

For Broadcast: 5th July 2020

THREE DOLLARS IN THE BANK

Interview

- Richard:** Many people are doing it tough financially because of the coronavirus. Today we're talking with Kerry whose marriage broke down. She went from living in a comfortable house and lifestyle, to being a single mum with two young children and only 3 dollars in the bank. Financial distress can happen to anyone. It can be caused by losing your job, prolonged sickness, a mental health issue or a relationship breakdown. Stay with us as Celia Fielke talks with Kerry about how she got through this difficult period of her life, and discover the hope she found to get through tough times.
- Celia:** Kerry, what was it like to suddenly be a single mum with two children and no income?
- Kerry:** Knowing that there was three dollars in the bank account was very difficult. I remember initially the kids didn't have beds, they slept on mattresses on the floor. There'd be days when you're waiting for your Centrelink payment to come in where you were living off ten minute noodles or toast to get through to that next payment coming in. I would turn up at my parent's house at 4:30 some nights in the hope that they would say, do you want to stay for dinner and usually they did.
- Celia:** Did your parents know you were struggling?
- Kerry:** They had no idea. Nobody knew, just me.
- Celia:** Why didn't you tell them?
- Kerry:** I think because I thought I was doing okay. I kind of felt there was people out there that were worse off than where I was and I probably didn't think I was in a place to complain or needed help at the time. Just thought I just had to cope, plus at the time I didn't actually know that there was anywhere I could go to get help.
- Celia:** What kept you going?
- Kerry:** I think my faith had a lot to do with it. I've grown up going to church and kind of just knew there was someone watching over us, I guess. Whatever was going to happen, someone had a bigger plan than what I was aware of. I think I just put faith in that everything was going to be okay.
- Celia:** How did you know that? What's that sense of somebody there? Can you explain that to me?
- Kerry:** It's hard to explain. I think lots of things have happened in my life. My dad died when I was 18, so I've been through a few rough patches in my past already and that's what got me through that.
- Celia:** It's that knowing there's somebody?

Kerry: Yeah, someone's got you through it before. There's nothing life can really deal you that you can't get through. It might not be easy but you just have to have faith that you'll get through it.

Celia: Were there any specific, I guess, faith moments in that tough time, in that struggle?

Kerry: I remember sitting at church one day thinking, what do I do? I've got no job, I had an awful marriage break down and a nasty divorce and I remembered my dad saying to me, leave it up to God. I was sitting in church looking at the crucifix up on the wall thinking what am I going to do and then I just thought, you know what, that's what I'm going to do. I'm just going to let go and just leave it up to God.

Celia: How does that letting go change the way you think about what you're facing?

Kerry: I think it's taking that stress out of it. Where you kind of think about it all day, all night, keeps you up all night because you're thinking what am I going to do, what am I going to do and just thinking over the day, it was like a relief. It was like, you know what, someone else has got this and let's see what He's got for me, because he knows.

Celia: At the time you decided to let go and trust in God to look after you, why could you put your trust in God?

Kerry: I don't know, I think it's because of maybe going through my dad's death and my dad had a very strong faith and so did my mum. I think it was in me all the time and I always prayed to God to look after, probably mostly my children, rather than me. I feel like He was there all along and it was just - Kerry you need to stop. I'm a worrier, so I think it was just you need to stop worrying, Kerry, because this is eating you alive and it's worked before. It probably worked for dad. Yeah, it was like I just have to let go. It took a few years but I think it's kind of worked out how it was meant to. Yeah, having the faith that someone else has got a bigger plan for you, can get you through the rough days.

Celia: Kerry, I notice you've got a really interesting tattoo. Can you tell us about that?

Kerry: I have got a tattoo here on my wrist, and it's says faith, love and hope. I say you have to have faith, you have to have faith in God that you'll be okay. You have to love yourself and you can have nothing in life but you can always have hope.

Celia: Eventually after a lot of job rejections, Kerry was employed part time as a receptionist with a community care agency. She discovered there was a lot of support available for what she'd been going through, which she didn't know about when she needed it most. Kerry, what assistance is available for people doing it tough?

