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TO EVERY WOMAN:
MONEY, POWER, FREEDOM

Credit and debt experiences of
immigrant and refugee women

FULL REPORT OF THE HEALTHY CREDIT PROJECT

February 2009

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(Victoria) and Violettta Marcianó
Until economic freedom is attained for everybody, there can be no real freedom for anybody.

Suzanne La Follette, *Concerning Women*
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The Multicultural Centre for Women’s Health (MCWH) acknowledges the financial support provided by the Consumer Credit Fund on the approval of the Victorian Minister for Consumer Affairs for the implementation of the Healthy Credit Project.

Numerous individuals, agencies, groups and organisations made invaluable contributions to the project. Many thanks to the members of the advisory committee who demonstrated considerable support for the project; provided professional insights into the credit and debt experiences of immigrant and refugee women; and offered valuable advice about consultation methodology, content for the credit education program, and report preparation. Thank you to Nilufer Yaman whose work during the initial stages of the project, such as establishing partnerships and undertaking preliminary research, laid the foundation for the project to proceed. Many thanks also to Candyce Presland from the Energy and Water Ombudsman (Victoria) and to Violetta Marcianó for their contributions to this report.

The consultation was an extensive process involving 36 participants from 23 agencies, groups and organisations. Thank you to these participants whose inputs have facilitated better understanding of the credit and debt experiences of immigrant and refugee women.

The MCWH bilingual health educators participated in a two-day training program before conducting credit education sessions for immigrant and refugee women. Thank you to the trainers whose contributions resulted in a comprehensive, informative and interesting professional development exercise for the health educators.

A huge thank you to the bilingual health educators involved in the credit education program, the women who attended the credit education sessions, and the organisations and women’s group facilitators involved in the organisation and hosting of the sessions. The participation and contribution of all these individuals has increased awareness of culturally-appropriate credit education. This knowledge will go a long way towards ensuring that future education initiatives meet the specific needs of women from immigrant and refugee communities.

The details of advisory committee members, consultation participants, trainers, bilingual health educators and organisations that hosted the credit education sessions are listed in Appendix 1.
ACRONYMS

BHE    Bilingual health educator
CALD*  Culturally and linguistically diverse
EWOV  Energy and Water Ombudsman of Victoria
MCWH  Multicultural Centre for Women’s Health
NILS  No Interest Loan Scheme
TIS    Telephone Interpreting Service

* The term CALD is used interchangeably with immigrant and refugee to minimise repetition

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EXECUTIVE SUMMARY

The Multicultural Centre for Women’s Health implemented the Healthy Credit Project to encourage and empower immigrant and refugee women in Melbourne, Australia to use credit wisely. The project aimed to collect knowledge about the specific issues impacting on immigrant and refugee women in relation to credit and debt, and to develop and implement a relevant and effective credit education program with women on the basis of that new knowledge.

The project consultation found that poverty-related debt is a significant concern for women from immigrant and refugee communities. Financial wellbeing has remained an elusive goal for many immigrant and refugee women as they tend to experience significant financial insecurity resulting from high migration and settlement expenses, combined with an over-representation in low-paid and precarious employment and unemployment figures. Such financial insecurity often results in the accumulation of unpaid debt, particularly for newly-arrived women.

Immigrant and refugee women’s experiences of credit and debt are impacted by three main issues:

- their gendered migration experiences, including their resultant socio-economic circumstances;
- the general credit services environment, including the level and nature of regulation; and
- the availability and appropriateness of assistance services such as financial counsellors and legal support.

Immigrant and refugee women’s use of credit includes both formal and informal loans. Informal loans include those from (and to) family, friends and community, who may be based both in Australia and overseas. These loans may not be legally-binding but they are made in the context of complex social obligations that concretise the necessity of the debt to be made or repaid. There is a tendency for the significance of informal loans to be under-estimated and overlooked by government and service providers.

Immigrant and refugee women’s relationship with debt is most likely to be circumscribed by obligations to family or community, both in Australia and overseas. This knowledge indicates a need to broaden our current understanding of ‘relationship debt’ to include those extended family and community bonds that immigrant and refugee women experience in their lives. For newly-arrived women, debts often relate to their significant migration and settlement costs, and the need to provide remittances to family and community overseas.

Immigrant and refugee women’s experience of formal debt is often characterised by a low level of understanding and knowledge of the financial commitment involved. This may be due to different practices in country of origin or due to the introduction of new practices in Australia about which women have little access to culturally and linguistically appropriate information. In countries where credit is not practised widely, or at all, women have their first experiences of credit cards, car loans, or
high-interest lenders. Women may sign documents that commit them to debt on behalf of others, in many cases, unaware of the power of their signatures. Women may also be forced or coerced into signing contracts for partners, children or extended family, under threats of violence, emotional threats and pressure.

Evaluation of the credit education program, which involved training for bilingual health educators and the delivery of credit education sessions, found that credit education for immigrant and refugee women needs to be simple, context-specific, provide information about services that can assist people with credit and debt-related problems, and highlight the power of the signature. During the program, 24 sessions were run in eight languages - Cantonese, Italian, Mandarin, Nuer (Sudanese), Somali, Spanish, Turkish, and Vietnamese - for 74 immigrant and refugee women.

Immigrant and refugee women’s capacity to manage their credit obligations can be significantly improved. This can be achieved by widespread accessibility of multilingual, culturally-appropriate and context-specific credit education. In addition, professionals and agencies or organisations that provide financial counselling, legal support, and education and information services could be more effective by improving their accessibility and cultural appropriateness. Staff could be trained to develop broader awareness of the specific issues impacting on this client group, and more bilingual workers could be recruited. Finally, improved regulation that takes into account the specific issues faced by immigrant and refugee women would reduce their vulnerability within the system, making it more difficult for credit providers to take advantage of women’s limited choices, or English language skills. Improvements in these three areas - education, access to services and protection through regulation – would facilitate immigrant and refugee women’s economic participation and ultimately, social inclusion.
CHAPTER 1: INTRODUCTION

The so-called economic boom, which occurred prior to the global financial downturn of the latter part of 2008, had uneven application among Australians. For many immigrant and refugee women, particularly women who are newly-arrived and from refugee communities, the benefits of the boom were limited or unattainable. Immigrant and refugee women remain over-represented in unemployment rates, as well as in the numbers of low-paid workers in precarious employment. They continue to bear the brunt of any deterioration in Australian workers’ wage levels and conditions.

Accordingly, financial wellbeing, an important element of women’s health, has remained an elusive goal for many immigrant and refugee women. Financial instability often results in the accumulation of unpaid debt and concomitant health outcomes.\(^1\)\(^3\) Conversely, increasing women’s financial security and literacy may lead to improvements in women’s health, and also facilitate women’s economic participation and social inclusion.

The use of credit has increased significantly over the last thirty years. Higher living costs have created a greater demand for credit, but changing community attitudes and lenders’ aggressive marketing techniques have also contributed to its growth since the 1980s.\(^4\) Personal indebtedness has escalated with the increasing use of credit. In 1980, the average debt per capita in Australia was $2270. In 1996, the figure rose to $12033.\(^4\) Today, personal and household debt is higher than ever before. Many Australians are financially stressed and experience difficulties in managing their debts.

Debt is a significant concern for people from culturally and linguistically diverse communities.\(^5\) Current data suggests that 7.5% of people born overseas who are not proficient in spoken English are unable to pay the mortgage or rent on time compared to 4.6% of people born in Australia.\(^6\) However, existing figures are only indicative as they do not fully capture the extent of credit utilisation or the level of debt in immigrants and refugees.

1.1 Background to the Healthy Credit Project

The Multicultural Centre for Women’s Health is a statewide women’s health organisation committed to improving the health of immigrant and refugee women across Australia. The centre is for all women from immigrant communities, including refugee and asylum seekers and women from emerging and established communities.

The Multicultural Centre for Women’s Health has been providing health education and information to women in the workplace and community for thirty years. The centre’s education program follows a holistic, peer education model, known as the ‘woman-to-woman approach’, which is participatory in design and respects immigrant and refugee women’s experiences and knowledge. Trained bilingual health educators conduct health promotion sessions for women in the preferred language of the
participants, covering a range of women’s health issues including sexual and reproductive health, occupational health, diabetes, mental health, and drugs and alcohol.

As part of its mission to increase the capacity of women to participate in society, the Multicultural Centre for Women’s Health implemented the Healthy Credit Project, an innovative initiative which aimed to encourage and empower immigrant and refugee women in Melbourne, Australia to use credit wisely. More specifically, the objectives of the project were to:

- conduct high quality research into the credit and debt experiences of immigrant and refugee women;
- develop credit education sessions for immigrant and refugee women;
- provide training for a group of bilingual health educators in credit issues and in how to deliver credit education sessions;
- conduct a number of credit education sessions for immigrant and refugee women;
- collect data in relation to the above programs to evaluate the impact of the programs; and
- produce and disseminate a report so that the outcomes of the project are widely known among key stakeholders.

An advisory committee, consisting of individuals with expertise in financial counselling, consumer law, consumer affairs, community education, and migrant support services, was formed to ensure that the project was guided by professionals and organisations with relevant expertise. The committee, which met on three occasions during the project’s lifetime, ensured that the project was well-planned, monitored and managed and that good mechanisms were in place for good practice throughout the project. Appendix 1 lists all the advisory committee members.

This report has four chapters. This first chapter has provided a brief overview of the Multicultural Centre for Women’s Health and the Healthy Credit Project. Chapter 2 presents findings from the consultation and the literature review. A comprehensive overview of the credit education program (training for bilingual health educators and credit education sessions for immigrant and refugee women) is presented in Chapter 3 while recommendations based on project findings are included in Chapter 4.
CHAPTER 2: CONSULTATION FINDINGS

Very little information and literature exists on the credit and debt-related knowledge and practices of women from culturally and linguistically diverse communities. Consequently, an extensive consultation was undertaken to gain a thorough understanding of the credit and debt experiences of immigrant and refugee women. The consultation also aimed to collect information that could guide decision making about the languages in which to deliver the credit education sessions. One focus group and 24 interviews were conducted with professionals possessing knowledge of and/or experience in working with immigrant and refugee women with credit and debt-related problems. Overall, the consultation involved 36 participants from 23 agencies, groups and organisations (see Appendix 2 for the full list). The disciplines represented in the consultation including advocacy, education, financial counselling, law, mediation, microfinance and social work. Information was collected about the credit and debt experiences of immigrant and refugee women from a range of countries and regions including Afghanistan, Africa (East, Central and West), China, Greece, Iraq, Italy, Latin America, Somalia, Turkey and Vietnam. Appendix 3 contains the questions raised during the consultation.

2.1 Setting the scene: lenders, helpers and women’s lives

Immigrant and refugee women’s experiences of credit and debt are impacted by three main issues: their gendered migration experiences, including their resultant socio-economic circumstances; the general credit services environment, including the level and nature of regulation; and the availability and appropriateness of assistance services such as financial counsellors and legal support.

2.1.1 Immigrant and refugee women, credit and debt

Immigrant and refugee women have arrived in Australia since the post-Second World War period with varying understandings and levels of credit and debt, as well as varying needs in relation to using credit. Their need for credit is closely related to their migration experiences and their socio-economic circumstances. These also impact on the ways that women access credit and their capacity to repay loans.

Women who arrived in the immediate post-Second World War period were likely to move into employment with a certain level of stability attached, albeit in low-paid, blue-collar jobs. This stability has steadily decreased since the 1980s, with a concomitant increase in precarious employment and unemployment. Today, immigrant and refugee women have an unemployment rate of 8% compared with the 5.5% national average.\(^7\) This rate is even higher for many newly-arrived women.

