

4

# Me, Myself & Money

MODULE • 4

Family and finances



Title: ME, MYSELF & MONEY  
Module 4 Family and Finances

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#### FCAWA

45 Duncan Street, Victoria Park WA 6100  
Telephone (08) 9221 2088  
Email enquiries@fcawa.org  
Web www.fcawa.org



#### ACKNOWLEDGEMENTS

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##### Note

In this learning program we use the term financial abuse to include all of the abusive behaviours that one may experience in a relationship where access to money, finances, transportation, accommodation, employment and education, is limited.

##### Note

If in completing this module, concerns are raised about your personal situation, you are encouraged to seek help. Support agencies are listed at the back of this workbook.

##### Note

Any advice or information in this program is general. Before acting on any advice, you should consider your personal situation and speak to a financial counsellor to see if it is appropriate for your needs and financial situation. Information on how to access a financial counsellor is found at the back of your workbook.

##### Note

You are encouraged to keep safe all resources you may access as a part of this program. Find tips on how to do this at <https://esafety.gov.au>. Search: DOMESTIC AND FAMILY VIOLENCE ONLINE SAFETY CHECKLIST.

# Needs vs Wants

1. Read the items below.
2. You need to list in the table whether each item is a 'need' or a 'want' for you and then how your kids would categorise the same item. An example is done for you.

Netflix	An iPad for the family	A TV	Fresh vegetables
Ice-cream	The latest iPhone	A family computer	Money to go to the movies
Pet	Internet with unlimited data	Money to go on school excursions	Warm clothes
A car	Fresh fruit	School uniform	Basic medicine supplies
Nike basketball shoes			

YOU		YOUR CHILDREN	
NEEDS	WANTS	NEEDS	WANTS
	<i>ice-cream</i>	<i>ice-cream</i>	

3. Answer the following questions.

Did you notice any difference from where you put the needs and wants for yourself and then your kids? If you did, why do you think this is?

What can you do to match-up the needs and wants in your family?

**Remember needs and wants are very personal and they can change at different times in your life.**

# Three Jam Jars



NAME	COMPLETED <input checked="" type="checkbox"/>			
Job 1				
Job 2				
Job 3				

NAME	COMPLETED <input checked="" type="checkbox"/>			
Job 1				
Job 2				
Job 3				

NAME	COMPLETED <input checked="" type="checkbox"/>			
Job 1				
Job 2				
Job 3				

Based on Scott Pape's *The Barefoot Investor* (2018)

# Low Cost No Cost Family Activities

Write stories and share them with each other

Write and act out a play

Tell stories

Paint or draw together

Colour in

Have a sunset picnic

Create a fort from furniture and sheets

Build sandcastles

Play in the rain

Cook together

Set up a scavenger hunt

Go to a free museum

Go to the art gallery

Garden together

Go to story time at the local library

Attend free concerts in local parks

Create a treasure hunt

Fly kites

Volunteer together

Create an obstacle course

Play music and dance

Face paint

Go on a nature scavenger hunt

Volunteer together

Do shadow puppets

Blow bubbles

Play dress-ups

Learn to juggle

Build paper planes. Have a flying competition

Go to the beach or park

Camp in the back yard

Look at free online exercise classes

Go for a bushwalk

Play a board game

Go fishing

Go for a walk in the park or in the bush

Your ideas?

# Notes

## NEEDS & WANTS

A need is something you require to live a healthy life and usually covers basic living expenses such as food, rent, electricity bills, and basic clothing.

A want is basically everything else – things that you'd like to own or choose to buy like takeout food, paid TV such as Netflix, cigarettes, alcohol, and extra clothing.

## FAMILY AND FINANCES – IT'S A BALANCE

Managing a tight money plan with children is not always easy. Here are some tips to help you.

1. Be a good money manager role model for your children.
2. Acknowledge your child's want and its importance to them.
3. Discuss differences between needs and wants with your kids and how these fit in with the family money plan.
4. Be aware of times when guilt is making it hard to put limits on spending.
5. If you are saying 'NO' to your child, be kind to yourself. It can be hard to 'hold the line' under pressure.
6. Consider getting support from parent and counselling services if your child's behaviour is difficult to manage when you say 'NO'.
7. Be clear in your money plan what fixed and flexible expenses are.

