someone is spending, such as looking in their wallet or at receipts and questioning their purchases.
- ✦ One person may control all the household money and only give their partner an allowance.
- ✦ A person may gamble away their family's money.
- ✦ Someone may tell another family member, such as an Elder, to take out a loan for them.
- ✦ A partner may not contribute towards the household at all.
- ✦ Someone may get you to bail them out of difficult financial situations.
- ✦ Someone may interfere with your job or not allow you to go to work or work in a field of work that you want to work in.



These situations are not normal, they are not OK, and help is available.

If you're experiencing financial abuse, it's not your fault! It can happen to anyone and help is available. If you're in a financially abusive relationship and are planning to leave it, one of the first steps people often take is preparing the right information and documents.



Documents to prepare:

Identity documents—this may include your:

- Driver's licence
- Birth certificate
- Passport
- Medicare card
- Other important cards including a Seniors, Centrelink or Pension card, if you have one.

Financial documents and cards:

- Bank, debit and credit cards
- Loan documents, if you own your property/car
- Rental agreements, if you rent your property/car
- Household rates, if you own your property
- Car registration papers
- Car insurance papers
- Home insurance documents
- Court orders or protection orders, if applicable
- Marriage documents
- Any letters to debt collection agencies
- Tax returns
- Superannuation fund information
- Sentimental items or valuables or photographs.

Other:

- Phone numbers of police, support services and friends
- A record of your phone messages
- A record of emails.

Elder financial abuse

When we get older, we all become a bit more vulnerable. Often this means we must rely on other people—sometimes to do things like pay our bills or buy our groceries. Unfortunately, in some circumstances, people take advantage of this vulnerability. Sadly, research tells us that Elder abuse is often committed by someone who is trusted by the Elder. It's important to know that Elders have rights and abuse can be dealt with.

Examples of Elder Abuse:

1. Taking money from the bank accounts of an older person.
2. Asking an older person to change their Will.
3. Taking jewellery or other expensive items from an older person.
4. Gaining power of attorney—which is control of someone's financial decision making—when the older person is still capable of making their own decisions.
5. Removing cash from an older person's wallet.
6. Not paying bills of an older person when trusted to do so.
7. Not properly caring for an older person. For example, they may not have clean washing or proper meals when in someone else's care.

How to Support Elders Experiencing Financial Abuse

1. Raise Awareness in the community

- ✦ Talk openly about what financial abuse looks like.
- ✦ Share stories (with permission) and examples to help others recognise the signs.
- ✦ Use culturally appropriate materials and language.

2. Listen and believe

- ✦ If an Elder shares concerns, listen without judgment.
- ✦ Believe their experience and reassure them that help is available.

3. Know the signs

- ✦ Unexplained loss of money or possessions.
- ✦ Sudden changes in banking or legal documents.
- ✦ Isolation from family or community.
- ✦ Fear, anxiety, or confusion about finances.

4. Connect Elders to trusted support

- ✦ Refer to **Aboriginal and Torres Strait Islander Community Controlled Housing Organisations (ATSICCHOs)** that specialise in Eldercare and legal support.
- ✦ Contact services, such as:
 - ✦ **1800 ELDERHelp (1800 353 374)** – **National Elder Abuse Helpline**
 - ✦ Legal Aid or community legal centres.
 - ✦ Financial counselling services.

5. Encourage financial independence

- ✦ Help Elders set up secure banking arrangements.
- ✦ Support them in understanding their rights and managing their money safely.

6. Advocate for stronger protections

- ✦ Work with housing providers, community leaders, and policymakers to ensure Elders are protected in rental agreements and financial matters.

7. Create safe spaces

- ✦ Ensure Elders have access to safe, private environments where they can speak freely.
- ✦ Promote culturally safe services that respect their identity, history, and connection to Country.



Pathways to home ownership

Owning a home is a big step and can bring a lot of benefits, like stability and building wealth.