Stable and affordable housing is more difficult to obtain today than in the previous three decades: immigrant and refugee women are more likely to find themselves living in outer suburban locations with limited community facilities and public transport, and are less likely to be in a financial position to own their own home on their limited incomes.
In this context, reliance on credit and debt are the inevitable results of limited and precarious incomes, combined with rising expenses. Much of the debt accrued by immigrant and refugee women is poverty-related:

“A lot [of women] do know what’s happening, but at the end of the day, they don’t have any other option. It’s survival. The Centrelink income is finished, the rent’s due, the kids don’t have anything to take to school for the next day, so they go out and buy their bread and milk with their credit card.” (Consultation participant: financial counsellor 1)

However, the pressure for some newly-arrived immigrants and refugees to demonstrate their successful settlement in their new country can be great, resulting in the purchase of luxuries, entertainment or leisure activities they cannot afford.

Dire socio-economic circumstances can even lead to reliance on gambling. Women either turn to gambling in the hope this practice will secure additional funds for the family, or they become the victims of their partners’ problem gambling.

2.1.2 Credit provision

“A lot of responsibility should be on the lenders. A lot of them don’t do the right thing, they really don’t.” (Consultation participant: lawyer 1)

The use of credit has increased significantly in Australia over the past thirty years. Dramatic shifts in the accountability of lenders or credit providers from the community to shareholders have seen shareholder demands for profits indirectly influence business practices, including the proliferation of credit ‘products’ and aggressive and misleading marketing. Short-term financial gain for shareholders has assumed greater priority over long–term good for the community.

Australians now have access to multiple, complex and expensive ways to use credit. Interest rates on these products are not regulated, and nor is the criteria used by lenders to assess borrowers’ capacity to pay debts:

“[Bank managers] are in the business of being in a business whereas a bank manager in the fifties was not. It was to run a responsible and stable community if you like, to be part of it. They did not allow you to borrow more than you could possibly repay and I think that kind of gateway is something people still expect.” (Consultation participant: lawyer 2)

The Uniform Consumer Credit Code, the uniform credit regulatory regime covering all Australia, is comprehensive. Truth and fairness underpin the Code, which aims to protect consumers from credit
problems. However, some reviews have found the Code ineffective because of its poor enforcement and its failure to adequately protect vulnerable consumers.

2.1.3 Service provision: financial counselling and legal support

There is a network of service providers who provide financial counselling, budgeting assistance, financial assistance, microfinance, legal support, and education and information to people experiencing credit and debt-related problems. These services are strongly geared toward providing an appropriate service to low-income people who have high needs in financial matters.

However, they do not have a high level of expertise in issues directly and specifically impacting immigrant and refugee women. These issues comprise knowledge of the nature and impact of informal debt on this group, including relationship debt. In addition, services tend not to be culturally or linguistically appropriate, or cognisant of women’s needs and circumstances, or accessible to women who may have transport difficulties or limited access to internet facilities:

“Getting the information out to women is an enormous challenge because these women don’t have access to the internet. A lot of them are illiterate, so it’s no use putting out pamphlets or brochures or they’re not in their language in any event. They can’t get out of the house half the time, so they can’t go out and get it.”

(Consultation participant: lawyer 1)

Furthermore, these service providers do not always collect or maintain accurate records about the cultural and linguistic background of people accessing services. In many cases, data collection is basic, optional or ad hoc. In other situations, providers refer to their service’s Telephone Interpreting Service figures to gauge the level of access by people from immigrant and refugee communities. These figures are not representative of the true numbers of immigrant and refugee women accessing service providers as they do not take into consideration the number of immigrants and refugees who may use a family member or neighbour to call these services on their behalf.

Some agencies are working closely with immigrant and refugee communities to increase awareness and utilisation of available services. Box 1 highlights the efforts of one Victorian agency in engaging with culturally and linguistically diverse customers.
Box 1: Raising EWOV awareness in culturally and linguistically diverse communities

The Energy and Water Ombudsman (Victoria) (EWOV) is an impartial dispute resolution agency in Victoria that aims to settle disputes between consumers and utility companies (gas, water and electricity). In light of the increase of new immigrants settling in Victoria, the lower number of complaints lodged with EWOV from people who speak another language at home, and the potential vulnerability of culturally and linguistically diverse (CALD) customers in a complex energy retail market where aggressive marketing techniques are common, EWOV’s community liaison strategy aims to increase CALD community awareness about EWOV and its services. Since 2006, EWOV staff members have conducted forums and workshops for a variety of community agencies working with CALD communities, including those newly-arrived (such as the Sudanese, Iraqi and Burmese) and the elderly. The forums and workshops provide information on credit and debt issues, billing, financial hardship, energy efficiency and marketing. EWOV materials have also been translated into 16 languages and distributed to 129 community agencies across Victoria. Future initiatives include the development of audio-visual materials in a variety of languages for newly-arrived immigrants and refugees. The resources will contain information about EWOV, energy efficiency and choosing an energy retailer.

2.2 Women’s lives and credit

Immigrant and refugee women’s use of credit includes both formal and informal loans, with a strong tendency for their use of informal loans to be unaddressed and misunderstood by government and service providers. In addition, immigrant and refugee women’s debt is most likely to be circumscribed by their obligations to family or community, and characterised by a low level of understanding and knowledge of the financial commitment involved. This may be due to different practices in country of origin or due to the introduction of new practices in Australia about which women have little access to culturally and linguistically appropriate information. For newly-arrived women, debts are often related to their migration and settlement costs, and the need to provide remittances to family and community overseas.

2.2.1 Relationship debt includes community debt

“They feel guilty. They send money because they’re eating [and] their family might not be eating. Family members want to come here, so [women] send money to help the application to come here. You can see [that] women feel they’re in a better position and [the family are] suffering back there.” (Consultation participant: financial counsellor 2)

Many immigrant and refugee women are impacted by relationship debt: they are influenced by their partners and immediate family to take out formal loans without having an accurate understanding of their responsibilities. This type of debt is well-documented. Less widely understood is that for many immigrant and refugee women, relationship debt does not only refer to the formal agreements formed with members of their immediate families, but also those informal obligations that are forged between themselves and their extended families and communities.
Many women do not use formal lending institutions due to lack of familiarity, and are more likely to seek loans, or to have loans sought, from family and friends. In some cases, women make informal borrowings, or borrowings are sought from them, to pay formal debts, especially when heavy-handed debt collection proceedings have begun and interest repayments and fines have accumulated on the original debt.

Women also participate in informal community-based saving and loan schemes, where often no or low interest is payable. For some communities, these schemes are preferable to formal credit due to lack of familiarity with the banking system, difficulties accessing loans because of unemployment, or cultural beliefs forbidding use of interest-incurring credit. These trust-based schemes, which allow people to pay off debts, purchase household items, or save for special occasions, offer familiarity, certainty, protection and community support. These schemes are said to work well in most situations, but when the system breaks down, there is no legal recourse. There is insufficient information available on these practices to know their effectiveness for women in the Australian context.

2.2.2 Migration-related costs

Keeping families together through migration and settlement is expensive. Costs include travel, sponsorship, medical tests, bonds, visa applications, and migration agents’ fees, and can total many thousands of dollars. Some immigrant and refugee women arrive in Australia with a pre-existing (formal or informal) debt for their own migration, or may accumulate debt in their efforts to sponsor family and community members for whom they have responsibility.

Remittances sent to family members overseas are an additional expense:

“So much of the money issues that we see probably wouldn’t exist if they weren’t having to support family in whatever way overseas.” (Consultation participant: social worker 1)

Sending money to family overseas, who in many cases reside in no or low-income settings including refugee camps or war-torn countries, is an expected obligation for immigrants and refugees. Remittances are sent abroad so family members can purchase essential items for survival, such as food and medicines. According to the World Bank, officially-recorded remittances sent home by immigrants to developing countries will have exceeded $240 billion in 2007. A 1997 study estimates the flow of official remittances from Australia at $500 million per year. Remittances constitute a significant debt for immigrant and refugee women who may be responsible for families left behind in the wake of the shift in Australian immigration policy from a family reunion focus to a skilled migration preference.

International students, recognised as temporary immigrants, are also susceptible to debt. International education generates $12.5 billion a year and constitutes 15% of university revenue for Australian
universities. Unlike their Australian counterparts, international students do not experience the same levels of social and economic security and are vulnerable to financial difficulties. In particular, international students with children, many of whom are women, are more susceptible to such difficulties.

2.2.3 Just sign here

“A lot of [women] will sign without reading what’s on there.”

(Consultation participant: financial counsellor 1)

Immigrant and refugee women accumulate formal debt by putting their signatures to documents that commit them to debt on behalf of others. In many cases, women are not aware of the power of their signatures and sign documents without full knowledge of the impact this will have on their financial status. Women have reported signing documents to ‘get rid of’ persistent and harassing door-to-door salespeople. In other cases, women are forced into signing documents under threats of violence or coerced into signing contracts under emotional threats and pressure.

Immigrant and refugee women take on contracts and personal loans for their adult and teenage children, having been strongly encouraged, coerced or forced by their children to do so.

2.2.4 The devil you (don’t) know

Immigrant and refugee women’s level of access to knowledge about credit and debt is generally limited, and is impacted by their experiences in their country of origin. In some countries, however, religious beliefs facilitate and influence understanding and use of credit. Islamic law forbids the payment or receipt of interest. Consequently, some Muslims strictly adhere to Islamic teachings while others accept interest incurred on credit as part of Australian life and thus borrow from lenders.

In countries where formal credit is not widely available, or at all, women have their first experiences of products like credit cards, car loans through finance companies, and unscrupulous high-interest lenders. Women may have credit cards in their names to facilitate bill paying, but have no control over, or knowledge about, their use by partners and children, a situation that leaves women in debt.

Table 1 presents a conceptual framework, based on consultation findings, which summarises the credit and debt experiences of immigrant and refugee women arriving in Australia from after World War 2 (WW2) until the present day.
### Table 1: Credit and debt experiences of immigrant and refugee women - a conceptual framework

