



Moneycare



Planning for the Unplanned:

*Are you financially ready
for a natural disaster?*

Please Note:

This book has been difficult and exciting to write, in equal measure. We wanted to include real stories from people who have survived a natural disaster, as a call to action for everyone else. These stories are gritty and honest. Each person has told their story in their own words. They have all consented to this information being included here in the hope that they can help others. Be aware that some people may find these personal stories about natural disasters distressing.

You may find it helpful to take a break from the stories to get a cup of tea or take a walk outside for some fresh air.

If you need further support please contact:

Lifeline

13 11 14

www.lifeline.org.au

Beyond Blue

1300 22 4636

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- Fast Print Services for graphics and design
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- The Moneycare team and people who've connected with Moneycare over the last 30 years
- And most importantly, Anita, Cassie, Elizabeth, Hannah, Matt, Rick and Ronald* for bravely sharing their stories and allowing us to learn through their lived experiences

The Salvation Army Australia is an international Christian movement, united by faith and giving hope where it's needed most.

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders past, present and future.

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Planning for the Unplanned:

Are you financially ready for a natural disaster?

Can you ever be truly financially ready for a natural disaster? The Salvation Army Moneycare team set out to explore this question when creating this book.

We met with a range of people who have survived devastating natural disasters and through these conversations, we found wisdom, knowledge, humility and resilience. We are grateful for the honesty and openness of each person included in this book and are excited for you to read their stories.

Will you come on a journey with us by reading these personal stories, reflecting on them, and considering how you can get ready for a disaster? We won't be telling you the answers! Your discoveries will depend on your own circumstances, as you consider what is most important to you.

Is being financially prepared all about having savings in the bank? Or does it go deeper than that? Where does social and mental support come into play? Surprising themes emerge from these stories, like the importance of mindset, staying calm through chaos, and connection to community.

We know there are many factors contributing to feeling prepared and each situation is unique. We also want to acknowledge that some things are



outside of your control. Our hope is that this book will reveal things you are already doing well, and shine a light on things you have the power to change.

This is more of a guidebook, showing you real stories from people and supporting you to develop your own plan for getting prepared. We have also put together some tips at the end of the book from some of the Moneycare financial counsellors who are part of a team that has helped thousands of people get in control of their finances for over three decades.

The Salvation Army has been at the forefront of recent bushfire recovery efforts, assisting more than 13,000 people through about 28,000 consultations in response to the Black Summer Bushfires.

One thing we've learnt, as Anita pointed out in her story, "natural disasters aren't personal." And with the impact of the 2019-2020 bushfires, followed by the 2021-2022 floods, natural disasters are sadly at the forefront of everyone's mind. We need to have a conversation about this.

Activity:

THE FIRST STEP

You've opened this book, that's the first step, congratulations!

We'd love to know – how financially prepared do you feel right now to handle a natural disaster? Use the space below to write this down:

Support for the Journey

Getting financially ready for a natural disaster is not something you have to do alone. You may choose to use this book with others in your household, with family, or with friends.

For others, Moneycare has trained financial coaches who would love to support you on the journey of financial readiness. They will work with you on your goals for financial readiness, look at your options, and help connect you with a community of other support if you choose. To get in touch:

Email: moneycare@salvationarmy.org.au

Call: 1800 722 363

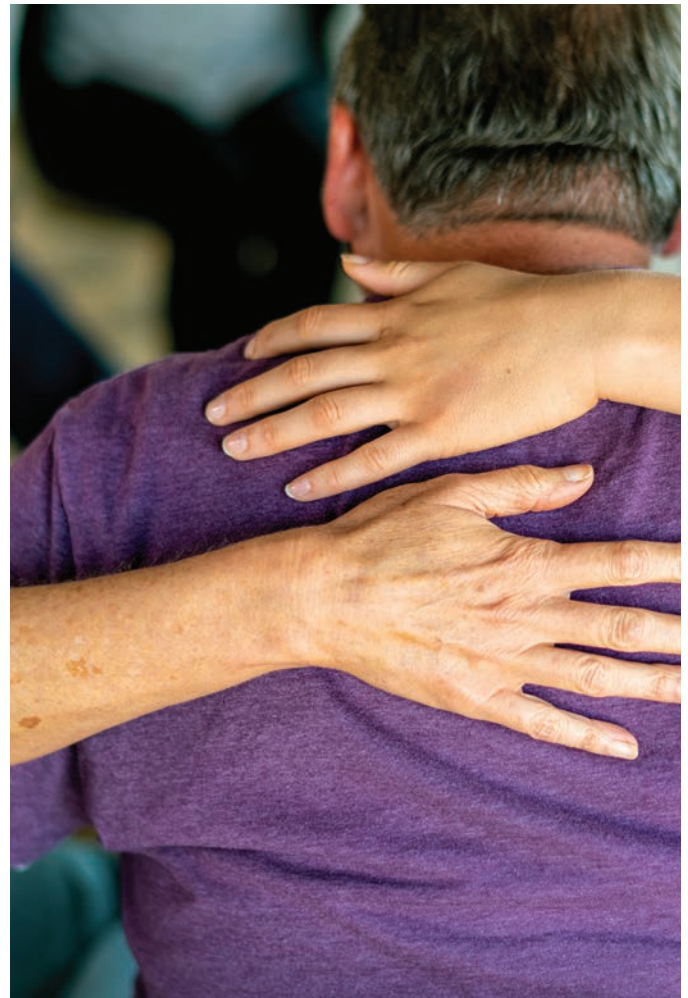
FOUR 'INGREDIENTS' OF FINANCIAL WELLBEING



FINANCIAL WELLBEING

When considering how to be financially ready for a disaster, there are many domains. We believe that financial wellbeing includes having a support network (like family or friends to lean on in times of trouble), maintaining a positive mindset and healthy mind (practising mindfulness or seeing a counsellor can help here), having access to products and services (like insurance and some savings in the bank), and acquiring the knowledge and skills to make wise decisions (such as learning from others through reading this book!).

You are already doing some things to be financially ready for disaster, especially when you consider the different domains of financial wellbeing discussed above. Perhaps you have developed great relationships with your community, and you feel confident that your community will support each other in a disaster? Or you might regularly see a counsellor and already have a mental health plan? You might have some savings aside for a rainy day or you might have purchased insurance to protect your house? **Take a moment now to think about what you are doing well.**



Activity:

COMMITMENT TO SELF

Congratulations on opening this book and taking a step towards being more financially ready!

We invite you to make a self-declaration that honours your commitment to exploring the wisdom and insights in this book. You are important. You deserve to take this time to prioritise the things that are most important to you, and plan to get what you want. Looking after yourself means you are in a better position to help others too.

You may like to write your own *Commitment to Self*, or you can use this one:

From this day: _____

- I commit to exploring the content within this book*** with openness and curiosity
- I commit to reading the personal stories*** shared by others and reflecting on the lessons I can learn from these stories
- I commit to engaging*** with the activities within this book
- I commit to taking aligned action*** to implement what I learn, to help me feel financially prepared
- I commit to sharing what I learn*** from this book with my family and friends to help those around me feel financially prepared
- I commit to being unafraid to seek support*** and ask for the help I need to feel financially prepared
- I commit to always leading with love and kindness*** for myself as I dive into the contents of this book

Signed: _____

Rick's Story



PICTURED: Rick and his granddaughter

Please Note:

This is Rick's story in his own words. He has consented to this information being included here in the hope that it can help others. Be aware that some people may find his story distressing.

You may find it helpful to take a break from the stories to get a cup of tea or take a walk outside for some fresh air.

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***“ We weren't insured because of the drought. Leading up to the fires of 2019/20 we'd just gone through about six years of drought. We had no way of saving any money. We were feeding our stock and trying to keep them alive and not eating much ourselves!*”**

So, no matter what we did, financially, we could not have been prepared, because to insure everything was thousands of dollars and we couldn't afford that. I've never been rich. To me, money didn't mean a lot.

As I've said to my wife, all I need is a bed and a roof over my head and some food in my belly. The things that are most important to me are: people, family, friends, and just being happy within myself. Money's there and you need it, but half the time it's a curse.

THE TERROR OF THE FLAMES...

We were watching the fires well from our property south of Mudgee. I'm with the Fire Brigade so I was fighting the fires, while my wife was delivering lunches to the firefighters.

The day the fire came, my wife just grabbed what she could and put it in the car and went. She grabbed our wedding photo, a couple of photos of the kids, our birth certificates, and our wills.



This story takes place on Wiradjuri Country

We had a fire trail right around the house, we had five or six pumps, thousands of gallons of water in tanks, even sprinklers up on the roof. I couldn't have been more prepared. And yet, I couldn't stop it.

It wasn't actually the fire itself that burnt everything down, it was the embers. They were huge. There were that many of them and the wind was blowing so hard, it blew it all up around the house and set everything on fire around the house. The embers were just burning the daylight out of me and, being on my own, I couldn't cover the whole lot.

I had my back to where the fire was coming from, and it sounded like about ten jumbo jets belting up behind me. And when I turned around, I couldn't see anything but flames and fire. It was just coming at me from everywhere and the wind was blowing that hard – it just changed that day. I could feel the flames, they were coming up the back of my neck and everywhere, it was pretty hot. I just got in the car and took off.

It was that bad that the house on the farm next door to me just exploded from the heat. We were very lucky that nobody lost their lives. My wife was terrified. She thought I had died.

We drove to Mudgee and my wife and I sat at the showground there with our animals for a while, but no one came to help us. Finally, we thought *let's go home*. We came back home and saw some houses still there, so we thought, *hopefully we'll be alright*, but we drove up over the hill to our house and it was all gone.

“I’ve never been rich. To me, money didn’t mean a lot. As I’ve said to my wife, all I need is a bed and a roof over my head and some food in my belly.”



The whole lot was gone. Every single thing we owned. That's the worst thing, not only the house, our videos of anything we've done, holidays. All we had were the clothes on our backs and our car. We've got no photos of our families, our grandmothers and grandfathers, they've all gone. That's the stuff that you miss - the stuff you can never replace.

AFTER THE FIRE...

We had nowhere to go. We slept on a lounge and spare bed at our son's house for two nights. I was still wearing my fire suit that I'd been wearing for two days, and my wife only had a tracksuit that she'd been wearing. Then Vinnies contacted us and we went to Mudgee to get some clothes. I picked out a little packet of singlets and some underpants, but the lady from Vinnies said, "that's not enough!" And she threw more in. So many people helped out - charities like Red Cross, the Salvos, people donating \$100 here and there.

It was three days before Christmas when a guy from Bathurst - who I didn't even know - turned up with a little caravan. It wasn't really big enough to swing a cat, but it was somewhere to sleep. Then one day, a bloke turned up with a bigger van. It gave us a bit more room, but it was a bit rough in the bloody winter when it was snowing. We spent two winters in the caravans.

THE COMMUNITY RALLIES...

My granddaughter started one of those GoFundMe pages, which we didn't know about. She came along with some money from that so we could start to buy some materials to build the house.





A builder came along in a storm one night and said, "I'll see if I can help you out." A couple of days later, he turned up again with a mate and two apprentices, and they spent months here building us a house. I didn't know them from a bar of soap. They charged me nothing. They built the whole house.

People have been good. We've had a business donate a water tank to us and kids at Mudgee High School raised money and bought another water tank for us. A business at Mudgee donated all the electrics and a plumbing shop donated all the pipes – people we've never heard of!

It's just unbelievable who will come out and help you when you're in trouble.

People won't help you if you won't help yourself. The builders were here at daylight, and they left at dark, so we were helping them the whole time. I was helping with the building and my wife was making meals for everybody. She was carting timber too. It was hard work, and we were flat out for a long time.

We moved into the house around Christmas 2020. The trouble was, when everybody finished, when everything was done, we were confused. We'd had so many people around for so long and we'd been getting up early in the morning while going to bed late at night, for seven days a week. Then, all of a sudden, there was nothing, you know?

“There are plenty of people out there who will help, you've just got to ask. Don't be afraid to ask.”

WHAT LIFE'S LIKE NOW

I get up in the morning and I say to myself, “it's a beautiful day and I feel great.” I have a positive outlook.

I've got my family and a lot of friends around here. And I'm still on the Fire Brigade. I don't go to as many fires as I used to, but I'm still putting in my two bob's worth.

We're happy in our little house now. I suppose eventually it might become a home, but at the moment it's a house. The place that burnt down was a home. It was something we built ourselves over the years and we have good memories down there. A home is somewhere you feel comfortable and where your family has been.

I don't know if I'll ever see things around here come good. I put in a couple of pear trees, but I don't know if I'll ever see fruit come on them (laughs). I go out looking at them every day, chasing the rabbits away.

