



MELISSA CUTURICH

Financial Strategist for Women

With over 30 years of experience in construction and finance, Mel's own lived experience has been the foundations of understanding the financial structures, loopholes, systems and processes that are weaponised by intimate partners and family members, leaving more than just financial scars

Presenter, Podcast Host & Author

Financial and Economic Safety Education Packages
Training and Professional Development Seminars, Workshops, Resources.
Tool Kits, Checklists and Referrals.
Speaker, Presenter, Workshop Facilitator
Author of Heart of Hope & Banking Beyond Men

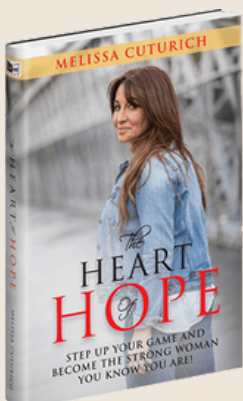
Financial Broker & Mediator

Melissa is a licensed financial broker and mediator, advocating for transparency and accountability in lending facilities, products and services that economically bind couples, collaborators and company directors together, making dissolution simple.

Change must start at the professional level, where prevention is not just possible but vital.

The DIVA L.I.F.E. Programs

LET'S DO IT!



DNA Lifeguard

PROJECT NAME: L.I.F.E GUARD DNA – ECONOMIC SECURITY FOR WOMEN

TIMELINE: 2010 – 2024

BUDGET: TBD

What I can easily talk to.

THE FACTS AND THE PROBLEM	<ul style="list-style-type: none"> • 99% of Domestic Violence involves financial and economic abuse. • Financial Coercion occurs during and after a relationship, and in combination with other domestic abuse behaviours and forms of family violence. • Assisted Professional Coercion that enables the perpetrators abuse, including internal manipulation, concealment, fraud or unauthorised approvals. • Sexually Transmitted Debt from exploitation of economic and financial resources having used tactics and systems to financially bind liability and legally transfer loans using 'perceived consent'. • Phenioxing is the enablement of the perpetrator by systems, legislation, policies and agencies , to rebrand and restart.
THE ISSUES	<ul style="list-style-type: none"> • Financial Abuse is commonly considered a family court matter in a financial settlement. • Financial Coercion is ongoing and repeated, escalating in post separation to withhold, restrict or deplete financial resources and economic capacity and contributed to by Process and Systems. • Financial Coercion is intended to benefit the perpetrator, it is more likely pre-meditated than opportunistic, and inclusive of concealment, omissions, ID Fraud, unauthorised and without consent.
THE IMPACT	<ol style="list-style-type: none"> 1. Financial coercion causes immediate and long term economic harm and impact on independence and autonomy on the victim. 2. Financial coercion creates emotional distress and psychological , harm (fear), causes a decline in health, financial inequity and economic disadvantage. 3. Patterns of abuse result in actual and potential financial loss, economic restrictions in day to day activities, drains resources and incurs legal fees. 4. Financial Abuse results in costly investigations and responses by multiple agencies, including loss of productivity at work and spend on support agencies
THE SOLUTION	<ol style="list-style-type: none"> 1. A comprehensive digital solution that provides security of a victims identity, protection from unauthorised access and use, accountability to professionals and corporations and agencies, prevention of process and system manipulation, real time and time stamped notifications, 2. Talk to the features of the App and overall government solutions ensuing Australia takes the lead in prevention of systemic abuse.