<table>
<thead>
<tr>
<th>Description</th>
<th>WAVE 1 (post WW2 until early 1970s)</th>
<th>WAVE 2 (early 1970s until early 1990s)</th>
<th>Wave 3 (early 1990s until present)</th>
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<td><strong>Credit utilisation</strong></td>
<td>This first wave of immigrants includes the well-established communities such as Greek, Italian and Turkish that migrated to Australia from after WW2 until the early 1970s primarily for economic reasons. These communities were encouraged to migrate to Australia to take advantage of a rapidly-growing economy and a plentiful job supply.</td>
<td>This second wave of immigrants arrived in Australia between the early 1970s and the early 1990s and includes immigrants and refugees from South East Asia (such as Vietnam), Afghanistan and Latin America. War, unstable political and economic conditions and military dictatorships were significant drivers for this wave of migration, but immigrants from Turkey continued to migrate to Australia for economic reasons.</td>
<td>Consisting of refugees and economic immigrants, this third wave of migration began in the early 1990s and continues to the present day. Many refugees have fled war and internal conflict in Africa (such as Burundi, Liberia, Sierra Leone, Somalia, Sudan), Central Asia (such as Afghanistan), and the Middle East (such as Iraq). Increased prosperity has seen a rise in the number of economic immigrants from China.</td>
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<td></td>
<td>At the time of this migration, credit availability was limited. The bank loan was the only type of formal credit available and bank managers acted in the interests of people seeking loans, only lending borrowers what they could afford to repay. These factors may have contributed to views developed at the time which are still strongly held today by members of this group that money has to be earned and saved before spending and that credit = bank loan. This limited view of credit may be a possible explanation for their reluctance to use other forms of credit which have emerged such as credit cards. Due to religious beliefs, some members may not use credit which incurs interest.</td>
<td>For many immigrants in this group, bank loans were the only formal credit available in their country of origin. However, these high-interest loans were only accessible to the wealthy. For other immigrants, distrust of banks was common in their own countries, with people preferring instead to use informal credit agreements/schemes usually based on trust. Such conditions may have affected this group’s use of credit in Australia. As numerous immigrants in this group had no previous experience in using formal credit before arrival in Australia, many did not access loans from traditional financial institutions for several years after migrating to Australia. Some members may not use credit which incurs interest.</td>
<td>Credit has become more widely available since the early 1980s. For immigrants in this group, credit options extend beyond the bank loan and banks are no longer the only credit providers. However, for many in this group (mainly refugees), the credit system in their country of origin is very different to that in Australia. Informal credit agreements/schemes and business transactions are commonly based on trust rather than legally-binding contracts, suggesting this approach to credit may affect how members of this group interact with credit providers in Australia. Poor credit provider behaviour and aggressive marketing techniques also exacerbate the risk of debt. Some members may not use credit which incurs interest.</td>
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<tr>
<td><strong>Main credit and debt-related problems</strong></td>
<td>Immigrants from this group are more likely to experience problems with personal, business or investment loans, signed with or on behalf of grown children or grandchildren. Many own their own homes, but are pensioners and are responsible for home-related costs such as utility bills and rates.</td>
<td>Utility bills, credit cards and loans (including high-interest car loans) are most problematic for this group.</td>
<td>Utility bills, mobile phone contracts; loans (car and personal) and migration costs pose most problems for many in this group, particularly refugees. Credit cards can also be problematic for some younger members of this group.</td>
</tr>
<tr>
<td><strong>Key risk factors</strong></td>
<td>The main risk factor for members of this group is the obligation to family, most likely grown children or grandchildren seeking loans. In some instances, children still live at home and do not contribute to living costs, but parents refuse to ask their children for money.</td>
<td>Immigrants in this group have obligations to family in Australia, mainly children, and overseas.</td>
<td>A non-negotiable obligation to family overseas places refugees who have left refugee camps, or fled war and internal conflict at risk of debt. Restrictions of the Australian Family Migration Program mean that families remain divided. Refugees settling in Australia are obliged to send money to family members who remain in the country of origin (usually war-torn and no income available) or living in refugee camps.</td>
</tr>
<tr>
<td><strong>Information needs</strong></td>
<td>Credit education for immigrants in this group needs to provide an overview on the following: introduction to credit; relationship debt – being a guarantor versus being a co-borrower; the power of the signature; services that can assist people with credit and debt-related problems.</td>
<td>Credit education for members of this group needs to provide an overview on the following: utility bills; credit cards; loans; the power of the signature; and services that can assist people with credit and debt-related problems.</td>
<td>Credit education on its own may be too abstract for many refugees to fully comprehend. Providing financial literacy education may prove more beneficial and needs to begin with basic budgeting before introducing credit-related concepts including utility bills; mobile phone contracts; loans (car, personal); programs such as no-interest loan schemes (NILS) and low-interest loan schemes; and services that can assist people with credit and debt-related problems. The power of the signature and how to fulfil overseas family obligations without getting into debt also need to be highlighted.</td>
</tr>
</tbody>
</table>
CHAPTER 3: CREDIT EDUCATION PROGRAM FINDINGS

Following the consultation, a comprehensive credit education program was developed and implemented. Core components of the program included training for bilingual health educators and the delivery of credit education sessions for immigrant and refugee women.

3.1 Bilingual health educator training program

Before the MCWH bilingual health educators (BHEs) conduct education sessions on any new women’s health topic, they are required to undergo training. As the Healthy Credit Project was funded to deliver credit education sessions in ten languages, nine of the centre’s bilingual health educators participated in the two-day training program (one educator covered two languages). This professional development exercise involved a number of presenters who provided the bilingual health educators with the information necessary to deliver the education sessions. Presenters included a financial counsellor and representatives from Centrelink, Darebin Community Legal Centre, Good Shepherd Youth and Family Services, and Consumer Affairs Victoria. Appendix 1 lists the nine bilingual health educators and the presenters.

As Table 1 highlights, the credit and debt experiences of immigrant and refugee women are extensive and variable across cultural groups. The diversity in credit and debt experiences necessitated the development and delivery of a training program that was comprehensive and that covered a range of topics. The full training program outline, including topics covered, is presented in Appendix 4.

All the bilingual health educators received a folder of resources with credit and debt-related information to complement information provided in the training program and to assist them in the planning and delivery of their credit education sessions. Resources were sourced from a number of agencies including AGL (utility company); Australian Competition and Consumer Commission; Australian Government Department of Immigration and Citizenship; Australian Securities and Investments Commission (Consumer Branch); Consumer Action Law Centre (Victoria); Consumer Affairs Victoria; Department of Human Services (Victoria); Energy and Water Ombudsman (Victoria); International Organization for Migration (Australian office); NSW Office of Fair Trading; Northern Territory Government Department of Justice; Telecommunications Industry Ombudsman; and Victoria Legal Aid.

A comprehensive evaluation survey about the training program was administered to the bilingual health educators (see Appendix 5). On a scale of 1 to 10, with 1 being ‘poor’ and 10 being ‘excellent’, the quality of the training program was given an overall rating of 8.6 while the resource kit was given an overall rating of 9. Over two-thirds of the bilingual health educators (71%) reported the training program had met their expectations while the remaining 29% stated the program had exceeded their expectations. The training program also appeared to have the right balance of speakers and topics. Over half of the bilingual health educators (57%) reported the program had the right number of
speakers while the majority of the educators (71%) reported the program covered the right number of topics. Table 2 provides overall ratings (on a scale of 1 to 10 with 1 being 'poor' and 10 being 'excellent') given to the presenters.

The information provided during the program was considered culturally-relevant, with the highest ratings given to information provided by the representative from Consumer Affairs Victoria (9) and Darebin Community Legal Centre (8.7). This highlights the importance of educating immigrant and refugee women about services that can assist people with credit and debt-related problems as well as legal issues such as signing contracts and documents. The cultural relevance of education about legal issues was further emphasised when most bilingual health educators stated the power of the signature was the most important message of the training program and most appropriate for immigrant and refugee women:

“[It is] so important to fully understand what you signing (sic) and if not sure don’t sign.” (BHE 1)

Overall, the training program was received very well. The program was beneficial for bilingual health educators personally:

“I was very pleased with the training and I think it has given me a lot more information relevant to manage my finances. After the training, I have personally made use of some of the services that we were informed and introduced to. This has already equipped me with practical knowledge which I can confidently pass on to other women during the sessions.” (BHE 2)

The program was also expected to be beneficial for the women participating in the credit education sessions:

“Thanks for providing such training. I believe our communities will very much benefit from this yet I wish this information to be provided to other CALD communities.”

(BHE 1)

Although the training program was successful, suggestions for improvement to the training program were made. These suggestions included fewer speakers so fewer topics could be covered extensively; restructuring of the time given to some speakers, so that more important issues are given more time; and inclusion of case study discussions which consolidate information provided during the training program.
Table 2: Overall ratings (out of 10) given to presenters in the training program

<table>
<thead>
<tr>
<th></th>
<th>Financial counsellor</th>
<th>Centrelink</th>
<th>Darebin Community Legal Centre</th>
<th>Good Shepherd Youth and Family Service</th>
<th>Consumer Affairs Victoria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>8.4</td>
<td>8.4</td>
<td>8.4</td>
<td>8.1</td>
<td>8.6</td>
</tr>
<tr>
<td>Clear/understandable</td>
<td>8.4</td>
<td>8.4</td>
<td>8.1</td>
<td>8.3</td>
<td>8.9</td>
</tr>
<tr>
<td>Informative</td>
<td>8.7</td>
<td>8.1</td>
<td>8.0</td>
<td>8.3</td>
<td>8.7</td>
</tr>
<tr>
<td>Interesting</td>
<td>8.7</td>
<td>8.1</td>
<td>8.1</td>
<td>8.1</td>
<td>8.6</td>
</tr>
<tr>
<td>Relevance of information provided to community</td>
<td>8.4</td>
<td>8.6</td>
<td>8.7</td>
<td>8.0</td>
<td>9.0</td>
</tr>
<tr>
<td>Resources provided</td>
<td>8.1</td>
<td>7.9</td>
<td>NA*</td>
<td>8.0</td>
<td>8.3</td>
</tr>
<tr>
<td>Teaching strategies</td>
<td>7.6</td>
<td>8.1</td>
<td>7.6</td>
<td>8.3</td>
<td>8.4</td>
</tr>
<tr>
<td>Ability to answer questions</td>
<td>8.4</td>
<td>8.4</td>
<td>8.6</td>
<td>8.6</td>
<td>8.4</td>
</tr>
<tr>
<td>Amount of information provided</td>
<td>100% of respondents stated that presenter provided sufficient information</td>
<td>86% of respondents stated that presenter provided sufficient information while the remaining 14% stated too much information was presented</td>
<td>100% of respondents stated that presenter provided sufficient information</td>
<td>72% of respondents stated that presenter provided sufficient information, 14% stated too much information was presented and 14% indicated that not enough information was presented</td>
<td>86% of respondents stated that presenter provided sufficient information while the remaining 14% stated too much information was presented</td>
</tr>
</tbody>
</table>

* Resources were not provided
3.2 Credit education sessions for immigrant and refugee women

The Healthy Credit Project was funded to deliver credit education sessions for immigrant and refugee women in ten languages. Thirty sessions were due to be conducted (three sessions per language). Consultation findings and availability of bilingual health educators guided decision making about the languages to include in the program and those selected were Arabic, Cantonese, Hindi, Italian, Mandarin, Nuer (Sudanese), Somali, Spanish, Turkish and Vietnamese.

Challenges arose during the organisation of the credit education sessions. One important consultation finding pertained to the susceptibility of new arrivals, particularly Sudanese refugees, to credit and debt-related difficulties. This finding was problematic for the Multicultural Centre for Women’s Health as at the time the centre did not employ a bilingual health educator fluent in Sudanese languages. A decision was made to deliver the sessions to Sudanese women in standard Arabic, a language spoken in Sudan. Upon receipt of advice from social workers working with African refugees, the decision to deliver education to Sudanese women in standard Arabic was reversed. A Sudanese community worker fluent in several Sudanese languages and with experience in cross-cultural training was enlisted to conduct the three sessions for her community.

The growth in the Indian community in Melbourne, in part fuelled by a large international student population, led to the decision to deliver credit education sessions in Hindi. Exhaustive attempts were made to attract Indian women to participate, but these efforts proved unsuccessful in the project’s timeframe, so no sessions were conducted in Hindi. Due to circumstances beyond the centre’s control, the Arabic sessions were cancelled and could not be rescheduled.

The credit education sessions were delivered in eight languages: Cantonese, Italian, Mandarin, Nuer (Sudanese), Somali, Spanish, Turkish, and Vietnamese. Overall, 24 sessions were conducted, three per language. One group of women (maximum of 12) per language was recruited to participate in all three sessions (two hours per session). The comprehensive nature of the sessions, covering five modules and incorporating case study discussions, group activities and the distribution of multilingual resources, meant the sessions were best delivered as a series. Overall, 74 women participated in the credit education sessions. Of these women:

- nearly half (46%) were aged between 18 – 40 years, 31% between 41 – 60 years and 23% were 61 years and over;
- 29.8% had lived in Australia for up to five years while 28.4% had lived in Australia for more than 21 years;
- Nearly three-quarters (73%) were living with their partners;
- 58.1% had 1-2 children;
- 14.9% were working, 32.4% were studying and 42% were retired or pensioners.