FINAL REFLECTIONS

There are plenty of people out there who will help, you've just got to ask. Don't be afraid to ask. I've stayed in touch with everyone who's helped us out, I'm happy for that – I've made a lot of good friends out of it.

You've got to laugh. Having a positive attitude will get you through anywhere, it'll keep you going. You've got to think that sooner or later you'll get where you want to go.

You might be down at the moment, but you'll get there in the end. I did. I got there.

I don't have the money to give to help people. But if I can help just one person by telling my story, I've done something to return the help that people have given me.





“I don’t have the money to give to help people. But if I can help just one person by telling my story, I’ve done something to return the help that people have given me.”



What was the most surprising or intriguing thing about this story?

What idea from this story most stood out for you?

Reflecting
on Rick's story
From a financial perspective..

What was hard to read about in this story?

Have you ever found yourself in a similar situation or experience? How can you relate to this story?

Take a minute to write or draw something you discovered while reading this story.

“

*True success
is living by
your values.*

- Dr Russ Harris,
therapist, executive coach,
author 'The Happiness Trap'.

”



Your values

Knowing your values and aligning them with your financial decisions is part of the road map to getting ready for a disaster.

Your values are the principles that guide your life, and it can be helpful to consider how they guide your decisions when preparing for a disaster. It's easy to confuse goals with values. A helpful analogy is thinking of life like a map:

- **Destinations = your goals**
- **Compass directions = your values**

Your values help you navigate life's experiences and determine if you're moving in the right direction towards your goals. They help you make key decisions, stay motivated and keep grounded in times of distress. Rather than seeking happiness, living life in alignment to your values is where you'll find true fulfillment amidst everything life may throw at you.

DISCOVERING YOUR VALUES

There are many ways to discover your values. Everyone will have different priorities, and these might change over time. For example, you might value relaxation and time with family. Or you might value working hard and being prudent with money.

Activity:

Allow plenty of time to do this activity, following through each step.

STEP 1: REFLECT

Identify some 'mountaintop experiences' - times in your life when you were happiest, proudest or most fulfilled and satisfied. It might also help you to think back on moments where you felt really angry, as these might help identify when your values were compromised. Write or draw one or two of these times.

Think of three people you most admire. What are the common qualities of the people you admire?
(The values on the next page might help)

What are the major roles you have in your life (e.g. parent, partner, student, teacher)? What word would you place before each of these roles to describe you (e.g. hardworking teacher, loving parent)?

Roles	Descriptions

Imagine that you're 80 years old and looking back on your life as it currently is. Finish these sentences:

I spent too much time worrying about...

I spent too little time doing...

If I could go back in time, I would...

STEP 2: VALUE SHORTLIST

Tick the values that are important to you now (there is also space to write your own):

<input type="checkbox"/> Abundance	<input type="checkbox"/> Duty	<input type="checkbox"/> Influence	<input type="checkbox"/> Risk taking
<input type="checkbox"/> Acceptance	<input type="checkbox"/> Emotional intelligence	<input type="checkbox"/> Innovation	<input type="checkbox"/> Safety & security
<input type="checkbox"/> Achievement	<input type="checkbox"/> Empathy	<input type="checkbox"/> Inspiring others	<input type="checkbox"/> Self-care
<input type="checkbox"/> Activism	<input type="checkbox"/> Equality for all people	<input type="checkbox"/> Integrity	<input type="checkbox"/> Self-control
<input type="checkbox"/> Adventure	<input type="checkbox"/> Excitement	<input type="checkbox"/> Intelligence	<input type="checkbox"/> Self-respect
<input type="checkbox"/> Ambition	<input type="checkbox"/> Experimentation	<input type="checkbox"/> Kindness	<input type="checkbox"/> Sensuality
<input type="checkbox"/> Attention to detail	<input type="checkbox"/> Fairness & Social Justice	<input type="checkbox"/> Leadership	<input type="checkbox"/> Service
<input type="checkbox"/> Authenticity	<input type="checkbox"/> Faithfulness	<input type="checkbox"/> Learning	<input type="checkbox"/> Simplicity
<input type="checkbox"/> Authority	<input type="checkbox"/> Family	<input type="checkbox"/> Leisure	<input type="checkbox"/> Solitude
<input type="checkbox"/> Balance	<input type="checkbox"/> Financial security	<input type="checkbox"/> Love for others	<input type="checkbox"/> Spirituality
<input type="checkbox"/> Beauty	<input type="checkbox"/> Fitness	<input type="checkbox"/> Mastery	<input type="checkbox"/> Spontaneity
<input type="checkbox"/> Belonging	<input type="checkbox"/> Flexibility	<input type="checkbox"/> Mindfulness	<input type="checkbox"/> Stability
<input type="checkbox"/> Challenging myself	<input type="checkbox"/> Food	<input type="checkbox"/> Music & art	<input type="checkbox"/> Story telling
<input type="checkbox"/> Change & variety	<input type="checkbox"/> Forgiveness	<input type="checkbox"/> Organisation / Order	<input type="checkbox"/> Supporting others
<input type="checkbox"/> Collaboration	<input type="checkbox"/> Freedom	<input type="checkbox"/> Peace	<input type="checkbox"/> Taking responsibility
<input type="checkbox"/> Comfort	<input type="checkbox"/> Friendship	<input type="checkbox"/> Persistence	<input type="checkbox"/> Teaching others
<input type="checkbox"/> Commitment	<input type="checkbox"/> Fun	<input type="checkbox"/> Personal growth	<input type="checkbox"/> Tolerance
<input type="checkbox"/> Community	<input type="checkbox"/> Generosity	<input type="checkbox"/> Physical challenge	<input type="checkbox"/> Tradition
<input type="checkbox"/> Compassion	<input type="checkbox"/> Genuineness	<input type="checkbox"/> Play	<input type="checkbox"/> Trust
<input type="checkbox"/> Competence	<input type="checkbox"/> Happiness / Positivity	<input type="checkbox"/> Pleasure	<input type="checkbox"/> Wealth
<input type="checkbox"/> Competition	<input type="checkbox"/> Harmony	<input type="checkbox"/> Power	<input type="checkbox"/> Wellbeing
<input type="checkbox"/> Connecting with nature	<input type="checkbox"/> Health	<input type="checkbox"/> Problem solving	<input type="checkbox"/> Wonder & awe
<input type="checkbox"/> Connecting with others	<input type="checkbox"/> Helping others	<input type="checkbox"/> Professionalism	<input type="checkbox"/> Workmanship
<input type="checkbox"/> Cooperation	<input type="checkbox"/> Honesty	<input type="checkbox"/> Purpose	
<input type="checkbox"/> Courage	<input type="checkbox"/> Honour	<input type="checkbox"/> Recognition	
<input type="checkbox"/> Creativity	<input type="checkbox"/> Humility	<input type="checkbox"/> Reconciliation	
<input type="checkbox"/> Curiosity	<input type="checkbox"/> Humour	<input type="checkbox"/> Relationships	
<input type="checkbox"/> Designing	<input type="checkbox"/> Imagination	<input type="checkbox"/> Reliability	
<input type="checkbox"/> Diversity	<input type="checkbox"/> Independence	<input type="checkbox"/> Respect	

STEP 3: KEY VALUES

Which values stand out for you the most? Write down your top three to five values. Then look at your values and be proud of them!



TAKE SOME TIME TO REFLECT...

What is one thing that stood out for you in this activity?

Let's see if two elements of your life align to your values:

- **How do you spend your money?** For example, if your value is "fun," you might put money aside each week to allocate for fun activities.
- **How do you spend your time?** For example, if your value is "connection," you might schedule in one social event every week.

Do your answers line up with your values?

Don't expect sudden transformation, commit to constant improvement. There will always be changes you can make to better align your behaviours with your values. And your values and priorities will change over time too.

Elizabeth's Story



Pictured: Elizabeth rebuilding at her property

“

I'm living on a six-acre bush block in Balmoral, which is a small village of 140 residences in the Southern Highlands, NSW. It's a beautiful area, surrounded by bush. Back in 2019 before the fires, I was living here with my adult son. I don't have a partner.

AS IT HAPPENED...

I evacuated on 19 December, when the first fires were hitting the northern end of the village. I was trying to wake my son up and get him into the car because he worked late the night before. I went down to my workplace at a local retirement village where I worked as a part-time chaplain.

For three days, the village was hit by ten fire fronts from different directions. By the time they hit my place,

it was fire-storming above my place.

The flames and embers were about four times higher than the tallest trees, so there was no chance that the property was going to survive.

My property was burnt down on 21 December, just before Christmas. I lost the house entirely. I lost my machinery shed, with all my big art equipment, like a very precious antique letter press, all the equipment that goes with print-making and all my normal day-to-day tools as well.

The house was built about 35 years ago, but not to 'BAL' ratings¹. The art shed that I have up the back

Please Note:

This is Elizabeth's story in her own words. She has consented to this information being included here in the hope that it can help others. Be aware that some people may find her story distressing.

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This story was told on Tharawal Country

had been built to BAL ratings, so it survived, but with damage. The back panels were burnt and twisted and the skylights melted.

Before the fires, my property was an unofficial wildlife habitat. I had well over 70 species of birds and four different sorts of possums and all sorts of reptiles and the most incredible biodiversity of plants. It was really sad coming back and seeing a ringtail possum's poor little burnt body - it hadn't got away.

THE AFTERMATH...

I was able to live in my art shed for 14 months after the fires. It doesn't have facilities at all - so I was peeing in a bucket at night and that sort of thing. I really appreciated the Red Cross grant, which I used to buy a lovely wood-fired heater to keep me warm. The Salvo's cash grant was also terrific in helping me and my son.

Three months after at the fires, I was retrenched from my job. It was very bad timing in one way - COVID was hitting and people at the retirement village would have needed my chaplaincy support. It was probably a blessing in that I was freed up to come back into Balmoral village, which I was wanting to do. I spent many, many hours at the recovery centre, doing a lot of informal facilitating and volunteer pastoral caring. I think on the whole I've managed it pretty well compared to some people.

¹ Bushfire Attack Level or BAL is the basis for establishing the requirements for construction, to improve protection of building elements from bushfire attack in bushfire prone areas.

“I spent many, many hours at the recovery centre, doing a lot of informal facilitating and volunteer pastoral caring.”



I didn't get caught by the scammers, which some people did.

I was questioned by a bloke that came into the village and ripped one lady off for over \$660,000. The advice from the Insurance Council of Australia is to make sure that you see their credentials. Do your due diligence, but if you're suffering after a disaster, it's not necessarily something you can do, so get some help from someone you trust.

When my son evacuated, he went to a friend's house. He'd been living with me for a couple of years, but the fires actually split the household. That happened with a lot of the people who were impacted by the bushfires.

PREPARING...

The bushfire wasn't totally unexpected. I knew my place was high risk and I paid attention to the warnings and moved my own art collection into storage. I'd already moved some of the more valuable things out.

I had all my CDs and a lot of jewellery and things in a washing basket beside the front door. They were all lost.

I was more sorry for my son because he lost everything. He evacuated with just a pair of old sneakers, the pants and singlet he was sleeping in and a couple of his work uniforms.

I did have some insurance. My ute was burnt up, but I got that covered by the car insurance and was able to buy a good replacement. But the property and contents insurance were severely under-estimated. All the fences were destroyed and needed replacing but were not covered. My art shed originally cost me about \$70,000 to put up, but my insurer said it was just part of the property shedding.

I guess I hadn't got a gigantic amount of insurance because I'm on the old age pension, and even though I was working part-time, it was not a high

salary. I was also helping support my son when he wasn't working at times as well.

It's a lesson learnt - it is better in areas that are potentially disaster areas to make sure that you are properly covered.

A word of warning: really read the fine print to avoid being under-insured.

PICKING UP THE PIECES...

Two and a half years down the track and I haven't rebuilt the house yet. I've been living on my property in a little cabin that was supplied by Habitat for Humanity. It's very old, and not windproof, so the cold wind comes in.

I did start the process for the building, but everything just takes so long.

It's been just one thing after another - drought, bushfires, dust storms bringing weird weeds, rain for two and a half years, then a rat and mouse plague.