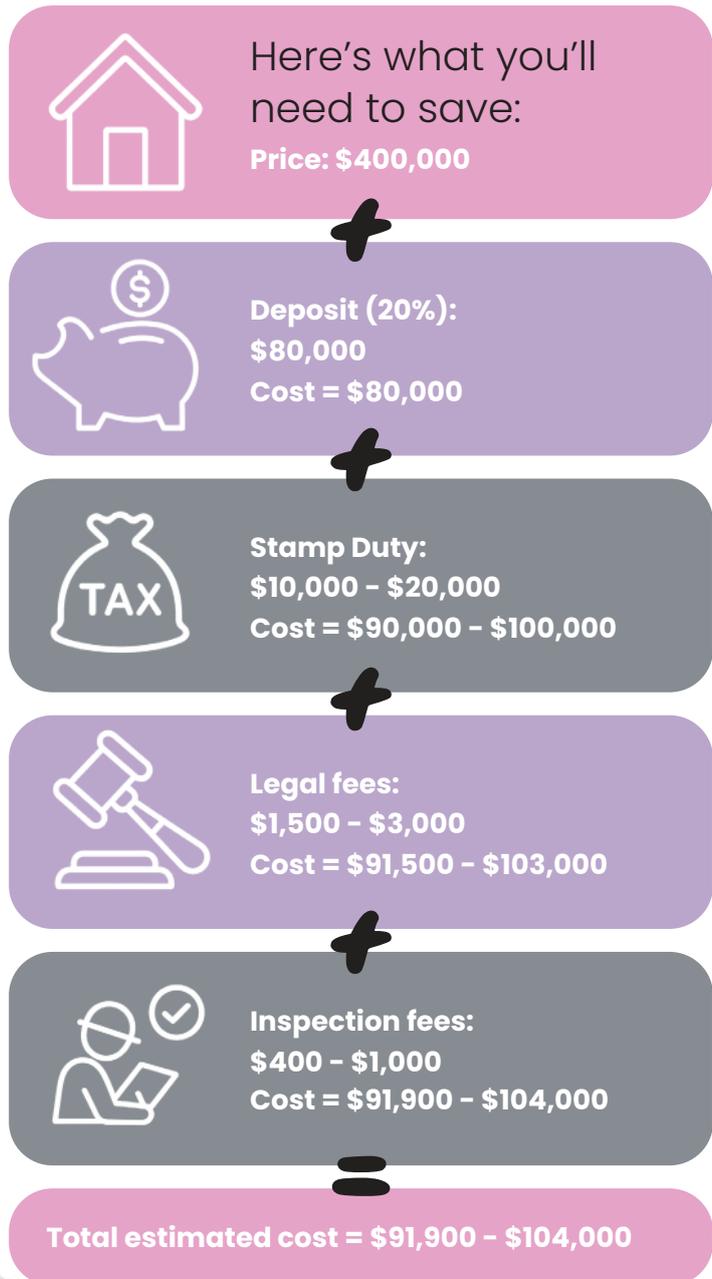
Here's a guide to understanding the steps to home ownership, such as saving for a deposit, covering extra costs and finding support.

To buy a home you'll need a deposit, which is a percentage (usually 20%) of the home price. Some lenders allow a smaller deposit, but keep in mind there will be extra costs involved like lenders mortgage insurance (LMI).

Other costs to consider:

- ★ **Stamp duty:** a tax on property purchases, where the amount can differ depending on the price of your home and the state you live in.
- ★ **Legal fees:** Hiring a lawyer or conveyancer can cost between \$1500 - \$3000.
- ★ **Inspections:** Building and pest inspections can cost between \$400 - \$1000.

Support: Getting help with home ownership can be effective when you're looking to buy your own place. There are lots of grants and support out there, especially for first home buyers. These can help cover the costs of your deposit, legal fees and stamp duty. Below are some grant and support options to help you take those important steps.



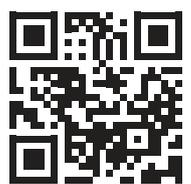


National support:

| Organisation | Website | QR code |
|-------------------------------------|--|---|
| Indigenous Business Australia (IBA) | iba.gov.au |  |
| First Home Super Saver Scheme | ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/withdrawing-and-using-your-super/early-access-to-super/first-home-super-saver-scheme |  |
| The First Home Guarantee | housingaustralia.gov.au/home-guarantee-scheme |  |
| Moneysmart mortgage calculator | moneysmart.gov.au/home-loans/mortgage-calculator |  |



State-based support:

| | Organisation | Website | QR code |
|-----|---|---|---|
| ACT | Aboriginal and Torres Strait Islander housing service | act.gov.au/directorates-and-agencies/community-services-directorate/aboriginal-service-development |  |
| NT | Indigenous Home Ownership Program | nt.gov.au/property/home-owner-assistance |  |
| TAS | Homes Tasmania | homestasmania.com.au/housing-and-homelessness/Aboriginal-Housing |  |
| SA | Government of South Australia | housing.sa.gov.au/affordable-housing/affordable-homes |  |
| WA | Government of Western Australia | wa.gov.au/service/community-services/grants-and-subsidies |  |
| VIC | State Revenue Office of Victoria | sro.vic.gov.au/homebuyer |  |
| NSW | Aboriginal Housing Office | aho.nsw.gov.au/tenants/home-ownership |  |
| QLD | Queensland Government | qld.gov.au/housing/buying-owning-home |  |

Balancing home, family and finances in crowded living spaces

A home should be a place of comfort, connection, and calm—but when too many people share a space, it can strain not only relationships but also your finances. Overcrowding, often caused by rising housing costs and limited affordable options, can lead to increased wear and tear on your home, higher maintenance needs, and emotional stress within the household.