Table 3 provides a demographic background of the women who participated in the credit education sessions.
Table 3: Demographic background of women who participated in the credit education sessions

<table>
<thead>
<tr>
<th>Demographic</th>
<th>Number of women</th>
<th>% of women</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nationality</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cantonese</td>
<td>10</td>
<td>13.5</td>
</tr>
<tr>
<td>Italian</td>
<td>10</td>
<td>13.5</td>
</tr>
<tr>
<td>Mandarin</td>
<td>10</td>
<td>13.5</td>
</tr>
<tr>
<td>Somali</td>
<td>5</td>
<td>6.8</td>
</tr>
<tr>
<td>Spanish</td>
<td>10</td>
<td>13.5</td>
</tr>
<tr>
<td>Sudanese</td>
<td>12</td>
<td>16.2</td>
</tr>
<tr>
<td>Turkish</td>
<td>7</td>
<td>9.5</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>10</td>
<td>13.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>74</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-20 years</td>
<td>1</td>
<td>1.4</td>
</tr>
<tr>
<td>21-30 years</td>
<td>15</td>
<td>20.3</td>
</tr>
<tr>
<td>31-40 years</td>
<td>18</td>
<td>24.3</td>
</tr>
<tr>
<td>41-50 years</td>
<td>10</td>
<td>13.5</td>
</tr>
<tr>
<td>51-60 years</td>
<td>13</td>
<td>17.6</td>
</tr>
<tr>
<td>60+ years</td>
<td>17</td>
<td>23.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>74</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td><strong>Time spent in Australia</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than one year</td>
<td>3</td>
<td>4.1</td>
</tr>
<tr>
<td>1-5 years</td>
<td>19</td>
<td>25.7</td>
</tr>
<tr>
<td>6-10 years</td>
<td>13</td>
<td>17.6</td>
</tr>
<tr>
<td>11-15 years</td>
<td>7</td>
<td>9.5</td>
</tr>
<tr>
<td>16-20 years</td>
<td>9</td>
<td>12.2</td>
</tr>
<tr>
<td>21+ years</td>
<td>21</td>
<td>28.4</td>
</tr>
<tr>
<td>No response</td>
<td>2</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>74</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td><strong>Relationship status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living with a partner</td>
<td>54</td>
<td>73.0</td>
</tr>
<tr>
<td>Widowed</td>
<td>11</td>
<td>14.9</td>
</tr>
<tr>
<td>Separated or divorced</td>
<td>6</td>
<td>8.1</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>4.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>74</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td><strong>Number of children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>3</td>
<td>4.1</td>
</tr>
<tr>
<td>1-2</td>
<td>43</td>
<td>58.1</td>
</tr>
<tr>
<td>3-4</td>
<td>20</td>
<td>27.0</td>
</tr>
<tr>
<td>5 or more</td>
<td>6</td>
<td>8.1</td>
</tr>
<tr>
<td>No response</td>
<td>2</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>74</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td><strong>Employment status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working (part-time or full time)</td>
<td>11</td>
<td>14.9</td>
</tr>
<tr>
<td>Studying (part time or full time)</td>
<td>24</td>
<td>32.4</td>
</tr>
<tr>
<td>Parenting duties</td>
<td>22</td>
<td>29.7</td>
</tr>
<tr>
<td>Retired/pensioner</td>
<td>31</td>
<td>41.9</td>
</tr>
<tr>
<td>No response</td>
<td>2</td>
<td>2.7</td>
</tr>
</tbody>
</table>

*Figures do not add up to 100% as participants could tick more than one box*
3.2.1 Credit education sessions: development and implementation

Due to the diversity of the immigrant and refugee communities targeted in the credit education sessions, ranging from the newly-arrived to the well-established, together with the wide-ranging spectrum of credit and debt experiences, the complexity of these experiences and the variety of professionals and services that can assist with credit and debt-related problems, a comprehensive credit education program (three sessions) was developed, covering case study discussions, five modules and multilingual resources. Table 4 provides an overview of the five modules and the key messages of the credit education program.

Three credit education sessions were delivered per language and only one group of women per language participated in the sessions. The purpose of the first session was to provide an introduction to credit education; to fully inform women about their rights and responsibilities vis-à-vis participating in the sessions; to obtain their consent (see Appendix 6); to collect basic demographic information (see Appendix 7), and using case study discussions, to gain an understanding of women’s knowledge, attitudes and practices around the use of credit and the management of debt.

Given the sensitive nature of credit and debt in some immigrant and refugee communities, case study discussions represented an opportunity for women to discuss hypothetical situations without needing to discuss their own credit and debt experiences if it was too uncomfortable for them to do so. The discussions also allowed the bilingual health educators to build rapport with the women, which in several cases facilitated disclosures and admissions by women about their own credit and debt experiences. Overall, four case studies were developed (two with the assistance of the Consumer Action Law Centre), with each case study highlighting a different credit and debt-related problem (see Box 2). The onus was on the bilingual health educators to determine which case studies were most relevant to their group of women, so the number of case studies discussed per language varied. Bilingual health educators asked women set questions (see Appendix 8) and noted their responses for evaluation purposes.

During the second and third credit education sessions, the five modules were delivered. The modules were designed to flow from one to the next and included a number of strategies (discussion-based, visual, and written) to cater for different adult learning styles (see Appendix 9). Whilst there was much information in the modules, the onus was on the bilingual health educators to decide what information from each module needed to be provided to their group of women. It was expected the case study discussions in the first session would enable each bilingual health educator to tailor education sessions that met the information needs of women from their community. After the five modules were covered, the case studies discussed during the first session were revisited towards the end of the third session to determine if the program had resulted in changes in knowledge, attitudes and intended practices. Also, at the conclusion of the third session, a services brochure outlining sources of information and support for people seeking information about or assistance with credit and debt-related matters was distributed (see Appendix 10). This brochure was developed in-house and translated into the ten languages of the credit education program.
Table 4: Overview of credit education modules and key messages of the credit education program

<table>
<thead>
<tr>
<th>Modules</th>
<th>Key messages</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Introduction to credit (Module 1)</strong> provided an overview of credit, including the different types and their risks; different kinds of credit providers; Consumer Credit Code; and the credit report and the implications for access to credit.</td>
<td>• The use of credit has increased significantly over time;</td>
</tr>
<tr>
<td></td>
<td>• Credit comes in many forms and is offered by a number of providers or creditors;</td>
</tr>
<tr>
<td></td>
<td>• Anyone who has used or uses credit has a credit report.</td>
</tr>
<tr>
<td><strong>Credit and debt (Module 2)</strong> explained how credit leads to debt, covering the difference between ‘principal’ and ‘interest’. Information about hidden costs and charges was also provided.</td>
<td>• Credit is not free;</td>
</tr>
<tr>
<td></td>
<td>• In most cases, the use of credit involves additional costs and charges;</td>
</tr>
<tr>
<td></td>
<td>• The cost of credit makes it expensive to use and leads to debt.</td>
</tr>
<tr>
<td><strong>Relationship debt (Module 3)</strong> explained how women could get into debt, covering the difference between a ‘guarantor’ and ‘co-borrower’. The importance of the signature was also explored.</td>
<td>• Women can get into debt because of their relationships or emotional attachments;</td>
</tr>
<tr>
<td></td>
<td>• Women are responsible for the loan or debt of another person if they have signed as a guarantor and the borrower defaults on payments;</td>
</tr>
<tr>
<td></td>
<td>• Women are responsible for the loan or debt of another person if they have signed as a co-borrower and the other co-borrower defaults on payments;</td>
</tr>
<tr>
<td></td>
<td>• Women can reduce the chances of getting into relationship debt by being careful of the documents or contracts they sign.</td>
</tr>
<tr>
<td><strong>Credit problems and their solutions (Module 4)</strong> highlighted the potential problems associated with the use of credit and their possible solutions. Information was specifically provided on affordable credit options/alternatives to credit; management of credit use and debt; and professionals and services that assist people with credit problems and debt.</td>
<td>• Credit and debt-related problems can be solved;</td>
</tr>
<tr>
<td></td>
<td>• The earlier help is sought for credit and debt-related problems, the easier it is provide assistance;</td>
</tr>
<tr>
<td></td>
<td>• There are various professionals and services that can assist people with credit and debt-related problems.</td>
</tr>
<tr>
<td><strong>Good credit practices (Module 5)</strong> summarised good credit practices based on information provided in the previous modules and personal experience.</td>
<td>• With the use of credit, people have rights and responsibilities.</td>
</tr>
</tbody>
</table>
Box 2: Case study discussions as a credit education strategy

The sensitive nature of credit and debt-related problems for many people warranted the use of an education strategy which could generate discussion about these issues without creating discomfort or embarrassment for participants. Thus, case study discussions were an integral component of the credit education sessions. Four case studies were developed, each covering a different credit and debt-related problem. The onus was on the bilingual health educators to decide which case studies were most appropriate to discuss during their sessions. Case study discussions were held during the first and final sessions to generate informal conversation about credit and debt experiences of fictional characters thereby removing the emphasis from the women participating in the sessions. This approach also presented an opportunity for the bilingual health educators to gauge women’s level of knowledge about the use of credit and the management of debt. In many cases, usually after establishing rapport with other participants and the bilingual health educator, women felt comfortable in disclosing details about their own credit and debt experiences. The four case studies used during the sessions were as follows:

Case study 1
Three years ago, Joseph and Maria, husband and wife, took out a personal loan of $20000 from the bank. The loan was in both of their names. Joseph and Maria each had part-time jobs and could make the loan repayments. The repayments automatically came from their joint bank account. Now, Joseph and Maria are divorced, but the loan repayments continue. The bank still takes money from the joint account. Joseph has moved interstate and no longer gives money to Maria to pay off the loan. It is very difficult for Maria to make the loan repayments. As a single mother with three children, she can no longer work. Maria has no assets and receives Centrelink benefits.

Case study 2
Alberto and Anna, husband and wife, arrived in Australia five years ago. Alberto is on a low income working part-time as a cleaner in city hotels. Anna has recently had a baby and receives Centrelink payments. Alberto and Anna have one car which is 20 years old. Recently, they paid $1400 for repairs to the car. Alberto needs the car to travel to work so the car had to be fixed. They cannot afford a new car. This major cost means they are behind in paying their rent and their bills. The telephone has been disconnected and the electricity, gas and water companies are threatening to disconnect them as well. The landlord has threatened to evict them if the rent is not paid in two weeks.

Case study 3
Effie and George helped their son and daughter-in-law in an application for an investment property loan. The contract for the loan was brought to Effie and George’s house. Effie and George both signed the contract in their kitchen but had received no advice before about being guarantors. They both have limited English skills and have hearing difficulties. They were told where to sign and do not know if they signed as guarantors or co-borrowers. They did not receive a copy of the contract. Now, they are unsure about the contract and concerned they might lose their house if the son and daughter-in-law cannot pay for the loan. Their daughter-in-law works for a bank and told Effie and George they cannot lose their house as banks do not take houses away from people anymore. Effie and George want to be released from the contract.

Case study 4
Amina arrived in Australia recently with her five children. She is a single mother with little family support. Adjusting to life in Australia has been hard as she gets used to a new culture and lifestyle. She receives Centrelink benefits. She needs to buy essential items for her house (fridge, washing machine), but she is unable to get a loan from the bank.
3.2.2 Credit education sessions: evaluation

A comprehensive evaluation strategy for the credit education sessions was developed and conducted. Due to limited resources, only the bilingual health educators were targeted in the evaluation. Bilingual health educators were required to complete an Information and evaluation form for each session (see Appendices 11 – 13) as well as a credit education program evaluation survey (see Appendix 14) at the conclusion of the three credit education sessions.

Overall, the quality of the credit education program (three sessions) was rated well. On a scale of 1 to 10, with 1 being ‘poor’ and 10 being ‘excellent’, the quality of the program was given an overall rating of 7.7. The lower overall rating for the credit education program compared to the training program could be attributed to the number of topics covered, some of which were complex. Half the bilingual health educators reported the education sessions were too comprehensive and covered too many topics while the remaining half stated the right number of topics was covered. Although bilingual health educators felt well-supported (8.7) and confident in delivering the sessions (8.7), their primary recommendation that the credit education modules be simplified suggests that credit education needs to be straightforward for educators as well as participants. Education which is specific to the credit and debt experiences of particular immigrant and refugee communities may eliminate any such difficulties.

Table 5 presents overall ratings (on a scale of 1 to 10 with 1 being ‘poor’ and 10 being ‘excellent’) for the credit education program (three sessions).