Kerry: We do food assistance, which is what's covered under emergency relief and they can also be helped with clothing, household items, referrals to other agencies or workers. Someone could be going through domestic violence that may need personal counselling, we have personal counsellors here as well. We can make sure they're getting the right Centrelink payments, the right concessions. There's grants available. There's lots of things available.

Celia: Does it cost people?

Kerry: It's all free, it's all confidential, not telling you what to do just saying these are things that can be done that can help.

Celia: Would you have gone to an agency?

Kerry: If I knew. If I knew back then. It would have been hard but I think knowing what I know now and the resources that are available, I think I would have.

Celia: Why would it have been hard for you?

Kerry: I think that first time, walking through the door or making that phone call to say, look I need help, I'm struggling, it's that shameful feeling that you're not normal. It's difficult and you can see that in clients. When they leave they say to you, you're not what I expected. We're all human and we walk together with people, we're not looking down on people. We're walking together.

Celia: You went on to become a financial counsellor, what motivated you to do that?

Kerry: Actually when my father died he left mum in a lot of debt and my uncle, who at the time worked for St Vincent dePaul, he actually helped mum out with dad's debt and I think that's what kind of led me to financial counselling. That's what my uncle did for mum, yeah, that interests me. I studied the diploma and five years later I'm still doing it.

Celia: Do you see many people in a similar situation to what you were in?

Kerry: Yeah sure. We probably see it nearly every day here at Lutheran Community Care. I've been here for seven years now. Anybody could end up here and it could be the person you're sitting next to on the bus in the morning or it could be the person you're sitting next to in church. Things happen in life. You could lose your job, you could lose your relationship, you could become sick and not be able to work. It's everyday people that these things happen to. I think people not knowing about free financial counsellors is a huge thing.

I wish we could put it on the back of buses because the changes that we can help people with is incredible. I've got a client who's son recently passed away, both parents couldn't work and they had a mortgage and some other debts and I was able to put their mortgage on hold for an extended period of time while they could just mourn the loss of their son without worrying about losing their house.

Celia: I'm surprised banks let you do that.

Kerry: Yeah, they do.

Celia: If you know.

Kerry: Yeah, if you know. We can negotiate with banks and with any utility company to say, this is what's going on, what can we do to help this person through this period? Most of them have got hardship policies but they tend to work through a financial counsellor because we're looking at the whole picture and we can actually be a voice of reason for these clients that struggle to speak for themselves.

Celia: I imagine that one time of year when money pressures can be extra stressful for people would be Christmas. What were Christmases like for you when you were doing it tough?

Kerry: I think I dreaded it coming because it was like, what am I going to be able to afford? A friend might be getting an iPad or a bike or something and my kids were getting a \$20 present each. Those days were very hard at Christmas or birthdays where you knew that

you couldn't keep up with the Joneses, I guess, but looking back on it now you don't need to keep up with the Joneses at all. You just, kids appreciate the love, I guess, more than the size of the gift that they get. I think it's good though because my kids have learned that empathy for other people. Yeah.

Celia: Can you give us an example of that empathy?

Kerry: We had a lady come here with three or four children. She'd been through a domestic violence situation. She had been here for help before and said she came because she felt safe and the little boy had no toys. These people had just walked out with the clothes on their backs. I remember going home and my son wanted a new Nerf gun and I said, mate, that's fine, I'll buy you a Nerf gun but those four you've got in your bedroom, I'll take them and I'll give them to this little boy at work because he's got no toys.

My son went away and thought about it for awhile and then he came back and he said mom, I don't want that Nerf gun. You take the Nerf guns that I've got and give them to that little boy. I think it's instilled in my children that they're okay. They might not have everything that everybody else has but there's a lot of people worse off than what they are.

Celia: Looking back now, what are the main things you've learned from your experience?

Kerry: Probably asking for help is a big one and only looking back on it is faith is what got me through it as well and that I just have to let go and let God really.

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