

Hope And Power

For Your Personal Finances



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For Your Personal Finances:

*A Rebuilding Guide
Following Domestic Violence*



NATIONAL ENDOWMENT FOR
FINANCIAL EDUCATION



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Introduction

DOMESTIC VIOLENCE WEARS MANY FACES.

Abuse can be found among rich and poor, Black and White, rural and urban, young and old, educated and not. The abuser might be a prominent city official or a blue-collar worker. The recipients of abuse are even more diverse: stay-at-home moms, successful business owners, doctors, lawyers, and factory workers.

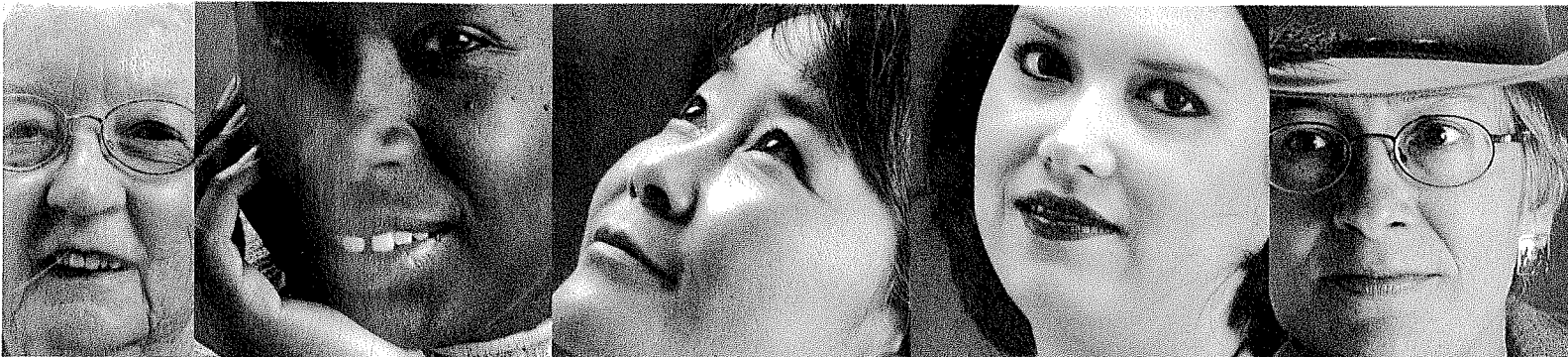
The abuse might be physical or emotional, but a common thread that runs through all domestic violence is the desire of abusers to establish power and control over their partners. Often, the abuse also takes the form of economic control. In fact, the fear of poverty or a greatly lowered standard of living is a major reason why people stay in abusive situations.

*Not only does domestic violence have economic effects, but economic dependence can allow domestic violence to continue. Studies have shown that battered women who maintain their attachment, economic or otherwise, to the abuser are more likely to experience abuse. Conversely, women who improve their economic condition increase their likelihood of living separately from their abusers.**

This guide is written to help victims of domestic violence regain control of their financial lives and begin to build a better future for themselves and their children. As women gain confidence in their money skills, we hope they will be empowered to start reclaiming the rest of their lives as well.

This guide is provided as a public service of the National Coalition Against Domestic Violence (NCADV), the National Endowment for Financial Education® (NEFE®) and Intuit.

* Studies (Robb, 1995; Sullivan, Tan, Basta, Rumpetz & Davidson, 1992; Rumpetz & Sullivan, 1996; Gondolf & Fisher, 1988; Johnson, 1992) cited in "Starting a Regional Coalition to Support Battered Women's Economic Development: One Community's Efforts," by Trish Bonica, MSW.





PART I:

In a Violent Relationship

The first four chapters of this guide are written primarily for women who are in an abusive situation and are thinking about their options, but the information also may be useful for women who have left the relationship*. You will learn tips for keeping your financial records safe, how to inventory your assets and debts, and ways to start setting aside some money of your own.

IMPORTANT: Taking even small steps toward financial freedom will help you feel more confident that you can cope on your own if you leave the relationship. Some of the steps suggested here can be done relatively quickly and easily. Others may take more time to accomplish. But far more important than any financial information this guide might provide, is that you and your children need to stay safe. If, at any time, you are in danger, do not wait to organize your finances, collect your valuables, or call a lawyer. **Get out immediately!** Call 911, call your local domestic violence program, phone a family member or friend, or walk away. Many people and organizations are waiting to help you.

* For purposes of discussion, this guide assumes that the victim is a woman and the abuser is a man. We recognize that some women abuse men, and that gay and lesbian couples may experience domestic violence. The information in this guide can be useful in these situations, as well.