Table 5: Overall ratings for the credit education program (three sessions)

<table>
<thead>
<tr>
<th>Overall rating (out of 10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
</tr>
<tr>
<td>Clear/understandable</td>
</tr>
<tr>
<td>Informative</td>
</tr>
<tr>
<td>Interesting</td>
</tr>
<tr>
<td>Relevance of information provided to community</td>
</tr>
<tr>
<td>Case studies</td>
</tr>
<tr>
<td>Relevance</td>
</tr>
<tr>
<td>Effectiveness as a teaching strategy</td>
</tr>
<tr>
<td>Five modules</td>
</tr>
<tr>
<td>Teaching strategies in modules</td>
</tr>
<tr>
<td>Resources</td>
</tr>
<tr>
<td>Women’s level of interaction</td>
</tr>
<tr>
<td>Women’s level of interest</td>
</tr>
</tbody>
</table>
Case study discussions

“It is good to have case studies to discuss. It helps us to think of a way to solve the problem and concentrate more during the sessions.” (BHE 3)

The case study discussions proved to be a successful education strategy in the credit education sessions. The overall rating given to the case studies was 8.5, with all the bilingual health educators in favour of the case studies remaining part of the future credit education sessions.

Overall, all the case studies were discussed, but the number varied across languages. The bilingual health educators were responsible for deciding which case studies were most relevant to their group of women and whilst some groups of women were keen to discuss as many case studies as possible, primarily to learn about different credit and debt-related problems, some bilingual health educators only discussed one or two case studies with their group of women. The amount of information collected from the bilingual health educators about points raised during these discussions was variable, so an in-depth analysis of women’s knowledge, attitudes and practices is not possible. Nonetheless, an overall analysis of the information collected from each case study discussion demonstrated the following:

For case study 1, most women were aware that Maria was responsible for the loan as it was in both names, but solutions to the problem suggested were variable across groups. Responses to the problem included seeking help from a social worker, legal service, Lifeline, or migrant resource centre. Awareness of Maria’s responsibility for the loan remained during the post-session discussion, but suggestions included communicating with the bank about the issue or seeking assistance from a financial counsellor, legal service, or Consumer Affairs Victoria.

For case study 2, women were aware that Alberto and Anna’s problems related to their inability to pay their utility bills. Solutions suggested were variable, with one group suggesting Alberto and Anna take out a loan with interest to cover their expenses. Other solutions were practical, with another group suggesting that Alberto use public transport to travel to work instead of repair his car. Other suggestions included seeking a loan from Centrelink, negotiating part payments or reorganising payments, seeking assistance from a financial counsellor or services such as Salvation Army. During the post-session discussion, some women mentioned contacting Consumer Affairs Victoria for advice, seeking assistance from a financial counsellor, or communicating with service providers to discuss options.

For case study 3, some women did not understand the difference between a guarantor and a co-borrower when the case study was introduced, but they were more aware of the difference when the case study was revisited in the third session. This case study presented a dilemma for women as Effie and George were asked to help their son and
daughter-in-law. As the consultation findings suggested, family obligations are significant in immigrant and refugee communities, but the case study discussions raised the issue of helping children without going into debt. Women were also aware that Effie and George had been given insufficient information before signing the contract. Seeking professional help or legal advice was the most commonly suggested solution. In the post-session discussion, women suggested Effie and George speak to the bank and ask for the relevant documents or information, perhaps reneging on the contract if the cooling off period is valid.

For case study 4, women stated that lack of access to money was an issue, with possible solutions including seeking assistance from a social worker or Salvation Army. Post-session discussions the suggested solutions included seeking assistance from Consumer Affairs Victoria, a financial counsellor, or Centrelink.

Although definite conclusions cannot be made from the case study discussions about the impact of the credit education sessions on women’s knowledge, attitudes and practices, it is possible to conclude that women appeared to gain a greater knowledge of the professionals and services available to assist people with credit and debt-related matters. Bilingual health educators also confirmed this finding in reporting that the one of the key education messages women highlighted as important was that help was available for those with credit and debt-related problems. These results support the earlier finding from the training program evaluation that culturally-relevant credit education for immigrant and refugee women needs to direct people with credit and debt-related problems to appropriate services.

Another key education message which resonated strongly with women pertained to the power of the signature:

“Do not be embarrassed to refuse to sign anything until you understand it well. Do not let love get in the way of good financial practice.” (BHE 2)

Modules and resources
The modules and resources were given overall ratings of 8.3 and 8.5 respectively, although the teaching strategies other than the case study discussions (such as signature activity, whiteboard/butchers paper activities) were only rated at 7.3. Few suggestions were provided to explain this lower rating, but perhaps the complexity of the topics meant that general discussion was a more appropriate means of delivering and receiving the information. This reinforces the importance of keeping credit education for immigrant and refugee women simple and straightforward for educators and participants.

Women’s level of interaction and interest
With overall ratings of 8.2 and 8.3 respectively, women’s level of interaction and interest was high. With any education program conducted as series of sessions, participation rate over time is likely to fall. The credit education program was no exception, with attendance figures falling, albeit minimally,
from the first to the third session. Fortunately, the numbers of women per language not attending the second or third sessions was small (1 – 2 women). Credit education sessions in two languages, Mandarin and Nuer, had a 100% attendance rate. Table 6 highlights the number of women attending each credit education session for each language.

Table 6: Number of women attending each credit education session

<table>
<thead>
<tr>
<th>Language</th>
<th>Session 1</th>
<th>Session 2</th>
<th>Session 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cantonese (n=10)</td>
<td>10</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Italian (n=10)</td>
<td>10</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Mandarin (n=10)</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Nuer (n=12)</td>
<td>12</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Somali (n=5)</td>
<td>5</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Spanish (n=10)</td>
<td>10</td>
<td>9</td>
<td>NA*</td>
</tr>
<tr>
<td>Turkish (n=8)</td>
<td>7</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Vietnamese (n=10)</td>
<td>10</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Total number of women</td>
<td>74</td>
<td>71</td>
<td>59</td>
</tr>
</tbody>
</table>

* Data was not collected for this session

Improvements
Only one recurrent suggestion was made for improving the credit education sessions – simplification. Bilingual health educators stated too much information was included in the five modules and stressed the need to reduce the amount of information and simplify the education.

3.3 Conclusions about credit education for immigrant and refugee women

A credit education program for immigrant and refugee women involving training for bilingual health educators and credit education sessions was developed and implemented. Twenty-four sessions were run in eight languages for 74 immigrant and refugee women. The program has provided an understanding about culturally-appropriate credit education and these have important implications for future programs for women who are newly-arrived in Australia and for women from well-established communities (see Box 3).

In conclusion, evaluation findings highlight that credit education for immigrant and refugee women needs to be simple, context-specific, provide information about services that can assist people with credit and debt-related problems, and highlight the power of the signature.
Box 3: Credit education for women from well-established immigrant communities - lessons from the Italian education sessions

The Italian community is one of the largest and well-established in Australia, with many Italians migrating to Australia from the end of World War 2 until the early 1970s. Given the length of time the Italian community has been based in Australia and thus the resultant level of acculturation, Italian women were considered to possess a wealth of information about the use of credit and the management of debt. The Italian credit education sessions were thus seen as a learning exercise, an opportunity to gain insight into the sensible credit practices of a community that arrived in Australia with little but had grown prosperous in the years since migration. The contributions from the Italian women participating in the credit education sessions were also considered to have useful implications for future credit education programs for immigrant and refugee women.

Three credit education sessions with ten Italian women were held. Initially, the women could not understand the reason for their participation in the sessions and believed they had nothing to learn from credit education. Their suspicions and apprehension were allayed upon discovering that their participation was an opportunity for them to provide advice about using credit wisely to new and emerging immigrant and refugee communities in Australia. They were also advised that their contribution during the sessions had important ramifications for credit education. The bilingual health educator asked the participating women to discuss their experiences using credit and managing debt, which the women were happy to oblige. Initial discussions revolved around women’s exploitation and manipulation at the hands of grown children who insisted their parents help them financially. Women in this situation admitted to relenting to their children’s demands out of a fear of losing their grandchildren if they did not comply. For these women, obligation to family and their love for their children and grandchildren was the main risk factor for credit and debt-related problems. However, women’s attitudes appeared to be a protective factor in the use of credit. Credit card use was non-existent, with all participating women strongly believing that money had to be earned before being spent. They did not spend money they did not have. Most women admitted to never borrowing money to purchase household items, preferring instead to save money before making such purchases. Many women were also very aware of the power of the signature and were extremely careful about reading documents before signing. Despite these attitudes, a possible risk factor for these women was lack of knowledge, most likely due to the lack of control over household finances (husbands were responsible). Many women did not know credit-related terminology nor could they understand why utility bills were categorised as credit.

During the credit education sessions, women provided suggestions, mainly based on personal experiences, on the sensible use of credit. These suggestions included strictly following a budget; growing fruit and vegetables and/or preserving foods such as meats, tomato sauces and jams, thereby reducing food costs; allowing adult children to live at home for a time rent-free, enabling children to save enough money for a home deposit; giving car loans to children interest-free so that children do not have to pay interest to a bank, but reducing children’s inheritance if money is not repaid.

The Italian credit education sessions revealed that despite the time spent in Australia and the level of acculturation, no one is immune from the effect of family obligations on the use of credit and the management of debt. Credit education for women from well-established immigrant communities needs to focus on relationship debt and explain the effect that the desire to help family members can have on financial security. Education needs to highlight to women the importance of credit education, establish rapport and trust to enable open discussion about a topic that can generate apprehension and discomfort for participants, and highlight the strategies that can prevent debt and safeguard their future but still allow women to help their children.
CHAPTER 4: KEY RECOMMENDATIONS

Effective credit education, combined with more culturally-appropriate financial counselling and legal services and improved regulation, would significantly improve immigrant and refugee women’s capacity to achieve better financial security. Improved services and regulation would reflect the specific issues experienced by immigrant and refugee women and take into account differing migration and settlement experiences as well as the power of informal debt in women’s lives. Education and services should be delivered in specific linguistic and cultural contexts, ensuring that women have the capacity to actively participate. Key recommendations from this project include the following:

4.1 Education

- Community-based organisations should provide multilingual, culturally-appropriate and context-specific credit education for immigrant and refugee women. Education should be delivered by bilingual workers.

- Cross-cultural training about the credit and debt experiences of immigrant and refugee women needs to be delivered to professionals and agency/organisational staff providing credit education and/or assistance with credit and debt-related problems, including financial counsellors, legal professionals, and staff in relevant dispute resolution bodies and government agencies.

- Credit providers, particularly staff at senior or executive levels, need to be educated about the credit and debt experiences of immigrant and refugee women.

4.2 Service delivery

- Agencies and organisations involved in providing credit education and/or assistance with credit and debt-related problems (such as financial counselling services, legal centres, dispute resolution bodies, government agencies) need to improve their accessibility to immigrant and refugee women by widely promoting their services to these women via culturally-appropriate strategies; recruiting bilingual workers; and ensuring that women utilising their services have access to accredited interpreters.

4.3 Regulation

- The new national credit regulatory regime should demand credit providers exercise greater responsibility in their interaction with immigrant and refugee women. There should be a stronger obligation on credit providers to: assess the capacity of customers to pay before advancing or extending a line of credit; provide accurate information to customers at the point of transaction about the terms and conditions about the loan; ensure customers fully
understand terms and conditions before signing contracts or documents; ensure customers sign contracts or documents freely and voluntarily; enlist accredited interpreters to assist with interpretation if customers do not fully understand the terms and conditions; refuse credit if customers do not understand the terms and conditions even after using accredited interpreters; ensure customers are given the opportunity to take contracts or documents away for review before signing; and provide information to customers in community languages.

- The new national credit regulatory regime also needs to demand credit providers engage in responsible lending practices (including a cap on interest rates) and utilise responsible marketing techniques. These practices and techniques should also be incorporated into credit provider social responsibility policies.