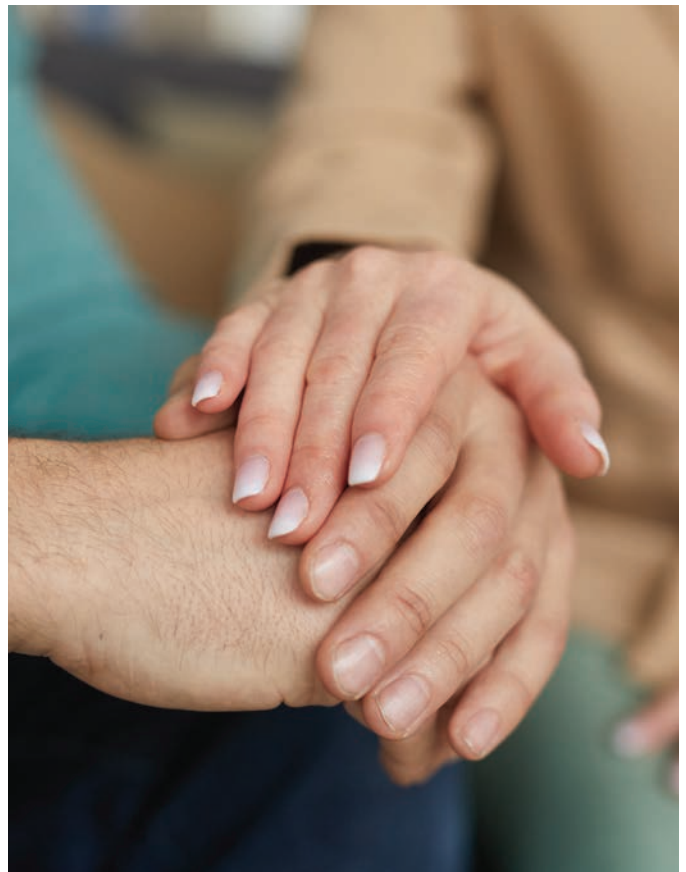
It doesn't stop. Some days I feel really, really down. I've got to think for the both of us - my son and I - and plan for the future, because I'm 72. I'm hoping to build this house and sell in a few years with enough to pay for my retirement home, with a bit left over to try and set my son up to keep him secure, because he doesn't have any savings.

RESILIENCE THROUGH CHALLENGE

I'm quite resilient. When I was 22, I travelled from the top of Africa to the bottom, doing things like sleeping on the floor of a mud hut. I've seen people living in very impoverished circumstances - so, a shed like



“It’s a lesson learnt – it is better in areas that are potentially disaster areas to make sure that you are properly covered. A word of warning: really read the fine print to avoid being under-insured.”



PICTURED TOP: Scribbly Gum at Elizabeth’s property

mine was an absolute luxury compared to that sort of thing. I've learned to be grateful for small mercies as well as large ones.

Overall, trying to recover from the Black Summer Bushfires and the subsequent challenges has been pretty distressing.

One way that I'm coping with that is seeing a psychologist as part of my mental health plan. "Self-care" is a very important part of recovery and resilience.

I keep my eye on the good things. Try and focus on making things better. As a former social worker, I always encourage people to have a look at the five ways of wellbeing: connect, give, keep learning, be active, and take notice. Rather than locking myself away, I've tried to maintain all my social and church contacts. I'm also trying to get back to my artwork. You need the head space to be creative.

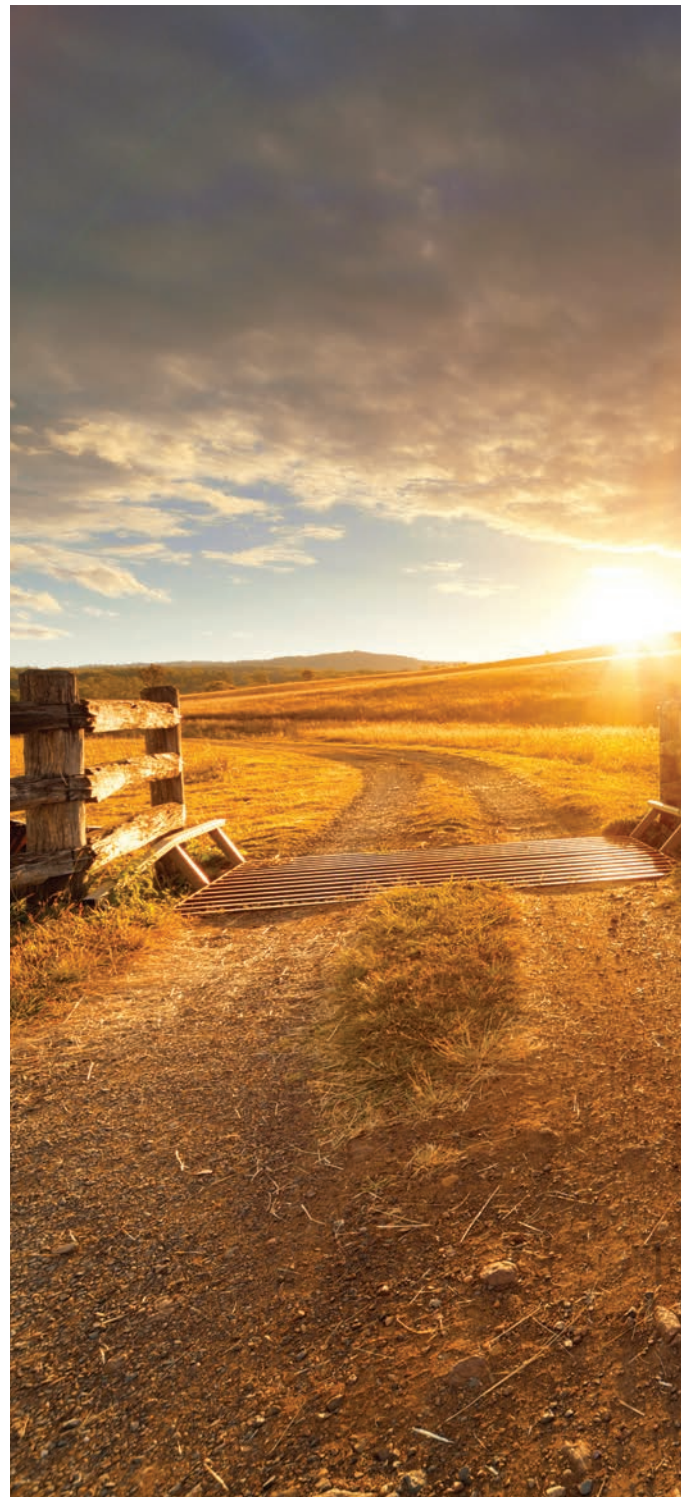
I dropped out of my Master's temporarily because with "bushfire brain" I wasn't concentrating properly and couldn't process complex information very well. However, I was still able to use my practical skills in writing submissions and grant applications for others.

I think that a lot of people are so shocked after a disaster that they don't realise the assistance that is available.

There are also the people with survivor guilt - even people who have had a severe impact feel that there's always someone else worse than themselves.

This means they don't seek help, or only come forward after many months. I didn't feel guilty about accepting assistance, because I have done a lot of fundraising for organisations for over 60 years and

it was coming around to do me some good now. Support comes in so many different ways.



What was the most surprising or intriguing thing about this story?

What idea from this story most stood out for you?

Reflecting
on Elizabeth's story
From a financial perspective.

What was hard to read about in this story?

Have you ever found yourself in a similar situation or experience? How can you relate to this story?

Take a minute to write or draw something you discovered while reading this story.

“

*As you grow
older, you will
discover that you
have two hands
— one for helping
yourself, the
other for helping
others.*

– Audrey Hepburn,
actress, humanitarian.

”



Scams

Unfortunately, there is usually an increase in scam activity following a natural disaster.

Scammers take advantage of the generosity of Australians, pretending to be associated with well-known charities or large businesses providing support to those in recovery. Victims can also be targeted by scammers claiming to be from an insurance company or a branch of government offering direct assistance.

Scams are designed to steal your identity or money. They come into our lives through our phones, emails, Facebook friends, even our front doors, and tap into our emotions, desires, innermost needs and wants. They can catch anyone, targeting people of all backgrounds, ages and income levels. Today's scammers are often professional businesses with call centres, training programs and performance indicators their workers need to meet.

The best way to avoid scams and make sure your dollars get where they are needed is to do your research and donate directly to registered charities. You can look up registered charities on the Australian Charities and Not-for-profits Commission website www.acnc.gov.au/charity.

“Anyone who says they can always spot a scam is telling fibs”

- Dr Paul Harrison

If you think you have paid money to a scammer, contact your bank immediately. None of us like to admit we're capable of falling for a scam, but we are all vulnerable in some way and scammers use our vulnerabilities. Our overconfidence in picking a scam can also make us a target.

If you are the victim of a scam, don't panic, you do have rights. Contact Scamwatch:
www.scamwatch.gov.au

PROTECT YOURSELF

SLOW DOWN:

You need to slow your decision-making process down by doing things that help you make more rational decisions.

- 1. Look for clues that something's suspicious:**
 - a. *Is the contact uninvited?*
 - b. *Is it urgent?*
 - c. *Is there a call for secrecy? Is it something you don't feel comfortable sharing with somebody else?*
- 2. Identify your emotional triggers:** Look for these warning signs that can make you act too quickly: fear, greed, curiosity, urgency.
- 3. Talk to someone you trust:** Have a chat to a friend to see what they think.
- 4. Go with your gut:** If there's something that makes you feel uncomfortable, secretive or nervous, it's often a good indicator that something's wrong - your "gut feeling".

SECURE YOUR STUFF:

- Use strong passwords
- Keep your personal details secure
- Secure your computer and mobile devices
- Check your privacy and security settings on social media
- Take care actioning email requests
- Shop on secure websites

KNOW WHO YOU'RE DEALING WITH:

If you've only ever met someone online or are unsure if a business is legitimate, take some time to do a bit more research.

The Australian Cyber Security Centre website - www.cyber.gov.au - has simple, easy to understand advice on how to protect yourself online.

Activity:

1. Have you ever dodged or been duped by a scam?
2. If someone was going to target you for a scam, what do you think they would do?
3. One action I'll take to become more scam-proof is...

Ronald's* Story

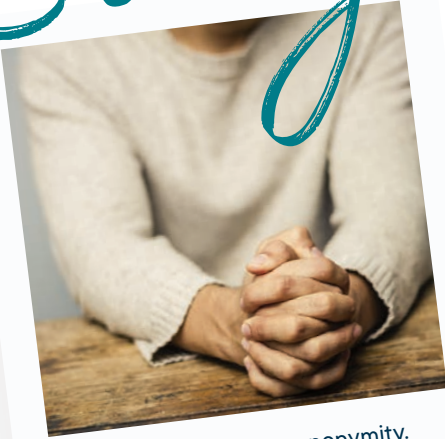


Photo changed for anonymity.

Please Note:

This is Ronald's* story in his own words. He has consented to this information being included here in the hope that it can help others. Be aware that some people may find his story distressing.

You may find it helpful to take a break from the stories to get a cup of tea or take a walk outside for some fresh air.

If you need further support please contact:

Lifeline
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www.lifeline.org.au

Beyond Blue
1300 22 4636
www.beyondblue.org.au



This story takes place on Gumbainggir Country



BEFORE THE BUSHFIRES

I was living on the farm that I'd been on for many years. It was a timber growing operation. I built everything on the farm - the timber mill, my own house and a few sheds. We had the house insured for probably less than it should have been. I had a bit of equipment for farming. It was a very low income, but I didn't mind doing some computer consulting work to supplement that.

THE FIRE ARRIVES...

At the time the fire arrived my wife, child and I were living in the house with my older son when we got a phone message that was basically a warning. My son and I thought about it: *we've got water, we're right next to a big creek, we've got a big pump. If it is anything like any other fire we'd seen (and we'd seen a lot of fires over the last ten years) we could handle it - we'd just fight it.*

As it approached, we felt the winds and we saw the ferocity of what was coming. My wife said, "let's go." We jumped in the car and got away before the fire hit the house. My son stayed and tried to fight it, but in the end, he had to flee at the last minute and drove over a burning bridge to get off the property. He waited quite late, tried his best, but there was really nothing that could be done.

*Name changed to retain anonymity



“I’ve learned compassion to others and non-attachment – both to your own points of view and your own possessions. So that when you lose things, you’re prepared to still be a person and not identify with your loss.”

Our neighbour stayed during the fire, and her description was, "I now understand where the idea of dragons come from." There were huge booms as all the gases in the trees got vapourised and exploded in one hit. It was like canons going off and sheets of flame just shooting in every direction, down to the ground and out sideways - like a dragon's mouth would do. As she described it to me, I could see the terror in her eyes, and I could see her reliving the experience. Listening to that totally shook me. We don't think we'll be moving back on to the property.

THE AFTERMATH...

In the days after the fire, I bought a tent and put it up below the original house site and we lived day to day. We were visited by the fire department inspectors from Sydney and by the insurers of the house.

The fire inspectors actually said that they'd never seen a house site that had burnt so hot that it turned the clay soil around it into the equivalent of terracotta tiles.

The house was built of huge pieces of hard wood that burnt so hot. My car burnt up - the house fire next to it was so hot, the rims just became molten puddles on the ground. So that was a total write-off.

We left in such a hurry, that we left a lot of things behind.