8. Make sure your money plan lines up with your family's priorities.
9. Look for low-cost family activities and do them together.
10. Teach your kids that sometimes you have to wait to buy things. This helps them to realise they can't always buy what they want, when they want. Sometimes they have to save, and that takes time.
11. That there are different ways to pay for things. Explain how Tap & Go works.
12. If you pay pocket money, expect some household chores for this payment. This shows your kids that they have to earn money. Encourage them to put some of their pocket money towards their 'wants'.
13. Join the local library and encourage your kids to borrow books, DVDs and toys or set up sharing groups amongst family and friends. This way children get new items to play with and books to read without you having to buy them.
14. Encourage your kids to get a part-time job when they are old enough. This builds independence. Encourage them to save a portion of their earnings.
15. Encourage the whole family to get involved in saving for a family money goal.

## THREE JAM JARS

- Use this idea to teach your kids how to manage money.
- This works by agreeing with your child the three jobs that they need to do each week. If they do these three jobs, they are paid their pocket money.
- As a suggestion, allocate \$1 of pocket money per year (for example, a child who is 5 gets \$5) or whatever you can afford.
- You will need to set your own family ground rules about how the jobs are completed and what happens if someone is sick or away (maybe half their pocket money for that week), but the important thing is to be consistent and only pay if the jobs are done.
- Your child must put some money in each of the jars – Spend, Save and Share. How much they put in each jar is up to them.
- Put the jam jars in a safe place.

## FIND OUT MORE

### MoneySmart

<https://moneysmart.gov.au/teaching-kids-about-money>

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# Your Notes



# Where to get Help, Advice & Support

## IF YOU DON'T FEEL SAFE AT HOME

### WA Women's Domestic Violence Helpline

1800 007 339

*The Women's Domestic Violence Helpline provides support and counselling for women experiencing family and domestic violence. It is a state-wide 24-hour service.*

### Crisis Care

1800 199 008

[www.dcp.wa.gov.au](http://www.dcp.wa.gov.au) – Search CRISIS CARE

*Information and counselling service for people in crisis needing urgent help.*

### Lifeline crisis support and suicide prevention

13 11 14

[www.lifeline.org.au](http://www.lifeline.org.au)

### Yorgum Healing Services

1800 469 371

[www.yorgum.org.au](http://www.yorgum.org.au)

## IF YOU NEED HELP TO BE FINANCIALLY INDEPENDENT

### Find a Financial Counsellor

[www.fcawa.org](http://www.fcawa.org)

Search: FIND A FINANCIAL COUNSELLOR

### National Debt Helpline

1800 007 007

Monday-Friday 9.30-4.30pm

[www.ndh.org.au](http://www.ndh.org.au)

## IF YOU NEED ADVICE ON HOW TO KEEP SAFE ONLINE

### eSafety Commissioner

[esafety.gov.au](http://esafety.gov.au)

Search: DOMESTIC AND FAMILY VIOLENCE ONLINE

SAFETY CHECKLIST

## IF YOU NEED LEGAL HELP AND ADVICE

### State-wide

#### Find a Community Legal Service

[www.communitylegalwa.org.au](http://www.communitylegalwa.org.au)

#### Circle Green Community Legal Service

(08) 6148 3636

[www.circlegreen.org.au](http://www.circlegreen.org.au)

### Metropolitan Legal Services

#### Aboriginal Family Law Services

East Victoria Park

(08) 9355 1502

1800 019 900

[www.afls.org.au](http://www.afls.org.au)

#### Aboriginal Legal Service WA

Perth

(08) 9265 6666

[www.als.org.au](http://www.als.org.au)

#### Citizens Advice Bureau

Armadale

Fremantle

#### Joondalup

Kwinana

Midland

Rockingham

(08) 9221 5711

[www.cabwa.com.au](http://www.cabwa.com.au)

#### Community Legal Western Australia

Perth

(08) 9221 9322

[www.communitylegalwa.org.au](http://www.communitylegalwa.org.au)

#### Consumer Credit Legal Service

Perth

(08) 9221 7066

[www.cclswa.org.au](http://www.cclswa.org.au)



**Djinda Services**  
Perth  
(08) 9200 2202  
(08) 6164 0650  
www.wlswa.org.au  
**Fremantle Community Legal Centre**  
(08) 9432 9790  
www.fremantle.wa.gov.au/fclc

**Gosnells Community Legal Centre**  
(08) 9398 1455  
www.gosclc.com.au

**Legal Aid**  
Perth  
1300 650 579  
www.legalaid.wa.gov.au

**Midland Information and Legal Advocacy Service (MIDLAS)**  
(08) 9250 2123  
www.midlas.org.au

**Northern Suburbs Community Legal Centre (NSCL)**  
(08) 9440 1663  
www.nsclegal.org.au

**Southern Communities Advocacy Legal Education Service (SCALES)**  
Rockingham  
(08) 9550 0400  
www.communitylegalwa.org.au