High-traffic living—where multiple family members share bedrooms, bathrooms, and common areas—can result in more frequent damage to fixtures, faster deterioration of appliances, and greater utility usage. These issues can lead to unexpected repair costs or disputes with landlords, especially if the wear is seen as beyond “fair use”.

At the same time, limited personal space can make it harder for children to study, for adults to rest, and for families to enjoy peaceful time together. This can lead to tension, conflict, and emotional fatigue—further impacting your overall wellbeing and financial stability.

Understanding the signs of overcrowding and knowing where to seek help can make a big difference. Whether it’s accessing local housing support, exploring more suitable housing options, or getting legal advice, there are resources available to help you create a more stable and financially secure home environment.

Effects of overcrowding:

- ★ **Health risks:** it can lead to health issues like respiratory infections and stress due to lack of personal space.
- ★ **Safety concerns:** overcrowded homes may be unsafe, especially during emergencies like fires.
- ★ **Impact on children:** children may struggle with education in overcrowded environments.

Signs of overcrowding:

- ★ More people living in a home than there are bedrooms.
- ★ Lack of personal space for rest or study.
- ★ Increased arguments or conflicts due to living closely.

Community organisations:

Community organisations may offer support with housing stability and help individuals find affordable housing options.

- 1. Local housing services:** contact local housing services for assistance and resources for families facing overcrowding.
- 2. Community organisations:** community organisations may offer help with housing stability and finding homes affordable options.
- 3. Legal aid services:** if overcrowding is due to landlord issues seek help from legal aid or tenancy rights organisations in your state.
- 4. Homeless Hotline: 1800 474 753.**

Managing utilities

With the cost of living rising, here's a few tips that might help you when it comes to managing your utility bills.

What bills can you compare and negotiate a better deal on?

- ★ **Mobile phone and internet:** you can visit comparison sites, such as finder.com.au and compare the costs of internet and mobile bundles or switch to prepaid.
- ★ **Gas:** depending on where you live, you may be able to lower your gas bill with a comparison quote from another provider.
- ★ **Electricity:** depending on where you live, you may be able lower your electricity bill with a comparison quote from another provider.

If there are multiple providers in your state or territory, call your current provider and enquire about matching a competitor's quote. If they won't, you can choose to change your account over to the new provider. Visit websites like finder.com.au to compare prices and services to make the best choice for yourself.

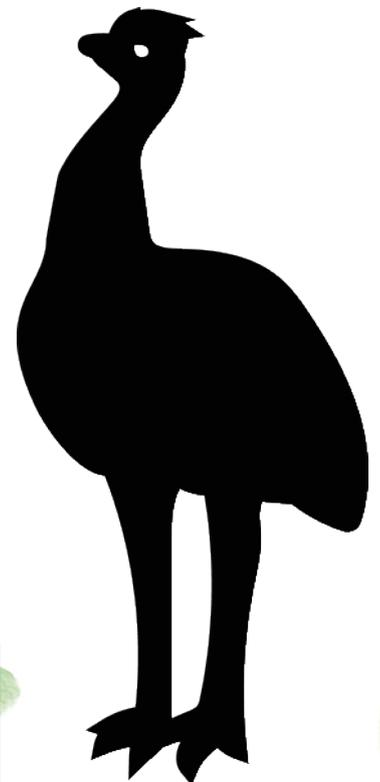
White goods

If your washing machine or fridge breaks down, you may be able to apply for a No Interest Loan to buy a new one. Visit the Good Shepherd website via the QR code below (goodshep.org.au/services/nils) for further information. Or alternatively, if this is not an option you can buy second-hand white goods on internet platforms like Marketplace or Gumtree.

Finder



Good Shepherd



Protecting yourself from SCAMS

Scams are not just a personal inconvenience—they are a growing financial threat to households across Australia. In 2024 alone, Australians lost over \$3 billion to scams, with many victims being everyday individuals simply trying to manage their finances and support their families.

Scammers can be very convincing and target people of all ages, income levels and ethnicities. Being scammed doesn't mean you're not smart.