**YOU HAVE THE RIGHT ...
to privacy, including private financial records.**



Are You a Victim of Economic Abuse?

Abusers often hide and control money to keep an upper hand in the relationship. This is economic abuse. Ask yourself if any of the following statements apply to you:

- I want to work, but he won't allow it.
- I have a job, but he demands that I hand my pay-check over to him.
- He hides money from me.
- I hide money from him so he won't get mad if I buy something.
- The house is in his name only.
- The checking and savings accounts are in his name only.

1



Keeping Yourself (and Your Records) Safe

Let's start by looking at ways to keep your financial records and other important documents safe, so that if you decide to leave, you will have access to this information.

This Guide

If you think your abuser will get upset if he sees you with this guide, hide it! Find a safe place in your house, or give the guide to a friend to keep for you. You have every right to read any book you wish, including this one. You also have the right to hide things from your abuser to protect yourself.

Emergency Evacuation Box

The Red Cross recommends that every family have an emergency evacuation box to take with them if they suddenly have to leave home because of a fire, flood, or other natural disaster. The box has in it copies of the family's important records, such as birth certificates, insurance policies, savings account numbers, and so on.



- If I don't spend any money, I think we'll get along better.
- I must go to him for everything, even for the money to buy pantyhose.
- He pays the credit card bills, but won't give me any cash.
- I don't know how much money he earns or has in the bank.
- I can't spend any money without being questioned by him.
- He talked me into giving him power of attorney so he can sign legal documents on my behalf without me knowing about them.
- He has forged my signature on our tax returns so I won't see them.

Think of your box as a type of emergency evacuation box in case you must leave suddenly because of domestic violence. The information you put in your box will help you put your life back together once you are away from the abuser. You also may want to place this book in the box to protect your privacy.

If you have room, include any special photos or heirlooms that you think your abuser might destroy if you leave suddenly (but only if he won't notice that they're gone). Or, move items you own and he won't miss to a friend's or relative's house, or a storage facility.

Put your box in a safe place where you can quickly grab it on the way out. For example, you might hide the box in the garage, in the trunk of your car, or somewhere near the back door. Or, give the box to a trusted friend to keep for you. Hiding a toothbrush, your medicine, and a change of clothes where you can quickly grab them is another good idea.



SAFE BOX

Buy a small metal file box, or even a small cardboard box. Make copies of the following records and put the copies in the box:

- Birth certificates for you and your children
- Marriage certificate (if married)
- Will
- Passport
- Social Security card(s)
- Medical records, including immunizations and prescriptions
- School records
- Baptism records
- Checking account, savings account, mutual fund, and brokerage account statements for both individual and joint accounts
- Credit card information
- Loan/mortgage information
- Most recent credit report
- Bankruptcy discharge statement (if applicable)
- Tax returns for the past two years
- Car title
- House deed or rental agreement
- Insurance policy numbers and companies
- IRA, 401(k), or other retirement plan statements
- Photos of valuable collections, artwork, jewelry (photos of tangible assets could be useful in the event of a divorce)
- Documentation of past incidents of abuse (medical records, police reports, and photos of bruises if available)
- Addresses and telephone numbers of domestic violence programs in your area
- Addresses and telephone numbers of police, cab company, employer, school, and friends or relatives who will help you

Your Wallet

Keep a key to the car and the house in your wallet, along with some extra money and emergency telephone numbers. Keep your wallet near you at all times.

Bank Safe Deposit Box

A safe deposit box at a bank is the best place to keep originals of important records. You can set up a safe deposit box in your name alone for about \$30 a year. When the bank asks for an address, use your workplace, the address of a friend, or your own post office box (see next page). Make sure the bill for the safe deposit box is sent to one of these addresses.

If your abuser will not notice it, you can put original records, like birth certificates and marriage certificates, car titles, and insurance policies, in your bank safe deposit box. If you think he would miss these items, however, make copies of them and put the copies in the safe deposit box, as well as in your emergency evacuation box. Return the originals to where you found them.

If you begin to acquire assets of your own, as suggested later in this guide, put records of these assets in your bank safe deposit box. A bank safe deposit box is also a good place to keep valuable jewelry or even some cash.

Post Office Box

One way to keep financial information and other mail hidden from an abuser is to have your own post office box. Post office boxes vary in price, depending on your location, but they are relatively inexpensive. They are easy to set up, are private, and you can pay for them with cash.