We grabbed important documents before we left, saved a few clothes, and I saved my guitar - I wasn't going to let that burn. And I did have a fire-proof safe that meant I didn't have to worry about important heirlooms and documents - knowing I could always come back and get them. But I lost a lot of things, that, had I been ready, would not have been hard to put in a trailer. But that's the way it is.

After we got some financial assistance from the Government, Red Cross and The Salvation Army, we rented a friend's house in Grafton. While we were there, The Salvation Army Moneycare called and asked if they could be of service to us.

I tended to live on credit card debt when I wasn't consulting and just living on the farm for years at a time, not getting a good income. When the fire hit, I could see it was going to be quite tricky to pay it off. Moneycare very kindly offered to negotiate on my behalf with the bank, getting some of the debt waived, which saved me around \$11,000. We're paying the rest off over a decent time period, so it doesn't cripple us. That was a huge help - without that, my life would have been pretty bleak.

REBUILDING...

We stayed in that house for just over six months, then we found a house in the closest village to the farm for sale and we were able to move in. It was definitely a 'fixer-upper,' which was fine for me because I'd built the house before. We purchased this with a private loan to my son, and the insurance payout. At this point, the house is paid off. I'm on a pension and of course that's extremely hard to survive, but we're scraping by.

I won't go back to the farm - I'm 73. I've had three spinal fractures and I've been through chemotherapy for prostate cancer. I'm going through what they call long COVID, so it's really knocking me around and I don't have much stamina at the moment.

I look back with a lot of memories on the farm, but I also have a lot of ghosts. It haunts me how much I've lost, and how much I loved living there and the fact that I won't be able to live there again.

When you've built everything and you've lived on a place for so long, you know every little part of 13,000 acres. You become the land.

“Be prepared to lose everything and have a clear list ready of what you think is important to take. Always have a box trailer if living on a country property.”



LESSONS AND REFLECTIONS

It taught me a lot about what I'd heard from some old-timers - about seeing fires that skipped over the top of one ridge, jumped an entire valley and lighted up the top of the next ridge. When you have trees as far as the eye can see - which is wonderful to live in - unless you've seen that on fire, it's hard to imagine all of that in flame at one time.

I certainly would have done many things differently. I would have had water tanks up the hill and a very large capacity sprinkler unit, so that the whole house would basically be under a heavy soak when the fire hit. And I would have built shutters that came down over the vulnerable parts of the house that would have deflected the flames.

Be prepared to lose everything and have a clear list ready of what you think is important to take. Always have a box trailer if living on a country property. Have items clearly marked so when the time comes you can throw them in the trailer and get out.

Having studied Buddhism for many years, I've learned compassion to others and non-attachment - both to your own points of view and your own possessions. So that when you lose things, you're prepared to still be a person and not identify with your loss.

Be ready to reinvent yourself at any moment in your life.

It was the reason I didn't sit around in total depression after it happened. That's given me a lot of strength.



What was the most surprising or intriguing thing about this story?

What idea from this story most stood out for you?

Reflecting
on Ronald's story
From a financial perspective.

What was hard to read about in this story?

Have you ever found yourself in a similar situation or experience? How can you relate to this story?

Take a minute to write or draw something you discovered while reading this story.

“

*Isn't it true that our
hands were empty
when we came into
the world and when
we leave this world
our hands will be
empty again?*

- Paul,
New Testament.

”



Dealing with debt

Sometimes you are managing debt just fine, but then you have a change in circumstances like a loss of income or a natural disaster and it can get on top of you.

We know that debt can affect relationships, health, feelings of self-worth, stress and sleep patterns.

The good news is that there are things you can do to live debt-free, starting today!

The first step is often clearing debts you already have - for example credit cards, personal loans, Buy Now Pay Later, utilities, fines, school fees and unpaid taxes - debts you might have been hiding or avoiding. Moneycare financial counsellors can help you with this.

Dealing with debt can be stressful, and it's normal to feel overwhelmed. While your debt may seem like a problem that can't be solved, know that there are things you can do and you don't have to go it alone.

Throughout the process, the best thing you can do is keep lines of communication open with the people and organisations you owe money to.

Did you know?

We know from research and from the thousands of people who seek support from Moneycare each year that there are two really important actions in staying well financially:

- **Actively saving**
- **Not borrowing for everyday**

STEPS TO LIVING DEBT-FREE

1. **Go to your money plan** (We look at this on page 49). If you are receiving more than (or equal to) what's going out, you're in the right spot to say "no" to debt. If not, work out how to increase income or reduce expenses to avoid a debt.
2. **Make a list of what you own (assets) and what you owe (liabilities).** This is the only way to know what you're facing and work out your next steps.
3. **Prioritise your debts.** Some debts are more critical than others, and some ongoing expenses are essential.
 - **A roof over your head, food on the table and essential health items need to be covered.**
 - **Electricity, gas, phone, internet, water, rates and insurance are also important.**
 - **Secured debts, like a mortgage or a car loan need to be maintained.**
 - **Also consider:**
 - Are you in arrears (overdue) in making a payment?
 - Is there legal action in process for an amount you owe?

Activity:

THE DEBT TEST. Circle Y/N

I spend more than I earn each month and regularly dip into savings: **Y/N**

I put day-to-day expenses on credit cards (or using other types of debt products) because I have no money: **Y/N**

I'm only able to afford the minimum payment on my monthly credit card bill: **Y/N**

I'm unprepared for emergency expenses like car repairs or an unexpected medical bill: **Y/N**

I'm feeling stressed and avoiding opening the mail or responding to people chasing payments: **Y/N**

If you answered yes to any of these, you probably suffer from some financial stress. Don't ignore the situation, take action today.

Start a conversation

It's important to let organisations know your situation if you're having difficulty repaying your debts.

- **See if they have a hardship team.**
- **Ask for an affordable repayment program with no or reduced interest.**
- **Explain your situation.**

You do have rights: There are laws to protect you when you sign for a loan or owe money. For more information, contact the National Debt Helpline on 1800 007 007.

You can complain to the independent ombudsman if the company you speak to is not helpful - usually the Australian Financial Complaints Authority (AFCA) www.afca.org.au 1800 931 678.

Anita's Story



PICTURED: Anita with her husband

Please Note:

This is Anita's story in her own words. She has consented to this information being included here in the hope that it can help others. Be aware that some people may find her story distressing.

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Beyond Blue
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www.beyondblue.org.au



This story takes place on Wiradjuri Country

LIFE BEFORE THE BUSHFIRES

“ My husband and I have eight children between the ages of five and 20. I've got three little boys on the end, oh have mercy! We've chosen a fairly remote, low-income lifestyle because we're home-schooling our children. We live 'in the middle of nowhere,' with about 20 kilometres of dirt road between here and the nearest small town. My husband's a builder. We live on a property and run a small herd of cows. Our home is on freestanding solar and totally off-grid, so life is a lot of making-it-happen and being together as a family.

PREPARING FOR THE FIRES...

It was a funny thing - we knew they were coming. The summer of 2019/20 had already been horrific for bushfires in our region. I spent two months getting ready for them. So, by the time they got here, we had our fire pump set up and an enormous amount of space around the house cleared. We had a huge swimming pool, two fire fighter pumps, and nearly two hundred metres of hose to go right around the house.

We decided that we had enough open paddock that our kids would be safe. Anyone who was asthmatic we moved down to Sydney in the week before. And someone else who was very nervous was staying with a friend in town.

Otherwise, we all just stayed here, watchful.

CLOSING IN...

We had three friends come from Sydney unexpectedly to help out. They were just there ready to go - they brought some pumps and firefighting hoses with them. And we have extended family nearby, so everyone just worked as teams. We had three 4WDs with water trailers and pumps and we were just keeping an eye on things - putting out little fires here and there.

A friend in town who's about 70 years old drove through all the blockades in his little Astra ferrying jerry-cans of fuel out, to keep the generators going. That's what I'd do differently next time: I'd buy a lot more fuel!

Our road was evacuated, and we were strongly encouraged to leave as the fire went very quickly and ferociously in the bushland to the south of us. But we have about 10 acres of open paddock between where our house is and where the fire was coming from, so we could watch it.

IN THE HEAT OF THE MOMENT...

It came extremely fast and it was very intense for the first 12 hours, but after that, the kids were playing cards and drinking tea, watching the fire go past. But it was an intense three days of watching and defending our house.

The fire came around the other side of the house throughout the evening and didn't settle until about 4am. The whole time we were running pumps and sprinklers and had people on ember patrol. The house would have burnt if we left it.

AFTER THE FLAMES DIED DOWN...

The aftermath was interesting. Because we're low income, we didn't have things like property insurance.

There's a lot of people in your face being lovely and encouraging you to do things, like apply for grants. I applied for a Primary Producers Grant and through that process I was kind of made to feel like I was money-grabbing.

It wasn't that anyone was particularly impolite, but I feel like perhaps people within those roles could be a little more sensitive. I understand the need for due diligence before they hand out public money, but it was this torturous three-month process, going through tax records. It was right at the height of things and the fires were still intense in other parts of the state. People who were managing money were under a lot of pressure.

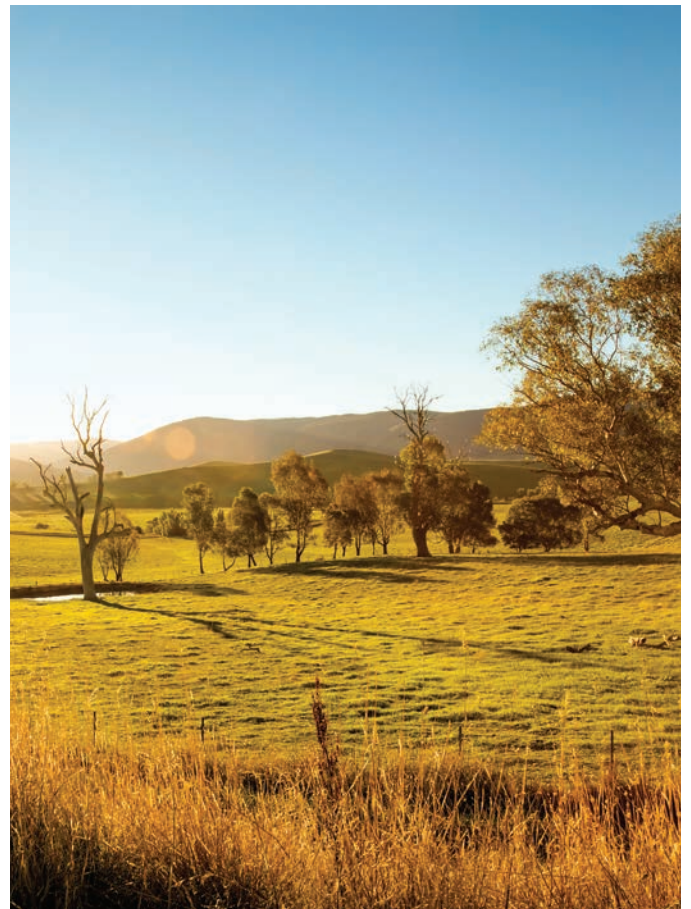
Between the Red Cross and The Salvation Army, we've been very blessed.

Our water's restored, we've got some money for fencing that was lost. Probably the biggest blow was not having any help with the cattle. The loss of fencing meant we had to sell the cattle and we'd been working on breeding up a herd to sell organic beef. We sold half of our herd, and a lot of that money went into rebuilding infrastructure, as we had to start over. The process has been set back about 5 years.

FINAL REFLECTIONS

I don't feel like the bushfires impacted us much as a family, except it is notable that the calm that you portray for people around you is very influential.

I was keen to see if I'd done the kids damage by keeping them here, so I ended up taking the whole crew out to Dubbo for a week to do equine therapy - you might laugh at that! Different kids brought different things away from that, but it was nice to



“It is notable that the calm that you portray for people around you is very influential.”

PICTURED TOP: Anita with her family

“I think connecting with neighbours is a big thing - we’re a lot tighter community now after the fires than before.”



be reaffirmed about their emotional resilience.

See, I'm confident that we were prepared. Knowing that we were prepared and with everybody having their job to do, there was a very clear understanding of what happened, and everyone actually felt quite safe through that time. In hindsight, perhaps we'd be a little more guarded.

Once you start being open about who you are as a family - how you run your finances, decisions that you've made, why you have or don't have insurances - you leave yourself open to unexpected judgement. In terms of resilience and financial stability, you've got to have your own back.

I think connecting with neighbours is a big thing - we're a lot tighter community now after the fires than before. Our best support absolutely was immediate neighbours. I can see with some neighbours that feeling defeated has led them to be defeated. I know it's not as simple as that.

“Natural disasters are just not personal. You need to find a way to face these things with ‘this is what’s happened, now I can live through this - I have lived through it.’

We've had to change direction for a little while. But people have been dealing with upsets and setbacks for all of time.

”

What was the most surprising or intriguing thing about this story?