**Street Law Centre**  
Northbridge  
Perth  
East Perth  
Fremantle  
1800 752 992  
*For homeless or at risk of homelessness*  
www.streetlawcentre.org.au

**Sussex Street Community Legal Service**  
East Victoria Park  
(08) 6253 9500  
www.sscls.asn.au

**Women's Legal Service WA**  
Perth  
(08) 9272 8800  
1800 625 122  
www.wlswa.org.au

**Regional Legal Services**

**Aboriginal Legal Service WA**  
Albany  
(08) 9841 7833  
Broome  
(08) 9192 1189  
Bunbury  
(08) 9791 2622  
Carnarvon  
(08) 9941 1534  
Derby  
(08) 9192 1189  
Geraldton  
(08) 9921 4938  
Halls Creek  
0429 793 532  
Kalgoorlie  
(08) 9021 3666  
Kununnura  
(08) 9168 1635  
Northam  
(08) 9622 5933  
Meekatharra  
(08) 9981 1712  
South Hedland  
(08) 9172 1455

**Albany Community Legal Centre Inc**  
Ph: (08) 9842 8566  
1800 606 060  
www.albanyclc.com.au

**Citizens Advice Bureau**  
Mandurah  
(08) 9535 3101  
Bunbury  
(08) 9721 6008  
Busselton  
(08) 9751 1199  
www.cabwa.com.au

**Fitzroy Crossing Marnin Family Support & Legal Unit (MFSLU)**  
(08) 9191 5284  
www.mwrc.com.au/pages/legal-services

**Goldfields Community Legal Centre Inc**  
Kalgoorlie, Boulder, Coolgardie, Kambalda, Norseman, Salmon Gums, Gibson and Esperance  
(08) 9021 1888 / 1300 139 188  
www.gclc.com.au

**Kimberley Community Legal Services Inc**  
(08) 9169 3100  
www.kcls.org.au

**Peel Community Legal Services**  
Mandurah  
(08) 9581 4511  
www.peelcls.com.au

**Pilbara Community Legal Services Inc**  
Pilbara/ Karratha  
(08) 9185 5899  
Roebourne  
(08) 9182 1169  
South Hedland  
(08) 9140 1613  
Newman  
(08) 9175 0418  
www.pcls.net.au

**Southern Aboriginal Corporation**  
Albany  
(08) 9842 7777  
www.sacorp.com.au

**Southwest Community Legal Centre Inc**  
Bunbury  
(08) 9791 3206  
1800 999 727  
www.swclc.org.au

**IF YOU NEED HOUSING ADVICE OR EMERGENCY ACCOMMODATION**

**Crisis Care**

1800 199 008

*Crisis Care is a telephone information and counselling service for people in crisis needing urgent help, including those escaping domestic violence. It operates 24 hours, 7 days per week.*

**Entry Point Perth**

(08) 6496 0001

1800 124 684

[www.entrypointperth.com.au](http://www.entrypointperth.com.au)

**Northern Suburbs Community**

**Legal Service**

Joondalup

(08) 9301 4413

Mirrabooka

(08) 9440 1663

[www.nsclegal.org.au](http://www.nsclegal.org.au)

**Tenancy WA**

Merged with Circle Green

Community Legal

(08) 6148 3636

[www.tenancywa.org.au](http://www.tenancywa.org.au)

**IF YOU NEED EMOTIONAL SUPPORT**

1800 RESPECT

1800 737 732

*This telephone service offers confidential counselling support, information, and referral options for anyone impacted by domestic or family violence or sexual assault. It is available 24 hours a day, 7 days a week.*

**IF YOU NEED SERVICES FOR KIDS AND YOUNG PEOPLE**

**Kids Helpline**

1800 551 800

[www.kidshelpline.com.au](http://www.kidshelpline.com.au)

**The Patricia Giles Centre for Non-violence**

(08) 9300 0340

[www.patgilescentre.org.au](http://www.patgilescentre.org.au)

**IF YOU NEED SERVICES SPECIFIC TO CULTURALLY AND LINGUISTICALLY DIVERSE COMMUNITIES**

**Multicultural Women's Advocacy and Support**

(08) 9328 1200

[www.whfs.org.au/services/multicultural-womens-advocacy-support](http://www.whfs.org.au/services/multicultural-womens-advocacy-support)

**Multicultural Services Centre of WA**

(08) 9328 2699

**Family Safety Pack**

[www.dss.gov.au/family-safety-pack](http://www.dss.gov.au/family-safety-pack)