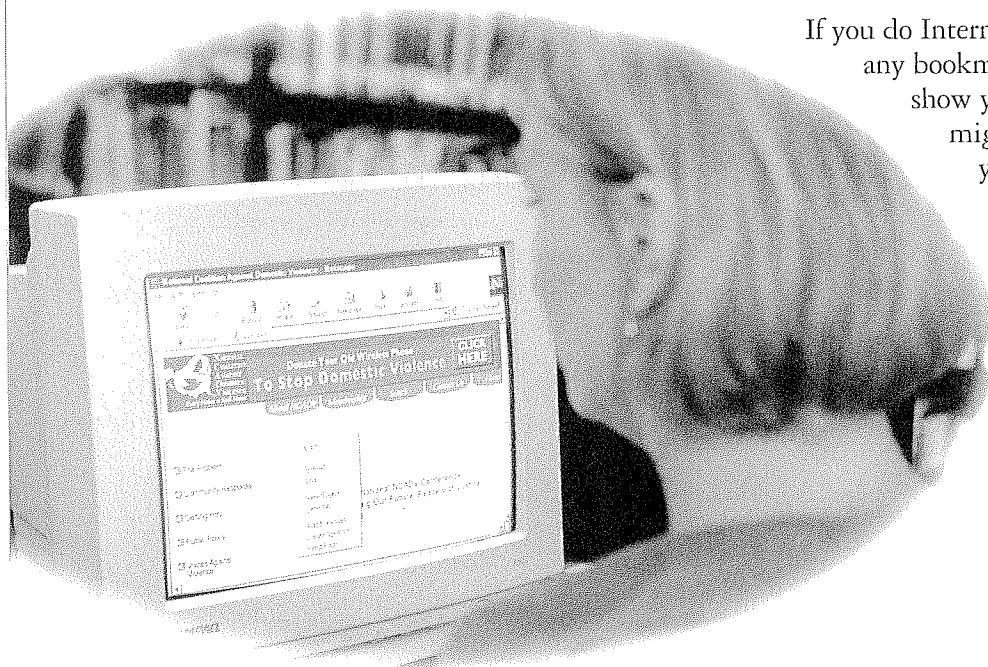
Note: Avoid using a private mail box provider. By law, these providers must obtain your physical address and could be required to share that information with legal authorities. Some experts worry that this could help abusers find their victims.

E-Mail and Internet

If you use your home computer to explore issues related to domestic violence or regaining your financial independence, make sure your abuser cannot trace your activities. (Delete temporary Internet files and “cookies.”)

Be cautious about giving out personal information, such as your address, telephone number, or Social Security number. Do not allow sensitive e-mail to be sent to your home computer. Instead, provide an e-mail address at a friend’s house or at work (if your work e-mail is private). When you send an e-mail from home, erase it from the in-box, the out-box, and the trash.

If you do Internet research at home, erase any bookmarks or trails that would show you have visited sites that might upset your abuser. Better yet, do your Internet research at the library and use a friend’s computer to send sensitive e-mail.



IMPORTANT: Throughout this guide, you can record important information about your own situation. If you have any concern that your abuser might find the information and use it against you, hide the book, tear out the pages where you have written personal information, or copy the pages before you fill them out.

1. I set up an emergency evacuation box on _____ (date). It has the following items:

I hid it (where) _____.

2. I set up a safe deposit box at _____ bank on _____ (date) for an annual cost of \$ _____.

3. In my wallet, I have keys to the _____, \$ _____ in cash, and the addresses and telephone numbers of _____.

4. I opened a post office box at _____.

5. I took the following steps to protect the privacy of my e-mail and Internet research:

Congratulations! You have taken the first step in regaining control of your financial life. You have recognized that you have a right to privacy and you have begun to protect that privacy.

**YOU HAVE THE RIGHT ...
to know what you own.**



Leslie's Story

At age 23, Leslie and her two young children live in a small, rural town on \$185 a month in public assistance. Section 8, a government housing program, pays her rent. Food stamps and a local food bank supply her with groceries. Another community organization helps with diapers for the baby.

As soon as she gets day-care assistance lined up, Leslie plans to get a job and eventually hopes to go back to school at a local community college. In the meantime, she volunteers at a battered women's program.

"I started dating my ex-husband when I was 15, and he abused me for years," Leslie says. "Later, I got involved in another abusive relationship with a boyfriend."

2



Taking a Financial Inventory

All women should know about their family's finances so they will be prepared if they are faced with an unexpected illness, death, divorce, or other financial emergency. Women in abusive relationships have an even more urgent need to know what they own and what they owe. If they decide to leave and eventually file for divorce, they must know what the couple owns and owes to get a fair settlement.