What idea from this story most stood out for you?

Reflecting
on Anita's story
From a financial perspective.

What was hard to read about in this story?

Have you ever found yourself in a similar situation or experience? How can you relate to this story?

Take a minute to write or draw something you discovered while reading this story.

“

*In any moment of
decision, the best
thing you can do
is the right thing,
the next best thing
is the wrong thing,
and the worst
thing you can do is
nothing.*

– Theodore Roosevelt,
politician, historian, conservationist.

”



Remember!

The best decision-makers aren't people who never make mistakes - they're people who hope for the best and prepare for the worst.

Decision-making

Making financial decisions can be tough, especially if you're under time pressure and feeling rushed in preparation for a natural disaster.

Many decisions you make every day come with a range of options. Feeling overloaded and overwhelmed can lead to a failure to choose the best option or failing to choose at all.

One of the best things you can do is slow down and step into the present moment. This helps you take note of what you're feeling so you can:



STEP BACK: Why are you making this decision and what are you basing it on? Is it made out of fear or uncertainty? It is in line with the person you want to be?



STEP OUTSIDE: How would you advise someone else in this situation? Imagine you were making the decision for a family member or a trusted friend - what would you do?



STEP AWAY: Is now the best time to make this decision? Could you return to it in two minutes, two hours or two days time?



STEP FORWARD: Look to the future. We choose immediate rewards because they make us feel good in the moment. What other rewards could come if you delay this decision?

Cassie's Story



PICTURED: Cassie, Moneycare employee + volunteer at the flood recovery centre

Please Note:

This is Cassie's story in her own words. She has consented to this information being included here in the hope that it can help others. Be aware that some people may find her story distressing.

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BACKGROUND

I've been working at Moneycare since December 2021 in administration and project support. There's a lot I enjoy about my job. I work for an organisation that helps people and changes people's lives. It makes you excited to go to work.

VOLUNTEERING

When the Flood Recovery Centre called for volunteers, I submitted a request to get my manager's approval and called my husband to make sure it was OK. But I didn't even think about it because it meant I would be able to go out and be face-to-face, making a difference.

Driving to the Lowood Recovery Centre in South-Eastern Queensland, I saw the forest was bent.

To stand there and look at all these trees that are bent from the force and see the water up to the roof of someone's house, it really hits home how much devastation the floods caused. You see it on TV, but you don't realise the power behind it.

WITNESSING THE IMPACT...

The recovery centres were an incredible experience. I didn't think that I would get so emotional.

There were really hard days where I just had people sitting in front of me who lost everything. There were



This story takes place on Awabakal Country

a lot of older women - grandmothers and farmers and they were just so strong, but so broken at that time. I saw people who didn't know where they were going to get money for essential items. I had one lady who cried because she had three kids, no food and no money in the bank.

Some of the work was transactional – a lot of seasonal farm workers who needed money to cover bills, but

some people just wanted a space where they could unload and sit in what had happened.

It wasn't until they had space to sit and have a chat about what had happened, that they realised the extent of it. Quite a lot of the farmers broke down because they thought they were fine, they didn't need the help, but then they're sitting in front of me in tears.

RETURNING HOME...

While I was glad to be able to help, you do bring a lot of it back with you. It's great to come back and have all the highs of the emotions felt, but when I think about the devastation that they've all gone through, it really does hit me.

I had wonderful people around me - a really good team and pastoral support. Deployment Counselling gave me a call and talked me through it, letting me know that it's normal to feel those emotions again and be upset.

GETTING FINANCIALLY PREPARED

Getting financially prepared is not something I would have looked at if I hadn't seen the impacts of disaster firsthand. You see how people have just lost everything and you don't want to be there.

My kids are two and six and they are the driving factor behind everything for me. I would not want to be in a situation where I didn't know where their next meal was coming from.

“Getting financially prepared is not something I would have looked at if I hadn't seen the impacts of disaster firsthand. You see how people have just lost everything and don't want to be there.”

I'm a very organised person – I like to plan, sometimes excessively, but having that safety net and being financially ready is so important.

You evaluate your situation to think, *what could go wrong? And how could I prepare?* I had a look at the flood ratings for my house. I went through my insurance to make sure I was covered for floods, fires, natural disasters. I know it can take 18-24 months to rebuild a house. My insurance covers accommodation costs for some time, but would there be accommodation available near school? Would we have to change schools?

I don't know if you can ever really be financially prepared. It looks so different to so many people.

I feel OK, as I do think I'm financially prepared for a natural disaster – I've got insurance and safety nets and savings.

Financially I think I'd be ready, but emotionally I know I'd rely on family support. I guess you don't really know how prepared you are until you go through it.

FINAL REFLECTIONS

I would 100% recommend others get into the community and help at recovery centres.

Helping others opens your eyes and makes you more empathetic. It gives you a whole new perspective on how people survive – their coping mechanisms and their strengths as well. It will change you as a person and change your perspective on how you can be prepared. It will make you want to be ready.



What was the most surprising or intriguing thing about this story?

What idea from this story most stood out for you?

Reflecting
on Cassie's story
From a financial perspective.

What was hard to read about in this story?

Have you ever found yourself in a similar situation or experience? How can you relate to this story?

Take a minute to write or draw something you discovered while reading this story.

“

*The only thing
worse than
being blind is
having sight
but no vision.*

– Helen Keller,
speaker, author.

”



Remember!

If you need help putting together a money plan, contact Moneycare.

Money plan

Having a money plan (sometimes called a budget) helps you to feel in control of your money and starts a system for putting money where you want it to go. Importantly, it helps prepare for disasters too.

START WITH WHY

Here are eight reasons a good money plan is worth it! Which of these are most important to you? Are there other reasons you can think of for having one?

1. See where your money is going
2. Opportunity for family to communicate
3. Reduce stress levels
4. Increase confidence with money
5. Help prepare for emergencies
6. Help reduce debt by creating a repayment plan
7. Help keep focus on values and priorities
8. Help achieve financial goals

Activity:

Before you can plan ahead, you need to know your current situation.

What's coming in (income): Work out how much money is coming in and how often (e.g. fortnightly). This could be from wages, government benefit or other income. If it's not a regular amount, just record an average.

What's going out (expenses): Use your bank statements, credit card statements and regular bills from the past year to complete a yearly expense sheet.

<i>Expense</i>	Jan	Feb	Mar	Apr	May	Jun
Rent/Mortgage						
Electricity						
Home Internet						
Mobile						
Loan/Credit Card						
Savings						
Car Insurance						
Greenslip/Car Rego						
Petrol						
Groceries						
Subscriptions						
Medical						
Takeaways						
Outings						
School Expenses						

Help!

My budget isn't balanced!

If your expenses are greater than your income, ask yourself:

1. **Can I increase my income?** E.g.
 - with a casual job
 - working extra hours
 - having adult children contributing to household expenses
 - checking Centrelink entitlements
- **Can I reduce my expenses?**

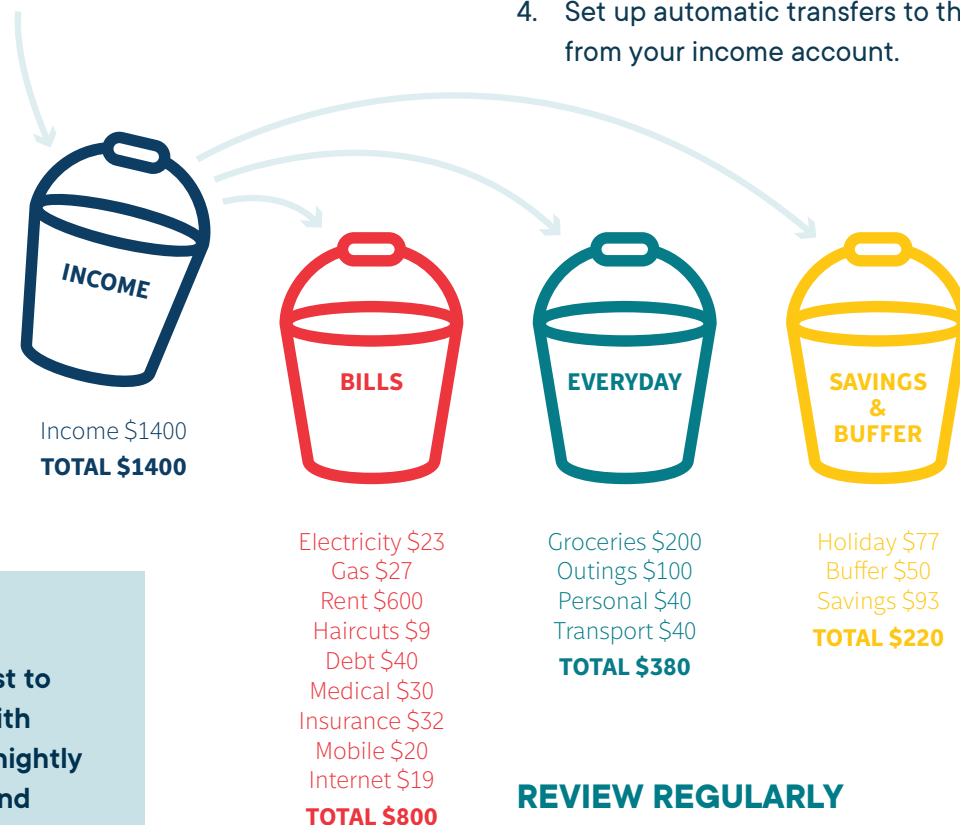
SUPER SYSTEMS

The hardest part of any money plan is making it work. Put a system in place that automatically allocates your money where it needs to go to support your money plan.

Here is one system that we have seen work:

Bank Account 'Buckets' System

1. Divide your money into 4 buckets: 'Income', 'Bills', 'Everyday' and 'Savings & Buffer'.
2. Work out how much needs to go into each bucket, using the fortnightly amounts from your yearly expense sheet.
3. Open four bank accounts, preferably within the same bank, to make it easy to move money between them online using the bank's app.
4. Set up automatic transfers to the other accounts from your income account.



It's easiest to do this with your fortnightly income and expenses, like in this example!

REVIEW REGULARLY

Your money plan will need tweaking along the way, so track your expenses and see if it matches with what you've listed in the expenses table.

Hannah + Matt's Story



Pictured: Hannah + Matt

Please Note:

This is Hannah and Matt's story in their own words. They have consented to this information being included here in the hope that it can help others. Be aware that some people may find their story distressing.

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Beyond Blue

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This story takes place on Wiradjuri Country

LIFE BEFORE DISASTER

HANNAH:

We live in Lismore and have just been through the so-called "mega-flood" on 28 February 2022. There was a second flood a month later, but everyone remembers the first one.

I bought a home here in 2018. This house has never flooded before, and I bought it knowing that it was very unlikely that a flood would come through.

Matt moved in early 2020, right before COVID, and we went straight into a lockdown - a steep learning curve living together! It's just the two of us and a dog called Marlow. I work full-time, as a behaviour support practitioner. I guess we both have busy lives with extracurricular things - Matt's in a number of bands and I've got book club and my yoga crew.

MATT:

Life was good. Before the flood hit, things were starting to pick up in the town. I went through the 2017 flood, and I feel like the town was running better than since I moved to Lismore in 2009.

HANNAH:

We'd had a really wet summer everywhere on the whole east coast. The rain felt relentless, it just did not stop.

I felt a real sense of doom in the community. People kept talking about getting ready. There were discussions about flood plans.

THE DAY OF THE FLOOD...

HANNAH:

I wasn't actually in Lismore when the floods happened - I was in Sydney and Matt was here. Flights were cancelled, so I watched it happen from afar, which was really challenging.

MATT:

Like a lot of people, I was confident at first that water wasn't going to come into the house.

But I ended up asking a friend to come around the night before and we started raising everything up. As I kept watching the BOM (Bureau of Meteorology) radar and the river pipe, it just seemed unusual - the speed at which it was rising.

By the time the levee broke, there was no certainty around how much water would come into the house.

I was up through the night, lifting everything up as high as I could. And then the water started coming.

Just before the sun came up, the water was about waist deep in the front yard. Around then, I was pretty much done. As I was leaving, the power went out and the water was coming up to my car out the front. I had the car ready to go with some valuables

and the dog. The water was coming into our house as the sun was coming up.

I evacuated to a friend's house up high. I was pretty exhausted by then. I didn't have any energy left.

HANNAH:

Matt called to say he was evacuating and then I was just watching the news, watching the river level. That day was just like an absolute nightmare. We started hearing from friends that had climbed onto their rooves, and others that couldn't get to animals trapped in houses. Some people couldn't evacuate and everyone with a boat was going out and rescuing them.

And then it was just a matter of waiting to see how high it would get. And throughout all of this, it just kept raining. It would not stop.

We had two metres of water in our house, so we lost all the possessions that were under that level. A few things survived, like the hardwood kitchen bench and odd bits and pieces.