### 4.4 Access to microfinance

- The availability of affordable and flexible microfinance options (such as no-interest and low-interest loans offered by local community organisations/groups to people on a low income for the purchase of essential goods and services) for immigrant and refugee women needs to be increased. These options also need to be culturally-relevant and cognisant of women’s needs and circumstances.

### 4.5 Income support

- Income support for immigrant and refugee women needs to be increased and reflect the true cost of living.

### 4.6 Research

- Further research needs to be undertaken with immigrant and refugee women in order to gain their perspectives on credit and debt experiences.

- Research with a specific focus on relationship debt in immigrant and refugee women needs to be conducted in order to investigate possible legal reforms.

- Detailed statistical data about credit and debt experiences in immigrant and refugee women in Australia is required. Research agencies gathering data about personal and household finances need to be proactive in collecting information from the various immigrant and refugee communities. Agencies and organisations providing credit education and/or assistance with credit and debt-related problems should also collect data from their clients about cultural and linguistic background.
We don’t necessarily need to address debt and credit in isolation. My point is that if there is a community, we do a lot more in increasing the participation of women, social and economic, if you instil confidence in women to participate in all levels, then a flow-on effect of that is that they’re going to be more confident to make those sort of financial decisions.

Consultation participant: *social worker 2*
APPENDICES
Appendix 1:  Project participants - advisory committee members, trainers, bilingual health educators, host organisations for credit education sessions

*Advisory Committee members*

An advisory committee was formed to ensure that professionals and organisations with relevant expertise guided the Healthy Credit Project. Committee members ensured that the project was well-planned, monitored and co-ordinated and ensured mechanisms for good practice were in place throughout the project. The committee consisted of the following members:

1. Kath Bombell, Women’s Health in the North  
2. Gerard Brody, Consumer Action Law Centre  
3. Cara Dixon, Consumer Affairs Victoria  
4. Lyda Dankha, Spectrum Migrant Resource Centre  
5. Joanne Finlay, Kildonan Uniting Care  
6. Liz Fiveash, Carlton Fitzroy Financial Counselling Service  
7. Lisa Sarmas, University of Melbourne Faculty of Law  
8. Rachel Smith, Consumer Affairs Victoria

*Trainers*

Trainers from a number of agencies and organisations were enlisted to assist with the two-day training program for the bilingual health educators. The trainers included:

1. Gina Horn, Financial Counsellor  
2. Vanessa Little, StepUp Co-ordinator, Good Shepherd Youth and Family Service  
3. Louise Morphett, Victorian NILS Network Co-ordinator, Good Shepherd Youth and Family Service  
4. Maria Palomares, Multicultural Services Officer, Centrelink  
5. Arati Vidyasagar, Community Legal Education Worker, Darebin Community Legal Centre  
6. Yanping Xu, Multicultural Project Officer, Consumer Affairs Victoria

*Bilingual health educators*

Nine bilingual health educators participated in the credit education program and they were:

1. Sevgi Bulut  
2. Sonali Deshpande  
3. Soledad Diaz  
4. Nyanchiew Gilelul  
5. Khadija Hashi  
6. Wafa Ibrahim  
7. Violetta Marcianó  
8. Hien Tran  
9. Yanping Xu
Host organisations for credit education sessions

In order to maintain confidentiality of the women or women’s groups who participated in the credit education sessions, only organisations that arranged and/or hosted the sessions are listed. These included:

1. Anglicare Broadmeadows Women’s Community House
2. Federation of Chinese Associations-Social Welfare Centre
3. North Yarra Community Health Service
4. Southeastern Region Migrant Resource Centre
5. Springvale Neighbourhood House
Appendix 2: Consultation participants

An extensive consultation was undertaken involving individuals and professionals with knowledge of and/or experience in dealing with immigrant and refugee women with credit and debt-related problems. Representatives from the following agencies, groups and organisations participated in the consultation:

1. Afghan Women’s Group (through Women’s Health in the South East)
2. Australian Greek Welfare Society
3. Banyule Community Health Service
4. Broadmeadows Uniting Care
5. CELAS (Spanish Latin American Welfare Centre)
6. Centrelink
7. Consumer Action Law Centre
8. Darebin Family Services
9. East and Central African Communities Council of Victoria
10. Energy and Water Ombudsman (Victoria)
11. Federation of Chinese Associations-Social Welfare Centre
12. Financial and Consumer Rights Council (Victoria)
13. Gamblers’ Help Southern
14. Good Shepherd Youth and Family Service
15. Islamic Women’s Welfare Council of Victoria
16. Kildonan Uniting Care
17. Moreland Community Health Service
18. North Richmond Community Health Centre
19. Spectrum Migrant Resource Centre
20. Springvale-Monash Community Legal Centre
21. Telecommunications Industry Ombudsman
22. University of Melbourne Student Financial Aid Unit
23. Women’s Legal Service Victoria
Appendix 3: Consultation questions

Consultation questions included:

1. What are the key credit and debt issues facing immigrant and refugee women?

2. What do women know about credit and debt?

3. What are women’s attitudes towards credit and debt?

4. What credit practices were employed in women’s country of origin?

5. What cultural and religious beliefs influence or dictate use of credit and/or management of debt?

6. What actions do women take if credit and debt become a problem? What is the most common course of action?

7. What cultural and religious beliefs influence or dictate help-seeking if credit and debt-related problems arise?

8. What is your role in assisting women with credit and debt-related problems?

9. What are the barriers to providing assistance?

10. What services/programs/initiatives are currently in place to assist women with credit and debt-related problems?

11. What information and education needs to be presented to women about credit and debt?

12. What reforms or actions, short-term or long-term, need to be implemented to ensure that immigrant and refugee women are able to develop and sustain a healthy relationship with credit?

13. Other comments?

These questions were reworded accordingly in interviews which focused specifically on the impact of problem gambling, domestic violence, or the cost of international study on the credit and debt experiences of women from immigrant and refugee backgrounds.
Appendix 4:  BHE training program outline

The outline for the two-day BHE training program is as follows:

**Day 1**

<table>
<thead>
<tr>
<th>Presenter</th>
<th>Topics covered</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SESSION 1:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolyn Poljski</td>
<td>• Introduction to Healthy Credit Project</td>
<td></td>
</tr>
<tr>
<td>Healthy Credit Project Worker</td>
<td>• Consultation findings and their implications for training and education</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Training overview: topics, presenters</td>
<td></td>
</tr>
<tr>
<td><strong>SESSION 2:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gina Horn</td>
<td>• Introduction to different forms of credit</td>
<td></td>
</tr>
<tr>
<td>Financial Counsellor</td>
<td>• Overview of various credit providers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Credit ratings/report and implications for access to credit</td>
<td></td>
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<tr>
<td></td>
<td>• Relationship between credit and debt (principal versus interest)</td>
<td></td>
</tr>
<tr>
<td><strong>SESSION 3:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gina Horn</td>
<td>• Women and debt: relationship debt, obligations to family (in Australia and</td>
<td></td>
</tr>
<tr>
<td>Financial Counsellor</td>
<td>overseas)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Credit and debt-related problems and their solutions Part 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>o No access</td>
<td></td>
</tr>
<tr>
<td></td>
<td>o Too much access to credit / overcommitment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>o Managing credit use and debt</td>
<td></td>
</tr>
<tr>
<td><strong>SESSION 4:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gina Horn</td>
<td>• Credit problems and their solutions Part 2</td>
<td></td>
</tr>
<tr>
<td>Financial Counsellor</td>
<td>o Services that offer assistance to women with credit and debt-related</td>
<td></td>
</tr>
<tr>
<td></td>
<td>problems: financial counsellors, community legal centres, Consumer Affairs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Victoria, no-interest and low-interest loan schemes, Centrepay (via Centrelink)</td>
<td></td>
</tr>
</tbody>
</table>
### Day 2

<table>
<thead>
<tr>
<th>Presenter</th>
<th>Topics covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SESSION 1:</strong></td>
<td></td>
</tr>
</tbody>
</table>
| **Maria Palomares**  
Multicultural Services Officer, Centrelink |  
• Centrelink role and payments: safety net, mutual obligation, income support and services  
• Debt prevention: declaring income, participation requirements and failures, advice of changes  
• Services: Centrepay, advance payments, social workers, language services, multilingual assistance, communication and information products |
| **SESSION 2:** |  |
| **Arati Vidyasagar**  
Community Legal Education Worker, Darebin Community Legal Centre |  
• Power of the signature  
• Debt administrators versus debt collectors  
• Debt collection procedures  
• Waiving debts  
• Judgement-proof system  
• Fines, car accidents, no insurance  
• Contracts (going guarantor versus primary liable; reading the fine print; verbal contracts)  
• Role of community legal centres in assisting people with credit and debt-related problems |
| **SESSION 3:** |  |
| **Louise Morphett**  
NILS Network Coordinator, Good Shepherd Youth and Family Service  
**Vanessa Little**  
StepUp Coordinator, Good Shepherd Youth & Family Service  
**Yanping Xu**  
Multicultural Project Officer, Consumer Affairs Victoria |  
• Overview of No Interest Loan Scheme and StepUP:  
  o Loan information: loan uses, eligibility criteria, loan amounts,  
  o Loan application procedures: waiting time before loan approval, applicant responsibilities  
  o Loan payment arrangements: timeframe for paying back loan, regularity of payments  
  o Interest rate and credit rating (Step Up only)  
  o Differences between NILS and StepUP  
• Overview of available dispute resolution mechanisms ie Ombudsman; making a complaint  
• Role of Consumer Affairs Victoria in helping people with credit and debt-related problems |
Appendix 5: BHE training program evaluation survey

This is an evaluation of the BHE training program for the Healthy Credit Project. Most of the questions require you to tick a box or circle a response, but others require you to make comments. If the space available for comments is insufficient, please attach extra sheets of paper.

**Overall**

1. How would you rate the overall quality of the training program?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor</td>
<td>Good</td>
<td>Excellent</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

2. The training program:

   □ Has exceeded my expectations
   □ Has met my expectations
   □ Has not met my expectations

3. After your participation in the training program, how confident do you feel in educating women about credit/debt issues?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>Somewhat</td>
<td>Extremely</td>
<td></td>
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</tr>
</tbody>
</table>

4. What topics presented in the training program are you most confident about discussing with women?

5. What topics presented in the training program are you least confident about discussing with women?

6. What key messages from the training program did you take away with you?

7. Which messages do you think women from your community will best respond to?
Gina Horn (Financial Counsellor)

8. How would you rate Gina as a presenter?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

9. How comprehensive was Gina’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

10. How clear or understandable was Gina’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

11. How informative was Gina’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

12. How interesting was Gina’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

13. How relevant was the information in Gina’s presentation to your community?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

14. How would you rate the resources from Gina’s presentation?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

15. How would you rate Gina’s teaching strategies?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

16. How would you rate Gina’s ability to answer questions?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

17. Did Gina provide:

Too much information □ Sufficient information □ Not enough information □
**Maria Palomares (Centrelink)**

18. How would you rate Maria as a presenter?

   1  2  3  4  5  6  7  8  9  10
   Poor  Good  Excellent

19. How comprehensive was Maria’s presentation?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

20. How clear or understandable was Maria’s presentation?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

21. How informative was Maria’s presentation?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

22. How interesting was Maria’s presentation?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

23. How relevant was the information in Maria’s presentation to your community?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

24. How would you rate the resources from Maria’s presentation?

   1  2  3  4  5  6  7  8  9  10
   Poor  Good  Excellent

25. How would you rate Maria’s teaching strategies?

   1  2  3  4  5  6  7  8  9  10
   Poor  Good  Excellent

26. How would you rate Maria’s ability to answer questions?

   1  2  3  4  5  6  7  8  9  10
   Poor  Good  Excellent

27. Did Maria provide:

   Too much information □  Sufficient information □  Not enough information □
**Arati Vidyasagar (Darebin Community Legal Centre)**