It's easy to put off doing this kind of financial inventory, especially if you know it will be difficult to find the information. But once it's done, you'll feel much more secure about your ability to take charge of your life.

Note: How long two people have been in a relationship and how they own their assets will affect how those assets will be divided in the event of a divorce. State laws vary, so it is important for you to seek legal advice about your rights to assets in the relationship even if you haven't decided to leave. For purposes of discussion, this chapter assumes that you are married to the abuser or have lived with him for several years.

Note: At various places in the manual we discuss consulting outside persons, like your husband's employer, for information. You should **only** do this if you think it is safe to talk to the person and your abuser will not find out.

If You Are the Money Manager ...

If you take care of the money in your house, it should be fairly easy for you to make a list of all the assets and liabilities your family has. Don't rely on your memory, however. Write everything down, including names, account numbers, and amounts. Make copies of important records.

Today, Leslie is on her own and has become a whiz at finding bargains. "Flea markets and yard sales are the way to go," she says. "The other day, I found brand-new kids' outfits for 25 cents each."

Her advice to other battered women: "Get out while you are ahead. The longer you are in a relationship, the harder it is to leave.

"Don't make excuses like, 'I'll wait until he gets his next paycheck,' or 'I'll wait until he gives me \$50,'" she continues. "Leave as soon as you have the courage to do it. You'll find the help you need.

"Remember, *you* are the most important person," she says.

Think of everything you and your partner *own* either together or separately (your assets), as well as everything you and your partner *owe* (your liabilities or debts). A form is provided at the end of this chapter to help you compile your list. Don't forget to do some extra checking if you suspect your partner is hiding assets or debts from you.

If Your Partner Controls the Money ...

It's not uncommon for abusive partners to also control the family purse strings. If you are in this situation, you may have to do some sleuthing to get an accurate picture of your financial information. This can take a great deal of courage, but you should never feel guilty about your actions. You have a right to know where you stand financially.

At the same time, **do not jeopardize your safety**. If you think your abuser will become angry if he discovers you looking through his financial records, be very careful. You may be better off to get out of the relationship first and then hire a lawyer to help you, even if it means not uncovering everything. Finding \$10,000 in hidden assets isn't worth the price of \$20,000 in medical bills (or even worse ... your life).

The following paragraphs describe what to look for if you think you can do a financial inventory safely.



Income

If you don't know what your abusive partner earns and you can't ask without arousing suspicion, look for paystubs or regular deposits written in his checking account register. Find out where his bank statements are kept and go through them to see if his paycheck is deposited automatically. Watch for other sources of income, such as interest and dividend payments or rent checks if he owns rental property.

One of the best ways to get income information is from your joint income tax return, or his individual income tax return. If your partner pays a preparer to do your taxes and won't let you see them, ask the preparer for a copy. Or, if you file jointly (meaning that you sign the same tax return that he does), you can request a copy of the tax return from the IRS. Call (800) 829-3676 and request Form 4506. Have the tax return mailed to your post office box or the home of a trusted friend. If you file separate returns, however, you cannot order his return.

Financial Property

Financial property includes assets like savings accounts, checking accounts, mutual fund accounts, brokerage accounts, retirement plans, and life insurance policies. Do you have any of these assets in your name alone? If you do, great! Make sure you keep them separate. Put paperwork about your own assets in your emergency evacuation box or a bank safe deposit box.

In addition, make a list of all the financial property you and your partner have together, or that he owns alone. If your partner does not share this information with you, look through the mail. If you suspect that he has his mail sent to his office and you have keys to the office, go there after hours or on weekends to find out what's filed there. (**Only** do this if you know that no one will report your visit to him.)

If your name is on the bank and investment accounts, you can call the bank or brokerage house yourself. Information about employer retirement plans can be obtained from his company's plan administrator. Ask if the plan is subject to joint and survivor requirements, meaning you



also will be entitled to benefits if your abuser dies first. If it is and you are named the beneficiary, your partner cannot remove your name without your consent. He can, however, take you and the children off of his health insurance plan at work unless you have a legal document that requires him to maintain coverage.

Similarly, you cannot close out joint checking or savings accounts without his signature, but you may have the right to withdraw half or all the money without his consent. Check with your attorney first. You also may be able to cancel credit cards that are in both names, but company policies vary. Call the credit card issuer, explain your situation, and ask if you can cancel a joint credit card or at least remove your name from it.

Real Property

Real property includes the house, car, artwork, jewelry, guns, coin collections, furniture, and so on. Make a list of everything you and your partner own, either together or separately, and estimate the value. If possible, take photos of the property and make copies of key documents, like car titles or house deeds. Put this information in your emergency evacuation box or bank safe deposit box.