The cost of the damage is probably between \$40,000 and \$50,000, but it's so hard to know. We still haven't re-bought everything, because you can't just shop endlessly and there's obviously supply issues in the region.

We've realized now that we probably threw out a whole bunch of stuff that would've been salvageable, if we'd had the head space to consider that at the time.

GETTING HELP..

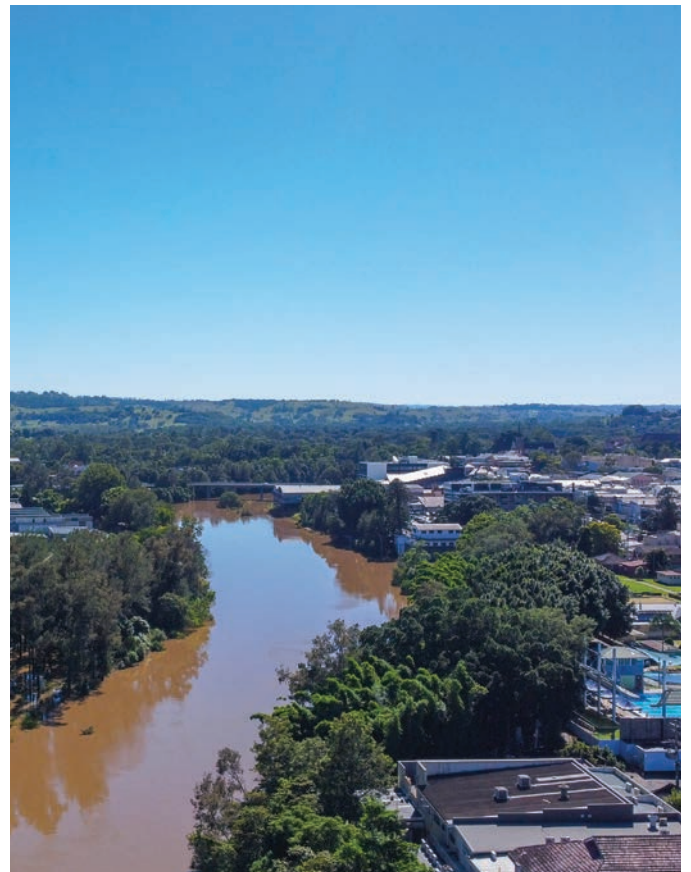
MATT:

I was reluctant to get help - I find it very hard to reach out - but I did early. There was a \$3,000 relief payment from the government that I got onto straight away. That helped because I knew I wouldn't



“Initially after the flood, I didn’t feel safe in the house. I didn’t feel safe in the town. The only sense of safety came from relationships and people.”

- Hannah



PICTURED: Wilsons River, Lismore NSW



PICTURED: Aerial view of Lismore township, NSW

*“I was reluctant to get help
- I find it very hard to reach
out - but I did early. “*

-Matt

be able to work. It ended up being about six weeks that I didn't work, because the task of cleaning and tidying up was too much.

That financial assistance straight up helped - family, friends, the government money.

We reached out early, and we connected with people early.

HANNAH:

I think within 48 hours, I had already drafted a message to family and friends for donations, as we were getting a lot of people contacting us asking how to help. And then I just applied for every grant that we could. As a social worker, I don't find that kind of admin challenging. I've helped a few other people do it as well.

MATT:

I had a friend from Byron Bay check in via a text, who then showed up the next day with a petrol-powered gurney and a whole bunch of tools and knew exactly what to do. He gave us so much of his time. Hannah's brother, who is a builder, came and brought a team with him and they just spread out and shared their skills. There were so many teams like that who came over from the coast or surrounding areas.

HANNAH:

What was so great about our situation is we had people. I have four family members that live quite close by that just pulled together. We couldn't have done it without my family really.

On the day when we could come back to our house, we were out of town. My family came to our house to film it and send us photos. That really made a difference for us.

THE IMPACT...

HANNAH:

In terms of my stress response and nervous system function, I've completely lost a sense of safety.

Initially after the flood, I didn't feel safe in the house. I didn't feel safe in the town. The only sense of safety came from relationships and people.

We've just been doing it really tough. It's been hard to facilitate that safe feeling in the home again, but, like anything, with more nurturing comes more safety. I notice that I have really low stress tolerance. I want to sleep a lot more.

MATT:

I just felt so exhausted. For me, it's been hard to get started. I feel better this week than I did a month ago, because of a few lifestyle choices like less alcohol, less coffee. Starting to feel more hopeful.

There was a burst of anger, and then a bit of dissociation, when you see the CBD it's hard to make sense of it. It's like we're back in 2017, but this time there's no certainty around rebuilding. It feels like it's part of the town's identity now; if you live in Lismore, there's a chance your home is going to get inundated by flood water.

HANNAH:

Throughout the whole experience, my biggest feeling was fear. Fear, anxiety and a real sense of distrust. I consider myself quite a spiritual person and my spiritual wellbeing took a real set back with that, because I felt abandoned in a way.

For the first couple of days after we'd evacuated, there was this kind of euphoria from the adrenaline.

When that wears off, you go down lower than you were before. It feels harder than in the weeks immediately after.

When you're cleaning out a house and chucking it all on the street, that's easier because you can turn your brain off and get your body engaged. Now we're getting all the nitty gritty stuff of repairing a house done and it's complicated.

MATT:

There was a phase of guilt for me because I was able to help myself without using emergency services and I couldn't access the people that needed help.

I felt overwhelmed myself, but also feeling like I wasn't doing enough. The fact that I'm not a tradesperson, there was some emotional stuff around having to accept so much help when I value being self-sufficient. Wanting to feel like I could take care of everything, but obviously couldn't do it on my own.

HANNAH:

You can endure far more than you think you can and you don't have to do it all. You don't even have to consider it all. We've had so many conversations in the last couple of months about what's next.

We just keep reminding ourselves that we don't have to make any decisions now.

Witnessing the damage to our house, naturally some of my thoughts were, what a massive financial impact this is going to be for me.

It becomes more meaningful to have better relationships with people and for the community to survive in some kind of cohesive way, rather than make \$100K on your house.

That's probably the main thing I love about living here - it is very cohesive, with lots of opportunities for the community to come together.

We now know all our neighbours on our street by name.

REFLECTIONS

MATT:

You really have to connect with others when you need help and know when you're beyond your skillset. I've seen firsthand that the recovery process is slower for some people who aren't open to receiving help.

HANNAH:

People in the fringes of society don't have the social capital that we have,

but they're also not as resourced. We had those support networks to begin with.

MATT:

There are things around early preparation that I would do differently. I'd make sure that the most vulnerable people in the neighbourhood are prepared - people who don't speak English, people who are disabled, older people - as these people were impacted more.

Also, supporting those who don't access social media because they're socially isolated, or people who don't know how to use the resources around the BOM radar and the SES (State Emergency Services).

HANNAH:

I don't think you can financially prepare for a disaster because you can't live your life waiting for it.

What's been evident to me is that people are really generous.

The government's been generous. Strangers have been generous. Matt just got another \$500 from his students' parents' churches and I was getting money from people that I'd met once five years ago.

I have a lot of financial anxiety at the best of times, so it's good to reflect on the fact that I didn't really need to worry about money.

There's a real element of trust for me, like trust in the universe or whatever you want to call it. Trust that it will be okay, it'll be taken care of.



What was the most surprising or intriguing thing about this story?

What idea from this story most stood out for you?

Reflecting on Hannah and Matt's story

From a financial perspective..

What was hard to read about in this story?

Have you ever found yourself in a similar situation or experience? How can you relate to this story?

Take a minute to write or draw something you discovered while reading this story.

“

*The good life is
a process, not a
state of being. It
is a direction, not
a destination.*

- Carl Rogers,
humanistic psychologist,
author 'A Way of Being'.

”



Your money story

Your past experiences with money affect how you manage your money today. *Your “money story” is made up of your personal experiences, family history and current situation.*

Everyone has a different money story so everyone will think about money differently. Consequently, there are many ways people plan and prepare their finances before a natural disaster.

The iceberg here shows how behaviours (what people see) are driven by deeper attitudes, values and life experiences (the hidden stuff)!



Adapted from: Edward T Hall's Cultural Iceberg Model.

Activity:



Take time to answer the questions below and share them with a trusted friend or family member too. It will help unlock your money story to see what's driving your behaviours and decisions today. The good news is, we are all a work in progress. What has happened in the past doesn't need to determine our future.

You can write/draw your responses here, or get a blank piece of paper and make your own 'money story'.

1. Title page:

What one song, movie, phrase or bumper sticker describes your life with money? **E.g. "Under Pressure", "The Pursuit of Happiness", "Gone in 60 Seconds"**

2. History page:

What's the first thing you remember buying that had value to you?

What's your earliest memory of money?

Who (if anyone) taught you how to manage money?

Was money discussed in your household?

How was money managed? Did you feel like you had a lot of money, or a little?

How did your family celebrate birthdays and Christmas?

What was your first job? OR What did you want to be when you were a child?

What age did you get your first credit card or loan?

3. Current page:

Who teaches you about money these days?

Who manages your money?

Do they (or you) easily discuss money?

What is your favourite thing to buy?

What is your best tip about saving money?

4. Future page:

I hope my future with money will look like this...



Conversations about money

Engaging in money conversations is an important financial skill for life and is particularly useful when getting ready for a natural disaster.

THE CONVERSATION YOU HAVE WITH YOURSELF

The first and most important conversation you have is the one that goes on inside your own head! The voice can say positive things, like: “Ok this looks tricky but I’m a good problem solver, so I’ll find a solution.” Or negative things, like: “I’m hopeless, I always mess up.” Your self-talk is incredibly powerful. It can help you, or sabotage you.

Activity:

1. What are some things you say to yourself about how you manage your money? E.g. *I never know the best way to manage my money; I wish I knew how much I should put away for a rainy day.*

2. List three things you do well in your money life. E.g. *I always pay my bills on time; I shop around for insurance.*

THE CONVERSATIONS WITH OTHERS

Let’s face it: talking about money is tough! People can feel ashamed they don’t have enough money, or worried about being judged for having too much compared to others.

Within a family, money can be shared – for example a couple might pool their resources, or a parent might still financially support an adult child. Or there could be an expectation that money is shared amongst the extended family – perhaps regularly, or in times of trouble. It’s crucial that you know how to talk about money.

We know that silence about personal finances can be damaging. Silence can be a barrier that stands in the way of having real authentic relationships with those you love. It can also prevent you from getting the help you deserve.

When you approach a conversation about money, the first thing to be aware of is that everyone has different ways of thinking about money (remembering everyone has a different “money story”). Talking about money can bring up many different emotions for different people - worry, anger, guilt or joy. It can put us on the defensive straight away.

This is why it’s important to start having important money conversations before experiencing a crisis, such as a natural disaster, knowing how difficult it can be to remain calm in threatening situations.

TIPS

Here are some tips we have found helpful in having tricky money conversations, recognising that not everyone has close family or friends they can talk to about these issues. If that’s the case, come and talk to a financial counsellor at a service like Moneycare.

BEFORE:

- **Prepare:** Let the other person know in advance that you would like to have a conversation about money.

- **Think:** What do you want to achieve in the conversation? How do you intend to get there?
- **Try:** Go in with a positive intent, curious to see things from the other person's perspective.
- **Remember:** It's not only what you say, but how you say it!

DURING:

- **Be present**
- **Be respectful**
- **Listen!**

AFTER:

- **Check back in with the other person.**
- **Follow up on any actions**
- **Try again next time!**

ASKING FOR HELP

We want to encourage you to reach out for help if you need it, preferably to someone with the skills to help. Over 30 years of financial counselling at Moneycare has taught us that once people have reached out, they are overwhelmingly relieved, and wish they'd done it sooner (and we provide a professional service free of charge!).

Asking for help doesn't mean you've necessarily done anything wrong – it could just be about needing extra advice. It's actually a sign of strength, not weakness, to acknowledge that sometimes you need to reach out and get some assistance from someone else.

And even if it's just a friend you choose to go to, not a financial counsellor, you'd be surprised at just how many people are in the same boat as you. Being honest with a friend can open up a really authentic conversation between you.

Financial abuse

Financial abuse is when your intimate partner uses money as a way of exerting power or control over you. Not being allowed access to any money is just one of the warning signs. If you think this could be happening to you, then it's important to reach out for help. A good place to start is to call 1800 RESPECT or Family Relationship Advice Line 1800 050 321 for support. Or visit: www.moneysmart.gov.au/financial-abuse



Activity:

Money conversation starters. Pick your three favourite questions from the list below (or make up your own ones!) to help kickstart a conversation with a partner or loved one. You could write them on slips of paper and use them on the next money date night!