Common scams:

- ✦ **Dating and romance scams:** scammers often use fake social media profiles, dating apps or websites to convince people to send them money.
- ✦ **Investment scams:** these often sound too good to be true. For example, a scammer might offer you a big return on investing your money.
- ✦ **Online shopping scams or website scams:** scammers might make an online website look like a popular brand to influence you into buying.
- ✦ **Jobs & employment scams:** a scammer may offer you a “guaranteed way” to make money with little effort that involves spending money in some way.
- ✦ **Identity theft:** scammer may use your personal information for things like credit and utility accounts.
- ✦ **Threats to life, arrest and false billing:** scammers may use serious threats to try and scare you into paying for made up bills.
- ✦ **Door knockers or in-person scams:** scammers might knock on your door to ask you to buy their goods or service, ask you to complete a survey or ask for donations for a charity.
- ✦ **Social media & Apps:** Online platforms like Facebook Marketplace and Gumtree have made it easier for us to buy and sell, but they've also opened the door to scammers. A lot of scams are subtle and seem legit at first. Scammers will target everyday people just trying to find a good deal or save some extra money.

For more information on different types of scams and a downloadable 'Do not knock' door sign, visit scamwatch.gov.au/types-of-scams

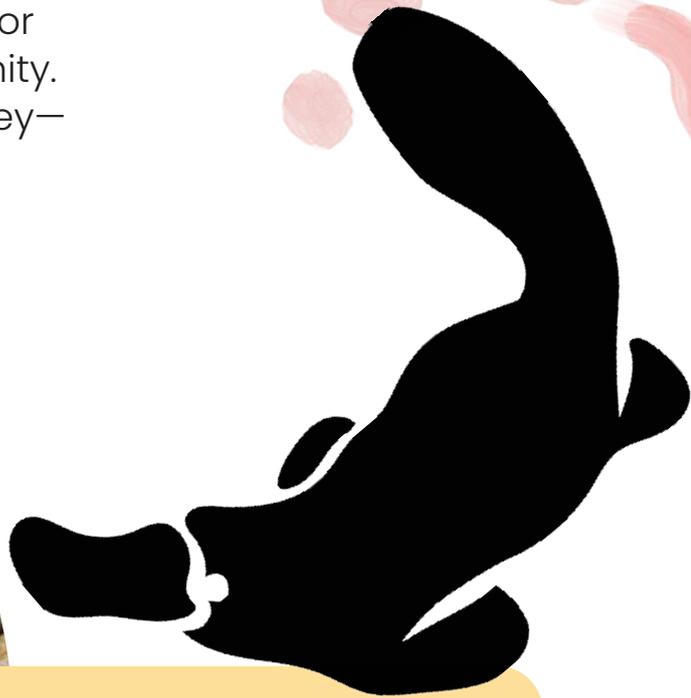
How to protect yourself:

- 1. Don't trust caller ID:** Scammers can fake numbers to look like they're from a local business, government agency, or even your bank.
- 2. Never share personal information:** Don't give out your:
 - Bank details.
 - Medicare number.
 - Tax File Number (TFN).
 - Passwords or PINs.
- 3. Don't open text messages or emails if they look suspicious:** If you're unsure, you can do a Google search of the person or company that the message claims to be from and call the number you see on the website you've searched.
- 4. Register with 'Do Not Call':** In Australia, you can register your number with the Do Not Call Register to reduce telemarketing calls.
- 5. Take time to think and talk to friends about offers:** If someone offers you a deal, don't immediately accept it. Talk it over with friends and do a bit more research.
- 6. Never send money or credit card details to people you don't know and trust:** Be aware of the scams that are circulating – You can find more information and examples of scams on the Your Rights Mob Facebook page.
- 7. Report suspicious calls:** If you think you may have been scammed or have seen a scam, you can report it to:
 - **Scamwatch:** scamwatch.gov.au
 - **ACCC Indigenous Info Line** on **1300 303 143**
 - Your phone provider
 - The police (if you've lost money and feel comfortable talking to the police).

Scamwatch



This guide is more than just information—it's about empowerment through knowledge, helping you build a strong foundation for yourself, your family, and your community. Financial literacy is not just about money—it's about freedom, dignity, and choice.



Get support

13 YARN

13 92 76

National crisis support line for Mob feeling overwhelmed or having difficulty coping. Lifeline-trained Crisis Supporters are available 24/7.

National Debt Helpline

1800 007 007

Trained financial counsellors offering free advice. Live chat available.