Debts

If you have signed for a loan with the abuser, have an apartment lease together, or have a credit card in both names, you will be responsible for these obligations

even if you leave.

(An exception may be credit cards he applied for in both names *if* you had no knowledge of the credit card and never used it; ask the creditor if they will waive your responsibility for the debt in this situation.)

In addition, if you sign a joint tax return, you are equally responsible for tax obligations. In some cases, however, the IRS will relieve a spouse of the tax, interest, and penalties on a joint tax return. For example, if you can establish with the IRS that at the time you signed the joint return, you did not know, and had no reason to know, that there was an understatement of tax, your obligation to pay the tax may be waived.

To find out more about the rules for "Innocent Spouse Relief," talk to your accountant or obtain IRS Publication 971. The publication is available on the IRS Web site at www.irs.gov.



WHERE TO LOOK

If your partner is hiding financial information from you, here are some places to look:

- Garage, basement, or any other room where he spends a lot of time, but doesn't seem to accomplish anything
- Trunk or glove compartment of the car
- Office at work

Also keep in mind that a very controlling person may put "traps" in place so he can tell if someone looked at his records. Watch for odd pieces of paper, tape, hair, or the like. Be careful!

The bottom line about debts: Don't ignore them. To rebuild your life, you must have a realistic idea of what you owe as well as what you own. One way to check on your indebtedness is to get a copy of your credit report. You may have to pay a small fee (about \$8.50). Or, you may be able to order a free report from one of the following major credit reporting agencies:

- Equifax, (800) 685-1111, www.equifax.com
- Experian, (888) 397-3742, www.experian.com
- Trans Union Corporation, (800) 916-8800, www.transunion.com

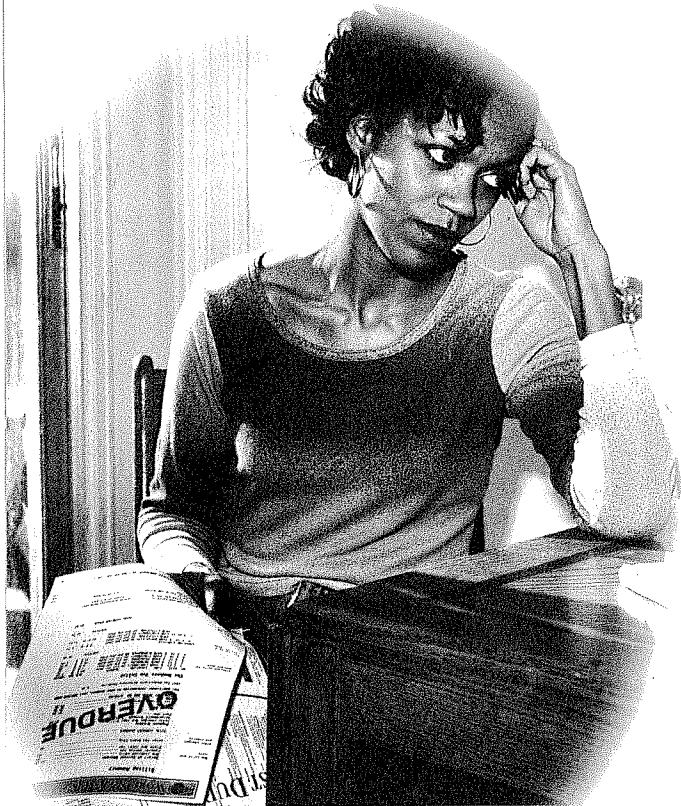
Here are a few things to keep in mind when ordering a credit report:

- The credit reporting agency will mail the report to the address reported by your creditors. Typically, this address will be your home. If you fear that

your abuser will see the report and get angry, you may need to consider other options. For example, you may be able to obtain your credit report online.

- Your credit report will show any credit in your name only and joint credit you may have with your husband. If you don't have any credit in your name, you won't have a credit report, but your husband might have one. You can order a credit report for your husband *if* you are currently married *and* living in the same household. The credit report will be mailed to the household address.

- If you have established credit in your own name and have used your private post office box as the address for those creditors, the credit report can be mailed to your post office box. Your credit report also can be mailed to your post office box if you provide written proof to the credit reporting agency that the address legitimately belongs to you. Proof of address might be a statement from the post office, a driver's license showing the post office box as your address, or another account (with a bank, for example) that shows the post office box as your address.
- Keep in mind that you *cannot* order your husband's report sent to your separate post office box. To protect an individual's privacy, credit reports can only be mailed to a verified address for that individual. Likewise, if you are not married to your abuser, you cannot order his credit report.
- If you live in a large metropolitan area, you may be able to visit a local credit bureau in person to order a credit report. That way, nothing is mailed to your home.