Is "saving" a habit like looking both ways to cross the street? Should it be?	How do you define success?
Do you lend - or give - money to friends? Family? Why or why not?	Which word best describes your money habits - are you a spender, saver or sharer?
How did your parents behave around money? Were they savers or spenders?	Do we have equal say on how we use our money, no matter who earns more?
How do you prioritise spending? What's more important - travel, education expenses, furniture, buying a house etc?	What are our retirement goals? How much do we need to live on?
What does being financially 'comfortable' look like to you?	What happens if one of us has a break from work?
Do you feel financially prepared for a natural disaster?	What would you do if your house was destroyed in a natural disaster?



Cultivating moments of calm

Keeping calm is key to your overall health. When it comes to financial readiness, staying calm will help you to respond rather than react.
We know it is easier said than done!

The aim of this section is to provide you with an overall understanding of how your body is capable of regulating stress. It can take some practice, so why not start now? Life can be stressful, especially when thinking about preparing for a natural disaster, but we believe there are things you can do now to feel more ready to face threatening situations.

KNOW YOUR NERVOUS SYSTEM

Your nervous system is an amazing thing! It coordinates all activities of the body and is constantly scanning your environment and attempting to seek safety, watching out for threat, and avoiding danger wherever possible.

You have likely heard the term ‘fight or flight’ – the body’s natural responses to stressful, frightening, or dangerous events. Even non-threatening, everyday situations like work deadlines and financial stress can trigger these responses. However, the nervous system also has a ‘rest and digest’ function, that restores the body to a calm and relaxed state.

Of course, the ‘fight or flight’ response has its place – especially in the immediate context of a disaster – but the goal is a nervous system that is flexible and fluid.

Building awareness of your nervous system triggers means you can handle moments of stress or danger but then return to safety faster each time something stressful occurs. This is regulating your nervous system – allowing your body lots of opportunity to ‘rest and digest.’

There are things you already do to help calm and regulate your nervous system in the face of stress. Mindfulness is one strategy we know can work.

UNDERSTANDING MINDFULNESS

To practice mindfulness is to bring your awareness into the present moment, calmly acknowledging and accepting your thoughts, feelings and physical presence. It is:

Paying attention to something

In a particular way

On purpose

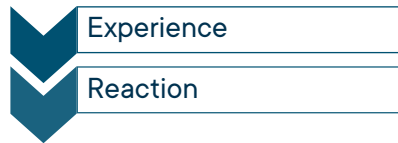
In the present moment

With curiosity

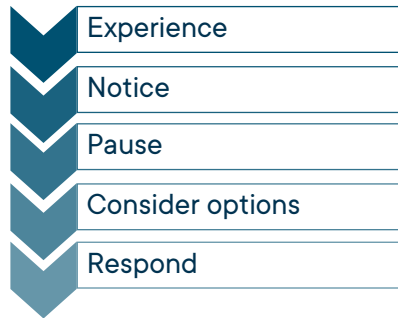
Without judgement

Practicing mindfulness helps to insert a pause before responding to an experience or trigger. This pause helps to calm your nervous system and allows you to respond with intention rather than as a reaction. Mindfulness is not another thing to get “right” or be perfect at. It is a tool in your toolbelt that you can use to create calm.

Before mindfulness



After mindfulness



Co-regulation - keeping calm together!

You reflect the states of those around you – stressed, calm or otherwise - so as you work to regulate your own nervous system you are also helping others regulate theirs. Remaining calm under pressure will help others to feel calmer and safer too.



WAYS TO PRACTICE MINDFULNESS AND CALM YOUR NERVOUS SYSTEM:



Nature break: Go for a walk in nature, spend time looking up at the trees, feeling the breeze, and taking in all you see and hear.



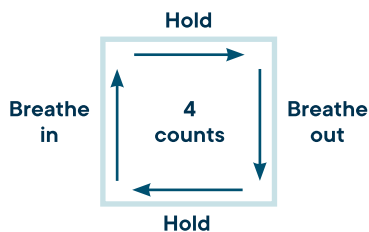
Creative time: Dive into drawing, painting, music, dance. Anything you can do to express yourself and be in the present moment.



Five senses: Pause in the moment and list one thing you can see, hear, smell, touch, taste right now.



Box breathing (imagining a box): breathe “up” for four counts, hold your breath “across” for four counts, exhale “down” for four counts, hold “across” at bottom for 4 counts to finish the box. Repeat.



Meditation: Find an app that works for you. Examples include Smiling Minds, Calm, and Insight Timer.



Keep a journal:

- Gratitude journaling – each day write three things you are grateful for.
- Reflection journaling – at the end of each day use these prompts:
 - What is one thing I learned today?
 - What is one thing that challenged me today?
 - How did I overcome the challenge?
 - How did I show myself kindness today?



Seek professional support: Get support from a local health professional or counselling support service.

Remember, at any moment you have the power to bring yourself back to the present moment – so if you feel overwhelmed or stressed follow these steps...

- Close your eyes
- Take a deep breath in
- Ask yourself, “What does the present moment need from me right now?”
- Breathe out
- Open your eyes
- Then, respond with intention

“Suffering ceases to be suffering at the moment it finds a meaning”

- Viktor Frankl





Connection and community

Staying connected with others is a vitally important part of the human experience. *Connection is one of our core needs.*

NURTURING CONNECTION

The stories in this book, and the countless other stories of those who have come through disaster, remind us that one of the keys to being financially ready is having caring and supportive relationships within families and outside them. We understand that this is not the case for everyone.

Connection with others, including those in our community, supports our wellbeing, lowers anxiety, and helps regulate our emotions and nervous system. Having people in your life who you can trust reminding you that you are loved and valued, can provide encouragement, reassurance and role modelling. Your support network boosts your resilience and helps provide a sense of connectedness and belonging.

CREATING COMMUNITY

We are all awkward in our own way. When you know yourself and accept parts of yourself more, you might feel more comfortable to make connections with others. Building relationships might be one of the elements of your life you could invest in. The risk? You might get rejected, but this just means you'll be redirected to someone more aligned to your values and interests.

We know that people who receive positive support from their community following a disaster usually recover better - emotionally and financially - than those who don't. Be open to receiving support and you might be surprised where it comes from.

Being connected within your community means you can help each other when disaster strikes. Strong communities get even stronger through the recovery journey afterwards too.

PROFESSIONAL SUPPORT

Moneycare offers free and confidential support. Our financial counsellors and coaches advise people about their options and how to connect with their own community for other support, and we deliver this in a relational way.

Growth mindset

A growth mindset is an understanding and an attitude that you have the ability to change.

People with a growth mindset know that it's a sign of strength, not weakness, to acknowledge that sometimes you need to reach out and get some help from someone else.

REFLECTION QUESTIONS:

- ***Who are your support networks?***
- ***How often do you talk to friends and family on the phone?***
- ***What relationships in your life need nurturing?***
- ***How often do you attend community events?***
- ***Do you belong to any hobby or interest groups? (e.g. Exercise groups, cultural groups or social groups)***
- ***Do you have a counsellor, mentor or other professional support?***
- ***What's one thing you could do to connect better with others?***



Protecting important things

Important documentation may be *damaged or destroyed* in a disaster.

Official documentation can sometimes take a long time to replace and it can be hard to receive early assistance after a disaster without providing proof of identification.

Consider keeping all your important documents in a safe bag and have it somewhere easily accessible, so you would be able to grab the bag quickly if you needed to evacuate your house in the case of a natural disaster. Ideally, the bag would be made out of fireproof and water-resistant material.

In addition to a physical bag, it is a good idea to store your documents on an external hard drive (e.g. USB), save them online (use the Cloud storage), and/or email them to yourself.

WHAT SHOULD THE BAG CONTAIN?

On the front of the bag, consider including a table to record when the contents were last reviewed.

IMPORTANT DOCUMENTS AND PRACTICAL ITEMS:

- Copies of council rates, rental agreement, and utilities – these are required for grants and additional supports
- Copies of birth and marriage certificates
- Copies of Passport, Visa and Citizenship papers
- Copies of Driving Licence and Medicare card
- Copy of your Will and any estate information
- Medical information such as prescriptions (drug name and dosage), medical records, health insurance, doctors' names and phone numbers
- Photo Identification
- Copies of qualifications and/or confirmation of assessments completed
- Copies of insurance documents
- Current photos of how your house, sheds, fencing, car or items look - preferably with a date stamp
- Copies of bank statements, credit card and bank account numbers, your last two tax returns, superannuation documents
- Mortgage documents or rental agreement/lease
- List of friends and contacts, including who can assist you in an emergency
- Cash! You cannot be guaranteed power or EFTPOS machines will be available and, in several situations, cash is required to pay for fuel, food, toiletries or accommodation
- Phone charger
- Phone charger hub (allow multiple charges at once)
- Back up battery charger
- Spare clothing

WHERE TO KEEP THE STORAGE BAG:

- Easily accessible at home
- With family or a trusted friend who will possibly not be impacted by the same disaster
- In a secure storage locker
- External hard drive (or USB)
- Cloud storage

Activity:

SENTIMENTAL ITEMS

Some things may not be worth a lot of money, but they mean a lot and can't be replaced. Family heirlooms, photographs, cards or artwork can be important to you. It's a good idea to take photographs of these things and scan them electronically, but also email them to yourself or store them in the Cloud. These images can help organisations identify what you've lost.

What sentimental items would you want to keep safe in a disaster? Make a list below.

As sad as it is to lose sentimental items, good memories can never be taken away



Insurance

Insurance exists as a safety net when something happens unexpectedly, like a disaster.

It won't stop things from going wrong, but it will soften the blow by reducing your full loss.

WHAT DISASTER COULD YOU BE AT RISK OF?

If you are unsure whether your home is in a disaster-prone area, contact your local council or ask at your local library. Talk to neighbours and others in your community who know the area – have there been disasters in the past?

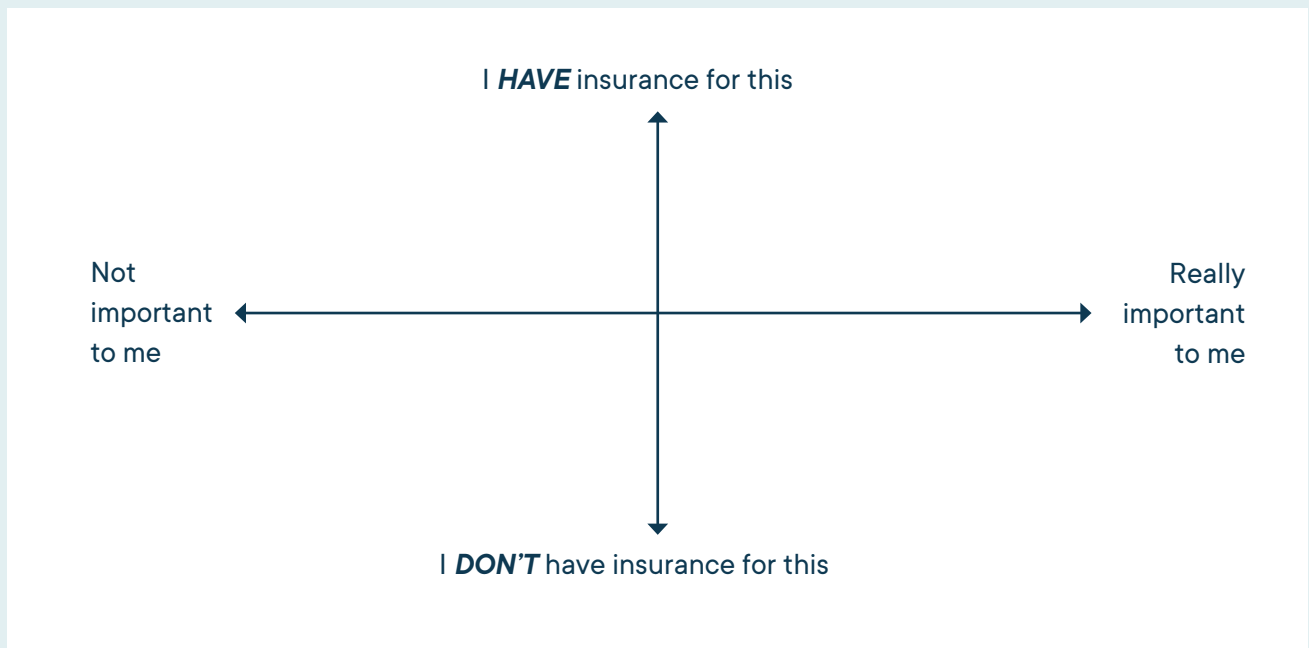
HOME BUILDING INSURANCE

If you own your own home, then it's a good idea to have insurance cover for an event that ends up causing total or partial damage to your property (e.g. fire or storm).

