

I want to get back to a place where I can buy good food and ingredients to cook for my family. I'd love to create resources for women who are going through the kind of challenges I've faced.

We had been married 16 years when he developed serious gambling and drug addictions. I can't believe how much debt he was able to take out in my name.

*This is Rina's story, edited to keep her safe and help you read. Quotes are Rina's own words. Names have been changed.*



I'm an IT professional and am now a single parent of my two teenage boys. I met my ex-husband Mal when I was very young and we got married when I was 20.

He had always managed our finances. The mortgage, car loans and bank accounts were in both of our names but he handled the accounting. I didn't have much visibility of the family finances. I thought we were financially stable.

**"We had an amazing marriage for almost twenty years. We had a 1.5 million dollar property. We had a Range Rover. But then something changed."**

About 16 years into our marriage I noticed some changes in his behaviour that worried me. He started disappearing a lot and he lied about where he was. He was often short tempered. He started obsessing about money.

When I started getting calls from banks and creditors looking for payments I was shocked.



The calls from creditors continued, and I learned Mal was getting credit cards out under my name. He was applying for them online. When you've been together for so long your partner has access to your passport, your driver's license, your logins.

**"It's so easy to apply for stuff online ... He was going to screw up my credit rating. Once your rating's gone, you're screwed."**

I found out he had developed serious gambling and drugs addictions. He was slowly bankrupting our family to pay for these habits. He became erratic and violent. I saw gang members coming to the house. I was afraid for myself and my children. Every day for four years, he would demand that I give him money and jewellery my family had given me. He smashed up the room, pulled all my clothes out of the drawers. It looked like I had been robbed every day.

**"We had no food, no money, and I didn't know how to get out of it."**

Eventually his physical attacks got so bad that I got a protection order and he was forced to leave the family home. The court ordered the sale of the house and I was shocked to realise that the law says if a couple takes debt on – even if it's only in his name – everything is split 50/50. So even though the house was valued at \$1.5 million I walked away with \$30,000.



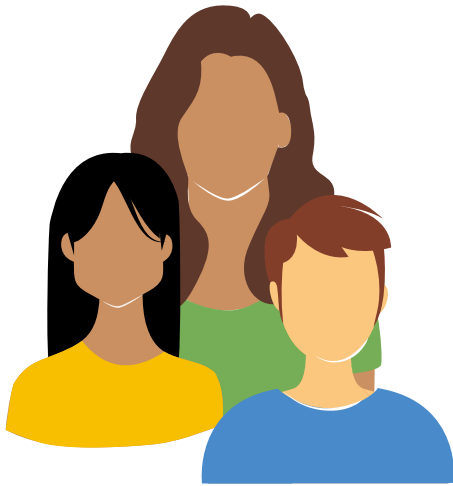
I moved into my mum's house. I felt like I was 16 years old and I felt like a failure.

Good Shepherd helped me to clean up my credit and get a loan for a small home.



**“I fought for this independence and if it wasn't for Good Shepherd I wouldn't have my own home.”**

I'm now the sole supporter for my children. We were starting to get back on track but I was made redundant recently. Doing well in my work is important to me and this came as a real blow. The market is really tough at the moment and I really don't want to lose another house.



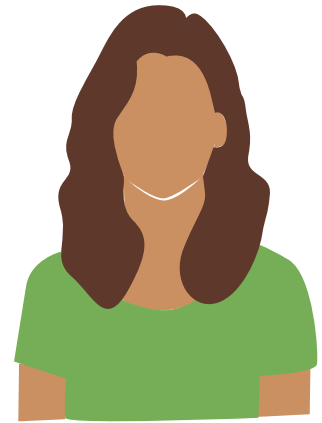
Looking back I am furious my ex-husband was able to take out so much debt in my name. What he did was horrible but I wouldn't be in this situation if our laws and financial institutions were different. If someone does a credit check and sees lots of cards under my name, how can they keep approving loans? A lot of big banks approved credit cards in my name but they never once asked me to go in person to validate or verify or authenticate.



**“I started blaming myself. I was like, ‘how dumb can I be?’. But I also feel as though all these people online approving stuff, they failed me because they should have done more to validate who was actually applying for a loan.”**

It was also very frustrating that no one believed the debt wasn't mine. When the bank would call I kept telling them I don't know about the debt they're mentioning and they said 'It's under your name. You're responsible'. It wasn't until I got in touch with Good Shepherd that anyone believed me.

An experience like what I've been through can weigh heavy on your chest. But I'm putting my energy back into my future, into my kids and into growing myself. I am letting go of anger so I can grow.



**“I'm in a really, really good space and I no longer blame myself. But one thing I will say is, to women or anyone going through economic harm — go with your gut.”**