**From:** Shirley Goodbar <shirleygoodbar@bigpond.com>   
**Sent:** Saturday, 10 August 2019 1:26 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Sirs:

Surely there are better ways to control illegal use of money than restricting the use of cash for everyone. If the bill eliminates the use of cash, will we find ourselves using a credit card to buy a bottle of milk? Or a cup of coffee? Or some 50-cent item?  I **will not** use a card for shopping and general purchases. How much has been spent is impossible to keep track of. You do not realise how much you have spent because it is “out of sight-out of mind”. Buying with cards is largely responsible for the huge personal debts that many people have. Shopping with cash is an immediate check on overspending; if you don’t have the money, the store won’t give you what you want—or *think*you want!

Does the government really think we are all cheats? That all citizens must be deprived in order for it to keep tabs on every citizen’s spending?

I urge you consider the many down-sides of eliminating cash money—including even such basic things as teaching children personal financial management. A four-year-old child can learn to budget his money—a four-year old cannot keep books!   I’m certain much of angst of the millennium-generation comes from never having been taught to handle money. Most of them grew up with cards: One of the banks offered to issue one to my teenager by mail !

If you are concerned with crooks,  gamers and money-launderers, target them—not the rest of us.

Sincerely     Shirley Goodbar  21/15 The Ridgeway  Lisarow   NSW 2250