28. How would you rate Arati as a presenter?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

29. How comprehensive was Arati’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

30. How clear or understandable was Arati’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

31. How informative was Arati’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

32. How interesting was Arati’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

33. How relevant was the information in Arati’s presentation to your community?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

34. How would you rate Arati’s teaching strategies?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

35. How would you rate Arati’s ability to answer questions?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

36. Did Arati provide:
   - Too much information ☐
   - Sufficient information ☐
   - Not enough information ☐

**Louise Morphett and Vanessa Little (Good Shepherd Youth and Family Service)**

37. How would you rate Louise and Vanessa as presenters?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent
38. How comprehensive was Louise and Vanessa’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all    Somewhat    Extremely

39. How clear or understandable was Louise and Vanessa’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all    Somewhat    Extremely

40. How informative was Louise and Vanessa’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all    Somewhat    Extremely

41. How interesting was Louise and Vanessa’s presentation?

1 2 3 4 5 6 7 8 9 10
Not at all    Somewhat    Extremely

42. How relevant was the information in Louise and Vanessa’s presentation to your community?

1 2 3 4 5 6 7 8 9 10
Not at all    Somewhat    Extremely

43. How would you rate the resources from Louise and Vanessa’s presentation?

1 2 3 4 5 6 7 8 9 10
Poor    Good    Excellent

44. How would you rate Louise and Vanessa’s teaching strategies?

1 2 3 4 5 6 7 8 9 10
Poor    Good    Excellent

45. How would you rate Louise and Vanessa’s ability to answer questions?

1 2 3 4 5 6 7 8 9 10
Poor    Good    Excellent

46. Did Louise and Vanessa provide:

☐ Too much information  ☐ Sufficient information  ☐ Not enough information

Yanping Xu (Consumer Affairs Victoria)

47. How would you rate Yanping as a presenter?

1 2 3 4 5 6 7 8 9 10
Poor    Good    Excellent
48. How comprehensive was Yanping’s presentation?

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49. How clear or understandable was Yanping’s presentation?

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50. How informative was Yanping’s presentation?

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51. How interesting was Yanping’s presentation?

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52. How relevant was the information in Yanping’s presentation to your community?

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53. How would you rate the resources from Yanping’s presentation?

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54. How would you rate Yanping’s teaching strategies?

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55. How would you rate Yanping’s ability to answer questions?

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<td>Excellent</td>
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</table>

56. Did Yanping provide:
- Too much information □
- Sufficient information □
- Not enough information □

**General**

57. Did the training program have:
- Too many speakers □
- The right number of speakers □
- Not enough speakers □
58. Did the training program cover:
   Too many topics ☐
   The right number of topics ☐
   Not enough topics ☐

59. How would you rate the BHE resource kit distributed at the start of the training program?

   1  2  3  4  5  6  7  8  9  10
   Poor  5  Good  Excellent

60. Do you have any additional training and/or resource needs on credit/debt issues in women?

   Yes ☐ No ☐
   Training ☐ ☐
   Resources ☐ ☐

What additional training and/or resources would be useful to you?

______________________________________________________________________________

61. How could the training program have been improved? (omissions, changes, additional or fewer speakers, topics etc)

______________________________________________________________________________

62. Any extra comments?

______________________________________________________________________________
Appendix 6: Participant information sheet and consent form

I understand that:
• I am participating in three (3) education sessions in (insert language here) run by a health educator of the Multicultural Centre for Women’s Health;
• the education sessions will give me information about sensible use of credit as well as services that can help people with credit and debt-related problems;
• information will be given over three sessions with each session lasting up to two (2) hours;
• I need to attend all sessions to fully and properly benefit from the education;
• during the sessions the health educator will collect general opinions from the women in this group about credit and debt-related issues and problems;
• the information collected will be used to help the health educator plan the education sessions;
• I can say as much or as little as I like during the sessions;
• I can stop attending the sessions if I feel uncomfortable;
• personal information will be collected, but this information will always be kept CONFIDENTIAL;
• everything that is said in these sessions will be kept totally CONFIDENTIAL;
• only the health educator and the Project Worker at the Multicultural Centre for Women’s Health will see this information and know I attended the sessions;
• if I would like written information in my language, the health educator and Project Worker will try to find suitable information, but they cannot promise that this information can be found;
• I will receive a short information sheet or brochure at the end of the third session about services that can help people with credit and debt-related problems;
• the information collected will also be presented in a general way in a report to help the Multicultural Centre for Women’s Health and other organisations learn about the best way to educate immigrant and refugee women about credit and debt;
• my contribution to the sessions may help other immigrant and refugee women better understand and use credit sensibly.

I FULLY UNDERSTAND THE INFORMATION GIVEN TO ME ABOUT THE EDUCATION SESSIONS AND I AGREE TO PARTICIPATE.

__________________  ______________________________  _______________
Write your name here   Sign your name here    Date

Bilingual health educator to complete:

Participant did not want to sign consent form but wants to participate in sessions  

□
### Appendix 7: Participant survey

<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
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<tbody>
<tr>
<td>1. How old are you?</td>
<td>18 – 20 years  □  21 - 30 years  □  31 – 40 years  □  41 – 50 years  □  51 – 60 years  □  61 years or more  □</td>
</tr>
<tr>
<td>2a. How long have you lived in Australia?</td>
<td>Less than one year  □  1 – 5 years  □  6 - 10 years  □  11 – 15 years  □  16 – 20 years  □  More than 20 years  □</td>
</tr>
<tr>
<td>2b. Were you born in Australia?</td>
<td>Yes  □  No  □</td>
</tr>
<tr>
<td>3. Are you:</td>
<td>Single  □  Married  □  Widowed  □  Separated or divorced  □  Living with your partner  □  Other  □</td>
</tr>
<tr>
<td>4. How many children do you have?</td>
<td>None  □  1-2  □  3-4  □  5 or more  □</td>
</tr>
<tr>
<td>5. Have you ever worked in Australia?</td>
<td>Yes  □  No  □</td>
</tr>
<tr>
<td>6. What are you doing now? (You can tick more than one box)</td>
<td>Working part-time  □  Working full-time  □  Studying part-time  □  Studying full-time  □  Parenting duties  □  Pensioner  □  Retired  □</td>
</tr>
</tbody>
</table>
Appendix 8: Questions for case study discussions

Questions used to generate case study discussions included:

1. What are the main issues in this case study?

2. What are your thoughts or opinions about this issue?

3. What can (character) do to solve this problem?
   a. Where can s/he or they go for help? OR What services might be able to help her/him/them?
   b. What else can s/he or they do?

4. How would you handle the problem?
   a. Where might you go for help?
   b. What else might you do?

5. How confident would you feel in solving this problem if it happened to you?
## Appendix 9: Credit education modules

<table>
<thead>
<tr>
<th>Aim of module</th>
<th>Key messages</th>
<th>Outline: prompts and activities</th>
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| **Module 1: Introduction to credit** | - The use of credit has increased significantly over time.  
- We all have a relationship with credit whether we realise it or not.  
- Credit comes in many forms and is offered by a number of providers or creditors.  
- Anyone who has used or uses credit has a credit report.  
- Credit has its advantages if used wisely, but it leads to debt if it is not used properly. | 1. Provide the definition of credit.  
2. **Brainstorming exercise:** What forms of credit are available? What forms of credit do you use?  
3. Provide an overview of the different forms of credit.  
4. **Brainstorming exercise:** What credit providers do you know about?  
5. Explain the various credit providers.  
6. Provide an overview of the Consumer Credit Code and its role in protecting consumers who use credit.  
7. **Brainstorming exercise:** What is a credit report? Do you have a credit report?  
8. Provide an overview of a credit report, what is included on a credit report, and agencies that maintain credit reports.  
9. **Discussion question:** What is a credit report important?  
10. Highlight the importance of credit reports.  
11. **Discussion question:** what are the advantages and disadvantages of using credit? |
| **Module 2: Credit and debt** | - Credit is not free.  
- In most cases, the use of credit involves additional costs and charges.  
- The cost of credit makes it expensive to use and leads to debt.  
- There are different kinds of debt. | 1. **Discussion questions:** Is credit free? Why or Why not?  
2. **Discussion question:** What is the difference between ‘principal’ and ‘interest’?  
3. Explain the difference between ‘principal’ and ‘interest’.  
4. **Discussion question:** Why does the use of credit lead to debt?  
5. Discuss how different kinds of credit leads to debt. |
| **Module 3: Relationship debt** | - Women can get into debt because of their relationships or emotional attachments.  
- Women are responsible for the loan or debt of another person if they have signed as a guarantor and the borrower defaults on payments.  
- Women are responsible for the loan or debt of another person if they have signed as a co-borrower and the co-borrower defaults on payments.  
- Women can reduce the chances of getting into relationship debt by being careful of what they sign. | 1. **Discussion questions:** What does ‘relationship debt’ mean? Why might women have this kind of debt?  
2. Provide an explanation of ‘relationship debt’.  
3. **Discussion question:** What is the difference between a ‘guarantor’ and a ‘co-borrower’?  
4. Explain the difference between a ‘guarantor’ and a ‘co-borrower’.  
5. **Signature exercise:** participants to sign their name on an A4 sheet of paper and show their signature to the group. Ask participants: What does your signature mean? What is the difference between signing your name on a card/letter and signing your name on a form or contract?  
6. Discuss the power of the signature, advise not to sign any document they do not understand, and explain where assistance can be sought if a document requiring a signature cannot be understood. |
### Module 4: Credit problems and their solutions

The aim of this module to highlight the potential problems associated with the use of credit and the solutions for these, including the individuals and services that can assist with credit and debt problems.

- Credit and debt-related problems can be solved.
- The earlier help is sought for credit and debt-related problems, the easier it is to provide assistance.
- There are a number of individuals and services that can assist people with credit and debt-related problems.

1. Explain that the use of credit can lead to a number of problems, but there are solutions for these.
2. Highlight the importance of seeking help early from professionals and services that can assist people with credit and debt-related problems.
3. **Group exercise:** facilitate discussion with the assistance of whiteboard or butcher's paper about possible solutions for the following problems:
   - No credit
   - Inability to pay
   - Credit overcommitment/too many debts
   - Poor creditor or debt collector behaviour

   For each problem, ask the following questions:
   - Why is this a problem?
   - How might this problem be solved?
   - What professionals or services may be able to help?

   Visualise on paper using diagrams and flow-charts the problems and solutions.

### Module 5: Good credit practices

The aim of this module is to encourage women to think about good credit practices.

- With the use of credit, people have rights, but they also have responsibilities.

1. Explain that credit can be used wisely. When it comes to using credit, people have rights but good credit practices mean that people also have responsibilities.
2. **Brainstorming exercise:** based on information provided during the sessions and from personal experiences, what are good credit practices (rights and responsibilities)? What credit practices may help prevent debt?
3. **Concluding questions:** What is the most important message from the education sessions you will take away with you? Which credit practice is the most relevant and useful?
4. Distribute the information sheet/brochure about professionals and services that assist people with credit and debt-related problems. Distribute and explain the DO NOT KNOCK sticker.
Appendix 10: Services brochure

If you have financial or debt problems, or simply want information about financial issues, there are services that can help you. Seek assistance as soon as you realise you have a problem. This makes it easier for services to help you.

Consumer Affairs Victoria has qualified staff who can provide free information or advice about credit or debt issues. The staff can also refer you to financial counsellors or community legal centres. For the cost of a local call, ring 1300 558 181 to speak to an Information Officer. This service is available Monday to Friday from 9am to 5pm. An interpreter service is available for consumers.

Financial counsellors provide free and confidential information, advice and support to people with financial problems. They work in different community services, so call Consumer Affairs Victoria to find a financial counsellor in your local area.

If you need legal advice about credit or debt issues, community legal centres can help. The Consumer Action Law Centre offers free advice on credit and debt matters. For the cost of a local call, phone 1300 881 020. This service is available Monday to Friday from 10am to 4pm. Consumer Affairs Victoria may also give you information about community legal centres in your local area.