Mob Strong Debt Help

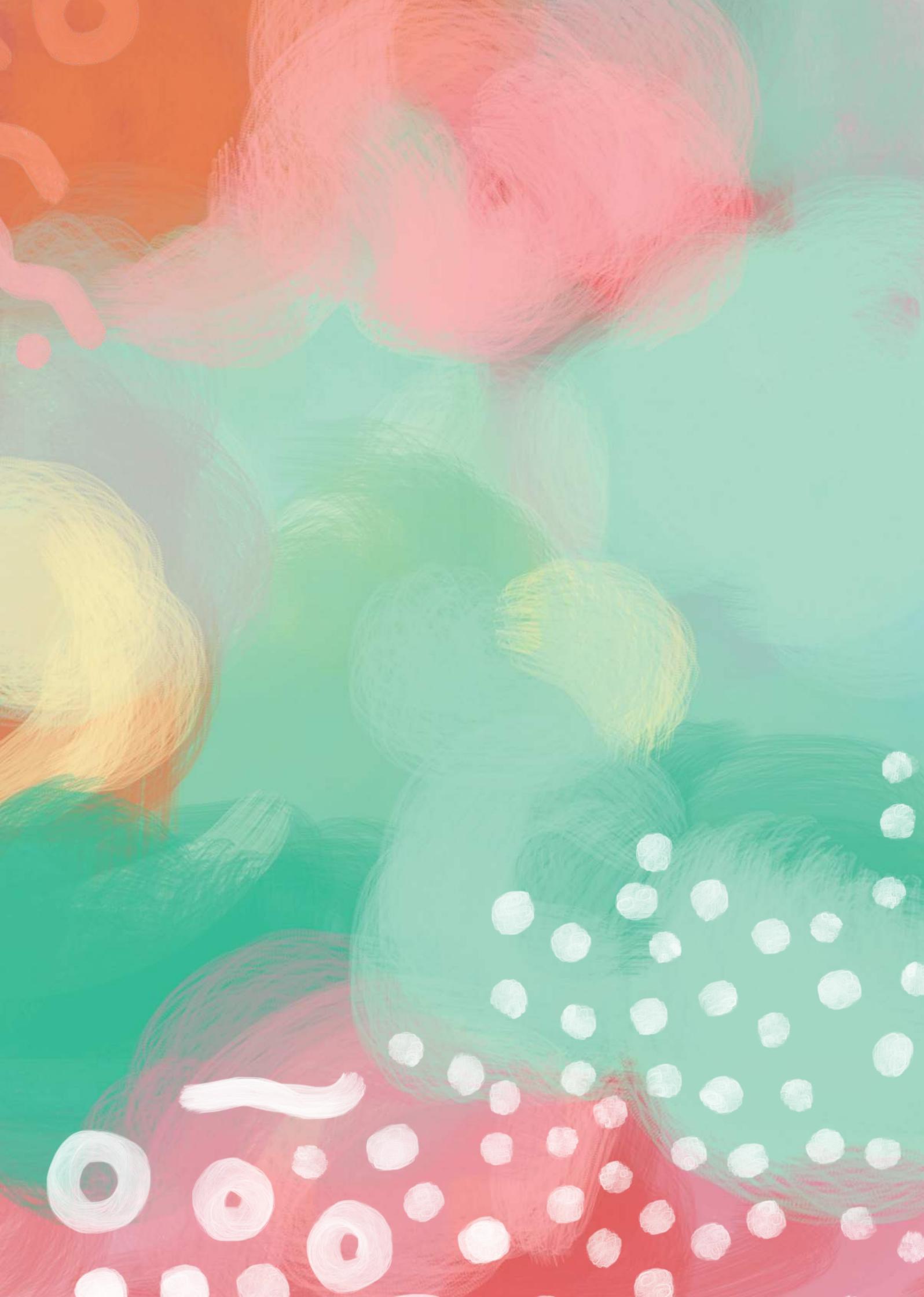
1800 808 488

Free nationwide legal advice and financial counselling service for Aboriginal and Torres Strait Islander people.

Lifeline

13 11 14

National charity offering personal crisis support & suicide prevention. Available 24/7 via SMS on **0477 131 114** or live chat.





NATSIHA

National Aboriginal & Torres Strait Islander
Housing Association



*First
Nations*
FOUNDATION

This resource was created with the support of the National Indigenous Australians Agency (NIAA).

We thank you for your continued dedication to the wellbeing of Aboriginal and Torres Strait Islander peoples. Your support enabled the collaboration between First Nations Foundation and NATSIHA to create this resource, designed to empower individuals to confidently navigate their financial journeys with dignity and self-determination.



NIAA