WORKSHEET:

Your Assets, Liabilities, and Net Worth

Use this worksheet to take an inventory of your (and your partner's) assets and liabilities.

ASSETS:	NAME/ACCOUNT #	VALUE
Home		
Spouse/partner		
Mine		
Ours		
Vehicle(s)		
Spouse/partner		
Mine		
Ours		
Checking accounts		
Spouse/partner		
Mine		
Ours		
Savings accounts		
Spouse/partner		
Mine		
Ours		
Investments		
Spouse/partner		
Mine		
Ours		
Retirement plan(s) (IRAs, 401(k)s)		
Spouse/partner		
Mine		
Furniture		
Artwork		
Jewelry		
Gun, coin, or other collection		
Rental property or time shares		
Business		
Other:		

WORKSHEET:

Your Assets, Liabilities, and Net Worth

LIABILITIES (DEBTS) OWED	NAME/ACCOUNT #	AMOUNT
Home mortgage		
Spouse/partner		
Mine		
Ours		
Car payment(s)		
Spouse/partner		
Mine		
Ours		
Credit card debt		
Spouse/partner		
Mine		
Ours		
Other loans		
Spouse/partner		
Mine		
Ours		
TOTALS:		
Spouse/partner assets		
My assets		
Our assets		
Spouse/partner liabilities		
My liabilities		
Our liabilities		

Spouse's/Partner's Net Worth (assets minus liabilities) \$ _____

My Net Worth \$ _____

Our Net Worth \$ _____

**YOU HAVE THE RIGHT ...
to spend, save, and invest your own money.**



Judge Judy Says It's OK to Have Your Own Money

In the book, *How to Hide Money from Your Husband ... and Other Time-Honored Ways to Build a Nest Egg*, by Heidi Evans, TV's Judge Judy Sheindlin writes in the introduction: "I have built up my own nest egg. I have my own accounts. And that, frankly, is where our family's financial protection comes from. Somebody has to do it—and *women must do it because they are more vulnerable to life's vagaries.* ...

"Women are not prepared for the sudden end of their marriages or relationships, especially when it comes to money," Judge Judy continues. "In far too many cases of domestic abuse, women are reluctant to leave, mainly

3



Building a Financial Base

Sometimes an abusive situation escalates so fast that a woman must leave immediately, even if she doesn't have a dollar in her pocket. That is far better than waiting and risking her life. The money problems can always be figured out later. Pop singer Tina Turner took 20 years of abuse from her husband Ike before walking out with 36 cents in her pocket, and look at her now!

In other cases, however, the woman hasn't made a decision to leave. Or, she feels safe enough to wait until she sets aside some of her own money. If you are in one of these situations, the suggestions in this chapter can help you build a financial base so you can gain more confidence in your ability to take care of yourself and your children on your own.

Note: As you read this chapter, don't get discouraged if your expenses seem far more than you can afford. There are many agencies that can assist you in finding low-income housing, subsidized child care, and food and medical assistance for low-income families. You also may be able to get a court order for a maintenance payment and child support from your abuser.

Call a domestic violence program in your area to find out what help is available. You *can* make it on your own.

Estimate Income and Expenses

A good way to start building your own financial base is to estimate what it would cost you to live on your own. After you have this estimate, you can make a plan to start working on any shortfalls.



because they have no idea how they will support themselves without a man in their lives. ...

"If you have a mate who wants you to feel dependent, no matter how much you argue to the contrary, it's all the more reason to build a financial future independent of him. If he insists on dominating you, you simply must empower yourself with an individual nest egg. ...

"This is a win-win situation, ladies. It's not simply a question of *if* you should do this. You *must* do this."

A spending plan worksheet is provided at the end of this guide for you to use in estimating your income and expenses. Make extra copies of the form in case your financial situation changes.

- **Expenses.** To estimate rent costs, look in the paper at the “Apartments for Rent” section of the classified ads. Call the telephone and utility companies to get an estimate of these costs. Base your food budget on your current budget, minus any cutbacks (such as one less person to feed!). Don’t forget to estimate what your credit card or other loan payments will be.
- **Income.** If you have a job, enter your monthly income here. If you don’t work now, what kinds of jobs are you qualified to do? Read job ads to learn what those positions pay in your area. Also notice that income includes public assistance, child support, and food stamps. If you think you will qualify for any of these income sources, include them here. Again, your local domestic violence program may be able to help with estimates.
- **Compare income and expenses.** If your income exceeds your estimated expenses, you should be in good shape financially if you decide to leave. If not, there are ways to solve the problem. Your family or a good friend may be able to help you out financially for awhile. You might apply for public assistance. You can get additional job

training so you can qualify for a higher-paying job. No matter what the numbers look like, don’t let them stop you from getting away from a violent situation. Making it on your own can be painful, but it is much less painful than depending on a man who abuses or hurts you.