If you need to use a telephone interpreter, call TIS National first on 131 450 and tell the operator the language you speak. An interpreter will be arranged for you. Make sure you have the name and number of the service you need to call.
Appendix 11: Information and evaluation form (first credit education session)

This form is to be completed after the first credit education session. Most of the questions require you to tick a box, with room for any additional comments you wish to make. If the space available for comments is insufficient, please attach extra sheets of paper.

1. Language: ________________________

2. Number of women attending the session: ________________________

3. Did all women attending the session complete the consent form? Yes □ No □
   If no, how many women completed the consent form? ________

4. If women did not want to sign the consent form but agreed to participate, was verbal consent noted? Yes □ No □

5. Were there any difficulties in asking women to complete the form? Yes □ No □
   If yes, what were these difficulties? (You can tick more than one box)
   Difficulty translating the consent form □
   Women were not interested in completing the consent form □
   Women were could not understand purpose of a consent form □
   Women did not want to sign an English language consent form □
   Time constraints □
   Other (please state) ____________________________ □

Comments:
________________________________________________________

6. Did all women attending the session complete the survey? Yes □ No □
   If no, how many women completed the survey? ________

7. Were there any difficulties in asking women to complete the survey? Yes □ No □
   If yes, what were these difficulties? (You can tick more than one box)
   Difficulty in translating the survey □
   Women were not interested in completing the survey □
   Women were could not understand purpose of the survey □
   Women did not want to complete an English language survey □
   Time constraints □
   Lack of privacy □
   Other (please state) ____________________________ □
8. How many case studies were discussed? __________________________

If less than 4, which ones were discussed?

**Case study 1: Joe and Maria □**  **Case study 2: Alberto and Anna □**
**Case study 3: Effie and George □**  **Case study 4: Amina □**

9. Can you please briefly comment on the women’s knowledge, attitudes and practices on credit/debt issues AND their response to the case studies?

10. Did you facilitate discussion on information/education needs on credit/debt issues?

   Yes □  No □

If yes, can you please briefly comment on the women’s information/education needs on credit/debt issues (ie topics and resources requested) AND their response to the discussion?

11. Were there any difficulties in facilitating discussion on the case studies and information/education needs?  Yes □  No □

   If yes, what were these difficulties? (You can tick more than one box)
   - Lack of confidence in facilitating discussion on credit/debt issues □
   - Women were reluctant or embarrassed to talk about the topic □
   - Women were not interested in the topic □
   - Women could not understand the topic □
   - Personality of individual women in the group □
   - Time constraints □
   - Lack of privacy □
   - Other (please state) ______________________________________ □

Comments:

12. How confident were you in facilitating discussion on the case studies?

   Very □  Fairly □  Not at all □
13. How confident were you in facilitating discussion on women’s information/education needs on credit/debt issues?
Very □  Fairly □  Not at all □

14. What was the women’s level of interaction during the session?
Poor □  Average □  High □

15. What was the women’s level of interest during the session?
Poor □  Average □  High □

16. Did you use any resources during the session (i.e., audiovisual, butchers’ paper, written etc)?
Yes □  No □
If yes, what resources did you use?

17. Do you think you will need resources (i.e., audiovisual, butchers’ paper etc) for the remaining sessions?
Yes □  No □
If yes, what resources will you need?

18. Is there any additional support you will need in the delivery of the remaining sessions?
Yes □  No □
If yes, what support will you need?

19. Did the women request any written resources? Yes □  No □
If yes, what were these (include topics, resource type)?

20. Any other comments?
Appendix 12: Information and evaluation form (second credit education session)

This form is to be completed after the second credit education session. Most of the questions require you to tick a box, with room for any additional comments you wish to make. If the space available for comments is insufficient, please attach extra sheets of paper.

1. Language: ________________________

2. Number of women attending the session: ________________________

3. Did all women who attended the first session attend this session? Yes □ No □
   If no, how many women from the first session attended the second session? ________

4. How much of each module did you cover during the second session?

   Module 1: An introduction to credit
   All □ Most □ Some □ None □

   Module 2: Credit and debt
   All □ Most □ Some □ None □

   Module 3: Relationship debt
   All □ Most □ Some □ None □

   Module 4: Credit problems and their solutions
   All □ Most □ Some □ None □

   Module 5: Good credit practices
   All □ Most □ Some □ None □

   Comments (topics covered, issues or questions raised by women, follow up required etc):

   ________________________________________________________________

5. Were there any difficulties in delivering the modules? Yes □ No □
   If yes, what were these difficulties? (You can tick more than one box)
   Lack of confidence in delivering information □
   Modules did not provide enough information □
   Modules provided too much information which could not be delivered □
   Women were reluctant or embarrassed to talk about the topics □
   Women were not interested in the topics □
   Women could not understand the topics □
   Personality of individual women in the group □
   Time constraints □
   Lack of privacy □
   Other (please state) ________________________________________________ □
6. How confident were you in delivering the modules?
   - Very □
   - Fairly □
   - Not at all □

7. What was the women's level of interaction during the session?
   - Poor □
   - Average □
   - High □

8. What was the women's level of interest during the session?
   - Poor □
   - Average □
   - High □

9. Did you use any resources during the session (i.e. audiovisual, butchers' paper, written etc)?
   - Yes □
   - No □

   If yes, what resources did you use?

10. Do you think you will need resources (i.e. audiovisual, butchers' paper etc) for the remaining session?
    - Yes □
    - No □

    If yes, what resources will you need?

11. Is there any additional support you will need in the delivery of the remaining session?
    - Yes □
    - No □

    If yes, what support will you need?

12. What are your plans for the final session (topics still to be covered etc)?

13. Any other comments?
Appendix 13: Information and evaluation form (third credit education session)

This form is to be completed after the second credit education session. Most of the questions require you to tick a box, with room for any additional comments you wish to make. If the space available for comments is insufficient, please attach extra sheets of paper.

1. Language: ________________________

2. Number of women attending the session: ________________________

3. Did all women who attended the first and second sessions attend this session?
   Yes □ No □
   If no, how many women from the first and second session attended the third session? ________

4. How much of each module did you cover during the third session?

   Module 1: An introduction to credit
   All □ Most □ Some □ None □

   Module 2: Credit and debt
   All □ Most □ Some □ None □

   Module 3: Relationship debt
   All □ Most □ Some □ None □

   Module 4: Credit problems and their solutions
   All □ Most □ Some □ None □

   Module 5: Good credit practices
   All □ Most □ Some □ None □

   Comments (topics covered, issues or questions raised by women, follow up required etc):

5. Were there any difficulties in delivering the modules? Yes □ No □
   If yes, what were these difficulties? (You can tick more than one box)
   Lack of confidence in delivering information □
   Modules did not provide enough information □
   Modules provided too much information which could not be delivered □
   Women were reluctant or embarrassed to talk about the topics □
   Women were not interested in the topics □
   Women could not understand the topics □
   Personality of individual women in the group □
   Time constraints □
   Lack of privacy □
   Other (please state) ________________________ □
6. How many case studies were discussed upon completion of the modules? ______________

If less than 4, which ones were discussed?

Case study 1: Joe and Maria □
Case study 2: Alberto and Anna □
Case study 3: Effie and George □
Case study 4: Amina □

7. Can you please briefly comment on the women's knowledge, attitudes and practices on credit/debt issues, their response to the case studies and how these differed from session one?

8. Did you facilitate discussion on the additional questions provided? Yes □ No □

If yes, can you please briefly comment on the women’s responses to the discussion?

9. Were there any difficulties in facilitating discussion on the case studies and additional questions? Yes □ No □

If yes, what were these difficulties? (You can tick more than one box)

- Lack of confidence in facilitating discussion
- Women were reluctant or embarrassed to talk about the topic
- Women were not interested in the topic
- Women could not understand the topic
- Personality of individual women in the group
- Time constraints
- Lack of privacy
- Other (please state) ____________________________________________ □

Comments:

10. How confident were you in delivering the modules?

Very □
Fairly □
Not at all □

11. How confident were you in facilitating discussion on the case studies?

Very □
Fairly □
Not at all □
12. How confident were you in facilitating discussion on the additional questions?
   Very □   Fairly □   Not at all □

13. What was the women's level of interaction during the session?
   Poor □   Average □   High □

14. What was the women's level of interest during the session?
   Poor □   Average □   High □

15. Did you use any resources during the session (ie audiovisual, butchers’ paper etc)?
   Yes □   No □

   If yes, what resources did you use?
   _____________________________________________________________

16. Any other comments?
   _____________________________________________________________
Appendix 14: Credit education program evaluation survey

This is an evaluation of the overall credit education program (three sessions including the case studies, five modules and multilingual resources) for the Healthy Credit Project. Most of the questions require you to tick a box or circle a response, but others require you to make comments. If the space available for comments is insufficient, please attach extra sheets of paper.

**General**

1. How would you rate the overall quality of the credit education program (case studies, modules, resources)?

   1  2  3  4  5  6  7  8  9  10
   Poor   Good   Excellent

2. How comprehensive was the credit education program?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

3. How clear or understandable was the credit education program?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

4. How informative was the credit education program?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

5. How interesting was the credit education program?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

6. How relevant was the information in the credit education program to women from your community?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Extremely

7. How supported were you in delivering the credit education program?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Completely

8. To what extent were you able to understand the guidelines on the delivery of the credit education sessions?

   1  2  3  4  5  6  7  8  9  10
   Not at all  Somewhat  Completely
9. How confident were you in delivering the credit education program?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Extremely

10. To what extent were you able to answer questions women asked during the credit education program?

1 2 3 4 5 6 7 8 9 10
Not at all Somewhat Always

11. Did the credit education program cover:

   Too many topics □
   The right number of topics □
   Not enough topics □

12. Did the credit education program provide:

   Too much information □
   Sufficient information □
   Not enough information □

Case studies

13. How would you rate the case studies used during the first and final sessions?

   1 2 3 4 5 6 7 8 9 10
   Poor Good Excellent

14. How relevant were the case studies (content, issues raised) for women from your community?

   1 2 3 4 5 6 7 8 9 10
   Not at allSomewhat Extremely

15. How effective were the case studies as a teaching strategy?

   1 2 3 4 5 6 7 8 9 10
   Not at all Somewhat Extremely

16. Do you think the case studies should remain part of future credit education sessions?

   Yes □
   No □
   Not sure □

Comments:
**Modules**

17. How would you rate the five credit education modules overall?

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18. How would you rate the teaching strategies included in the modules (discussion, signature activity, whiteboard/butchers paper activity)?

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19. Which module was easiest to deliver?

- Module 1: Introduction to credit
  - □
- Module 2: Credit and debt
  - □
- Module 3: Relationship debt
  - □
- Module 4: Credit problems and their solutions
  - □
- Module 5: Good credit practices
  - □

Comments:

20. Which module was most difficult to deliver?

- Module 1: Introduction to credit
  - □
- Module 2: Credit and debt
  - □
- Module 3: Relationship debt
  - □
- Module 4: Credit problems and their solutions
  - □
- Module 5: Good credit practices
  - □

Comments:

21. How can the modules be improved (ie information to be added or removed, amount of information etc)?

**Resources**

22. How would you rate the resources or education materials (DO NOT KNOCK sticker, services brochure) given to women during the credit education program?

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23. What further resources or education materials are needed to educate women about credit and debt?

Comments:

24. How would you rate the women’s level of interaction in the credit education program?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

25. How would you rate the women’s level of interest during the credit education program?

1 2 3 4 5 6 7 8 9 10
Poor Good Excellent

26. Can you comment on the effect the program had on women’s knowledge, attitudes and practices around credit and debt?


27. Which messages did the women indicate were most important to them?


28. What information was most useful to the women? What was least useful?


29. Overall, how can the credit education program be improved (omissions, changes, additional or fewer information, teaching strategies, resources etc) so it is relevant and culturally-appropriate for women?


30. Any extra comments?
REFERENCES