Take time to check what a policy does and doesn't cover - for example the costs of rebuilding your house and supplementary costs like temporary accommodation. An online calculator can help you work out how much home insurance you need. Try to insure for a bigger sum than what you think the house is worth, because the cost of replacing will

Activity:

Write or draw all the different things you can insure on this picture. What did you notice?



likely be higher. For those with a mortgage, note that any cash settlement will probably be paid directly to the bank.

For more guidance on choosing home insurance, see Moneysmart's website: www.moneysmart.gov.au/home-insurance/choosing-home-insurance

CONTENTS INSURANCE

Contents insurance can be useful for homeowners and renters. It covers the cost of replacing or repairing household items such as: furniture, clothes, appliances and jewellery.

Things to check here are: what's covered; what's the value of furniture, appliances, etc.; will contents be covered on a "replacement" or "new for old" valuation basis?

MOTOR VEHICLE INSURANCE

If you drive a car, motorbike or scooter, there are three main products:

1. **Compulsory Third Party (CTP):** covers and protects any person you might injure while driving. It's legally required when driving.
2. **Comprehensive Insurance:** covers damage to your own vehicle and other people's property, as well as theft and some other risks, plus legal costs.
3. **Third Party Property:** covers damage to other people's property and legal costs, but not damage to your own vehicle (if your vehicle is not worth very much then this might be a good option). You can also get add-on features like theft.

Your circumstances will be unique, so consider covering the items that are important to you – your caravan, your shed, or the precious items inside it!

Remember!

Taking photos and making lists of everything you own might sound boring but trying to remember the contents of your home after experiencing a disaster can be even more difficult.

AN ASSET REGISTER HELPS MAKE LIFE EASIER

Keep a listing, sometimes called an “asset register,” of your contents and building add-ons and update it every 12 months or when your policy needs renewing. This will make life easier if something goes wrong and you have to make a claim on your policy.

Use a spreadsheet, workbook or an online app to help you calculate the value of your contents. Taking pictures of your contents will help too.

Other common insurance policies that may cover damages from a disaster include motor vehicle insurance and income protection insurance.

For more details, see the Insurance Council of Australia’s Understand Insurance website - <https://understandinsurance.com.au/>

SO YOU’VE DECIDED TO GET INSURANCE... ASK THESE QUESTIONS BEFORE YOU SIGN ON THE LINE:

Do I understand what I’m signing? An Insurance Contract is a legally binding document with rights and obligations you need to be aware of. Understanding your policy means understanding your risk and means you’ll have no nasty surprises if something goes wrong.

You will find all the key information in the Product Disclosure statement (PDS) – what’s covered, what’s excluded, and the full terms and conditions.

Taking the time to understand these things before signing is worth it! Ask your insurer, or

seek support from a trusted, independent friend or resource.

- Is it covering what I want covered? (And what isn’t covered?)** Consider the types of risk covered, such as flood or fire. Also be aware that many policies exclude (will not pay for) the loss of certain items or certain circumstances. Having insurance does not mean that every event is covered – it depends on what is written in your policy.
- How much will the payout be?** This will depend on the level and type of cover. For example, is my house insured for enough to rebuild? Is my car insured for enough to replace it? Does my policy provide “new for old” or is it an “agreed value” cover?
- How much excess will I need to pay?** This is the amount needed if you have to make a claim on your policy. A higher excess may reduce the amount you pay upfront (the premium), but make sure you can afford to pay the higher excess if you have to.
- How do I make sure I stay covered?** Most insurance lasts for 12 months so make a note of when your policy is ending. You may be able to pay your premiums half-yearly or even monthly. This is a good time to review and value what assets are being insured to obtain the correct level of cover.
- Have I got the best price?** Shop around for the best deal. Remember that not all insurance companies will be included on a ‘comparison’ website and it may be difficult to compare companies that include different areas of coverage.
- Can I change my mind after signing up for insurance?** Typically, there is a 14-day “cooling off” period on policies that allows you time to change your mind. Check with your insurer.

Activity:

INSURANCE INSPECTING

Use this table to help you compare different options for the risk you want to cover:

Insurer	Payout type	Payout amount (\$)	Excess amount (\$)	Premium due date	Cost	Cooling off period?	Covers the risk you want covered?

Tip: Affordable Insurance

There are insurance products designed for people who are unable to access mainstream insurance that help cover the things they rely on. Two examples are Essentials by AAI and Insurance 4 That. Note that eligibility criteria apply.

- **Inform the insurance company and make sure they get in touch with you.**
- **Take pictures or videos of the damage (if it is safe to do so) and try to list everything that was damaged or destroyed.**

Also know that your recollection of what occurred is important too – what you saw, what you heard. Your story is central to the process, and it's your story that allows you to disagree with the insurer's decision if you are not satisfied with their response.

MAKING A CLAIM

After a disaster, we know that many people find it hard to make a claim. Be prepared to lodge your claim when the time comes because this is what insurance is for.

When it is time to make a claim, there are things you will need to do:

It is okay to complain. Talk to your insurer first and contact Legal Aid in your state/territory or the Insurance Law Service. Be aware that you can also raise a complaint with the independent ombudsman – Australian Financial Complaints Authority (AFCA) – www.afca.org.au/ 1800 931 678



Emergency savings

People often save for a rainy day or emergency fund for their peace of mind, *knowing they've built up a buffer for the emergency that will come.* We suggest \$2,000 as a starting point, but any amount is a good start.

Having this money easily accessible following a disaster can make things easier to navigate. Think about having some cash in a safe place to buy water, fuel and food at the local service station when there is a chance the EFTPOS system will be down.

Can you imagine what life would be like with some extra savings? How would it feel? What would motivate you to make a change and start a savings habit?

We know that building a habit of saving brings benefits in all areas of life - reducing stress, restoring confidence and regaining control.

Write a list of all the benefits you will experience by saving and return to this list often!

SET A GOAL

Start with something you want - e.g. "I want to have \$X set aside for an emergency". Break it down into small, actionable steps - a plan that includes when, where and how you are going to reach your target.

Make your plans and progress concrete by keeping a record where you will see them every day (e.g. mirror, fridge, car or computer screen).

STRATEGY IS CENTRAL

A well-designed system is the way to deliver on your goals. Focus on setting up a simple system like a fortnightly direct debit out of your bank account into a dedicated savings account.

Whatever your system, find a way to restrict access to your savings (unless you really need it).

We've included seven sensational savings strategies. Pick your favourite(s) and go for it!

OUR 3 TIPS FOR SAVINGS SUCCESS

- 1. *Pick your support team (or a savings buddy):*** Research tells us that those with support are more likely to succeed in their goal. Better yet, find someone who you could do a savings challenge with and check in with them regularly.
- 2. *Reward yourself:*** Create rewards you can enjoy after you've achieved your goal, and ones that reinforce the behaviour along the way - like a coffee with a friend or a picnic in the bush.
- 3. *Expect obstacles:*** Treat any failure as a temporary setback rather than a reason to give up altogether. If you get back on track, you will see progress.

Be kind to yourself and reframe how you think about your setbacks. So, if you only save \$50 one week rather than your target of \$100, instead of writing yourself off as a failure, focus on the fact that you're still \$50 better off than you were before.

BECOME A SAVER...

We've seen the transformation that occurs when people take on a successful saving habit, through many challenging circumstances.

The biggest barrier to successful change is actually mindset. Tell yourself: "I am someone who saves", and prove yourself right by setting a goal and a system for success!

SEVEN SENSATIONAL SAVINGS STRATEGIES!

	Stop a regular spend or reduce a habit	E.g. Cancel a subscription you're not using
		Save the amount that you stop or reduce
	Save one-off payments	E.g. Tax returns, one-off Centrelink payments, work bonus
	52-week savings challenge	Save \$52 in week 1, \$51 in week 2, etc.
		Save \$1 in week 1, \$2 in week 2, etc.
		Save a fixed amount each week
	Save your shopping savings	Use a shopping list, plan meals, leave kids at home, don't shop hungry, buy in bulk, buy generic, reduce junk & avoid impulse buys
		Save your savings each week
	Get a better deal	Call your electricity, gas, internet, insurance
		Use an independent comparison website
		Save the savings
	Household spending challenge	Have a house meeting
		Set a goal
		Plan what spending savings to save
	Save your pay rise or overtime	Save it before you get used to spending it
		Ask your employer to send a set amount each pay period to a savings account

Moneycare's Top Tips



- **Don't go it alone.** *Support is available, and seeking help is a sign of strength.*

- **Being financially prepared also means being socially and mentally prepared.**

- **Step by step gets the job done and you are capable.**

- **Insurance is a safety net when something happens unexpectedly.** *Consider getting it to help protect what is most important to you.*

- **You do have rights.** *There are laws to protect you when you sign for a loan or an insurance product.*

- **Have an emergency fund.**

- **Having a money plan is great.** *Having a system that allocates money where you want it to go is even better!*

- **Go with a go bag.** *Store your important documents in a safe place you can access when needed.*

- **Don't sign anything you don't understand.** *And read the fine print!*

- **People's stories are important.** *And so is yours!*

Activity:

GOING BACK TO YOUR COMMITMENT TO SELF ON PAGE 7...

- *Did you explore this book with openness and curiosity?*
- *Did you reflect on the lessons you can learn from these stories?*
- *Did you engage with the activities within this book?*
- *What action(s) will you take now to feel financially prepared for a disaster?*
- *What will you share from this book with your family and friends to help them?*
- *Who will you ask and what support will you seek to help feel financially prepared?*
- *Are you being kind to yourself through this whole process?*

Commitment to change

We believe that reading this book is one great step in preparing for a natural disaster.

What will your next step be? Answer the questions below to help you take action. We want to help you get there! It takes effort to make changes, but if you want different results tomorrow, you have to do things differently today.

At the bottom you can complete your details for follow up.

Activity:

1. What action would I like to start on to feel more financially prepared?

2. How important on a scale of 1 to 10 is it to build this new habit/skill?

1 - A little  10 - A lot

3. Why do I want this?

4. How will this change help me? And how will I feel when I've achieved it?

5. What might stop me from reaching my goal in question 1?

6. What can I do to get around these obstacles?

7. Where can I get support from? (Tick all that apply)

- Moneycare coach*
- Family and friends with skills in this area*
- Independent information*

8. How are you going to celebrate when you reach your goal?

My contact details for follow up:

Name:

Phone:

Email:

I nominate:

to check in on my progress.

Helpful Links

The list below is made up of organisations referenced throughout this book.

Scams (see page 27)

Australian Charities and Not-for-profits Commission (ACNC) - charity look-up
www.acnc.gov.au/charity

Australian Cyber Security Centre:
www.cyber.gov.au/

Scamwatch
<https://www.scamwatch.gov.au/>

Conversations about money – financial abuse (see page 64)

1800 RESPECT:
<https://www.1800respect.org.au>
1800 737 732

Family Relationship Advice Line
www.familyrelationships.gov.au
1800 050 321

Moneysmart - financial abuse support:
www.moneysmart.gov.au/financial-abuse

Dealing with debt (see page 35)

Australian Financial Complaints Authority (AFCA):
www.afca.org.au
1800 931 678

National Debt Helpline:
<https://ndh.org.au>
1800 007 007

The Salvation Army Moneycare:
www.salvationarmy.org.au/need-help/financial-assistance/moneycare-financial-resources
1800 722 363

Insurance (see page 75)

Australian Financial Complaints Authority (AFCA):
www.afca.org.au
1800 931 678

Insurance Council of Australia's
Understand Insurance:
www.understandinsurance.com.au

Insurance Law Service:
<https://insurancelaw.org.au>
1300 663 464

Legal aid:

Legal aid in NSW:
www.legalaid.nsw.gov.au
1300 888 529

Legal aid in VIC:
www.legalaid.vic.gov.au
1300 792 387

Legal aid in WA:
www.legalaid.wa.gov.au
1300 650 579

Legal aid in QLD:
www.legalaid.qld.gov.au
1300 651 188

Legal aid in ACT:
www.legalaidact.org.au
1300 654 314

Legal aid in TAS:
www.legalaid.tas.gov.au
1300 366 611

Legal aid in NT:
www.legalaid.nt.gov.au/
1800 019 343

Moneysmart - choosing home insurance:
www.moneysmart.gov.au/home-insurance/choosing-home-insurance

Other support services

Beyond Blue:
www.beyondblue.org.au
1300 22 463

Information and support for anxiety, depression and suicide prevention.

Lifeline:
www.lifeline.org.au
13 11 14

24-hour crisis support and suicide prevention for anyone experiencing a personal crisis.



OUR COMMITMENT TO INCLUSION

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders past, present and future.

We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Learn more about our commitment to inclusion:
salvationarmy.org.au/about-us

The Salvation Army is an international movement and our mission is to preach gospel of Jesus Christ and to meet human needs in his name without discrimination.