Set Aside Your Own Money

Every woman should have some money of her own, no matter her situation. Being financially independent opens additional options to you.

For women in abusive relationships, it’s even more important to set aside a few dollars. Your goal might be three months’ rent for an apartment in case you leave. Or, it might be three nights’ stay in a motel, or even just enough for cab fare. Whatever your savings goal, you can reach it with some effort and creativity.

Here are some ideas that women, happily married and not, have used throughout the years. Several of them come from the book *How to Hide Money from Your Husband ... and Other Time-Honored Ways to Build a Nest Egg*, by Heidi Evans.

Tip: If your abuser finds your stash, have ready a plausible excuse, such as saving to buy a present for *him*.

- If he gives you money to buy groceries, shop for sales and pocket the money you save.
- If you get paid in cash or tips, hide part of the money.
- Take a part-time job he doesn't know about.
- If he doesn't keep track of household expenses, tell him that the lawn service or baby-sitter have raised their prices, and pocket the difference.
- Sell clothes you don't wear at a consignment shop.
- If he pays the credit card without questions, charge some items for your friends, then have them pay you back with cash.
- Look around the house for stashes of cash. If you don't think he'll miss it, take some money from time to time.
- If you get a raise at work, don't tell him. Instead, put the money into your own savings account.
- If you pay the household bills, write down in the checkbook that the bill you paid was for \$200, when it was really for \$100. Pocket the extra \$100.
- Pay yourself first out of any money your abuser gives you to pay other bills. Even a few dollars a week will add up.

- Collect extra change you find sitting on the dresser or in your purse and save it in a jar. Once a month, take it to the bank to get cash.
- If you have a job and go out for lunch every day, start bringing your lunch from home and save the difference.
- Make sure the car stays in good repair and keep it full of gas in case you have to leave suddenly.
- If you and your partner have a checking or savings account in both names and you decide to leave, have a plan for the money. Ask a lawyer if you legally can withdraw part or all of it before your abuser finds out you have left.

Keeping Your Money Safe

Where should you put the money you are saving on your own? You can start by putting it in your emergency evacuation box or a bank safe deposit box. But a better way to keep your money safe is to set up your own checking account and savings account, if at all possible at a different bank or credit union than the one your abuser uses.

Call several banks or credit unions to compare costs and features. If you don't have any experience in using a checking account, ask a bank representative to help you get started.





To keep your checking and savings accounts private, give your post office box as the address. To avoid problems getting your checks cashed, get a guaranteed check card from the bank or—better yet—get a checking account debit card. This looks like a credit card, but pulls funds directly from your checking account.

Consider putting your savings account in a joint name with a friend or relative and use the other individual's Social Security number. You should only do this with someone you trust because this will give them access to your money. When taxes come due, pay the amount owed to your friend in cash. Also keep in mind that even though interest rates on a bank savings account may be low, they are a good way to start developing the savings habit. Later, you can explore other investment options for your money.

Taking Care of Debts

If you will be responsible for debts you and your partner have incurred, try to take care of some of them before you leave. For example, if you pay the household bills, pay off credit cards in both your names before you pay loans that are only in your partner's name. If possible, cancel all credit cards that are in both names before you leave, or take your name off the account.

If you owe money on a car, try to make extra payments, or have a plan for trading

in the car after you leave for one that is less expensive. If your abuser pays the credit card bills without questioning what you buy, charge things you will need if you leave, such as clothes for work, winter coats for the kids, or new tires for the car.

Getting Credit

If you have never had your own credit card or signed on a loan, you may not have any credit history at all. This can make it difficult to get a loan in the future, or even to pay for a motel if you leave suddenly and don't have any cash.

Try to get some credit in your own name by applying for a bank or store credit card. If the credit card issuer wants another signer, ask a friend or relative to sign with you, not your abuser. If you think he will get upset if he finds the credit card, keep it in your emergency evacuation box or safe deposit box, and have the bills sent to your post office box. Then, use the credit card to make some purchases, and pay it off every month to start building good credit.

YOU HAVE THE RIGHT ... to contact the people and organizations that are ready to help you.



Denise's Story

After 17 years of marriage, Denise ran for her life one night with the clothes on her back. Today, the mother of three teenage daughters is divorced, living in an apartment of her own, and working for a battered women's program in rural Tennessee.

It's been a tough road, but Denise is a survivor. "I didn't know who to talk to or where to get help when I left," she recalls. "My husband had kept me so isolated in the backwoods of Tennessee that I used to say they had to pipe sunshine in to me."

Denise found her way to a battered women's program, where she learned about temporary assistance for needy

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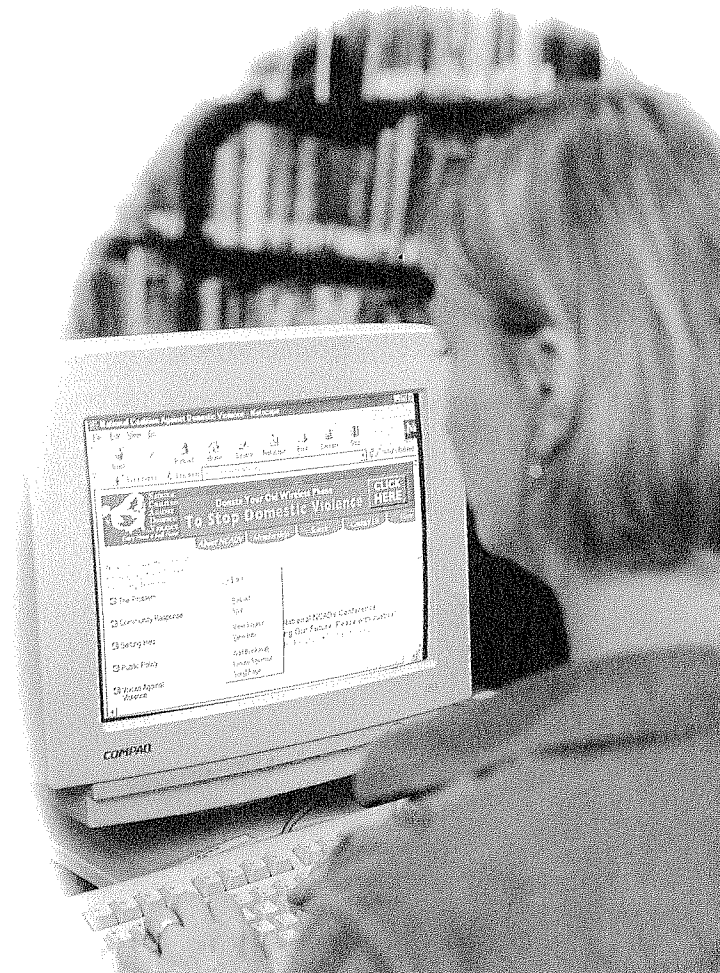


Finding Help

Women in abusive relationships frequently feel isolated and helpless. Often, they don't know that there are many people and organizations ready to help them.

If you are in this situation, start checking around. You may be surprised at the places where you can find information and support. Here are just a few places to start:

- **Your local library.** Even small branches will have books about both money management and domestic violence. The library is also a good place to keep your Internet research private.
- **Internet.** Some Web sites are recommended at the end of this guide. Or, simply go to a Web search engine and type in the words "domestic violence" or "financial planning."
- **Local domestic violence programs.** Look in the telephone book or ask your librarian to help you find the number of the domestic violence program nearest you. Or, call the National Domestic Violence Hotline at (800) 799-SAFE (7233). You don't have to be out of the abusive relationship to receive assistance from these programs.



families, such as food stamps and government housing. The program helped her get her GED (high-school equivalency) and encouraged her to go to vocational school.

Things are better now, but making ends meet is still a struggle. Denise buys in bulk, only has basic cable TV, and does not pay for a long-distance service. She took out two small loans to build up her credit, and her girls know that they must make their shoes last at least a year.

"It doesn't matter where you come from or what the situation is, you will have good days and bad days," Denise says. "Don't give up. Educate yourself and be willing to learn from other people.

"I don't get any financial assistance from my ex-husband, but the best thing I did was to leave that marriage," she concludes.

- **Religious and community groups.** Churches and community organizations often provide financial assistance, counseling, and support groups for victims of domestic violence.
- **Legal aid.** If you can, talk to a lawyer before you leave so you know your legal rights. To get a referral to low-cost legal aid, look in the telephone book, ask your librarian, call your city or county courthouse, or contact your local domestic violence program.
- **Community colleges.** Ask about low-cost classes on money management.
- **“Free” seminars.** Brokerage and insurance companies frequently host free seminars about investing and insurance. You can get a lot of useful information at these seminars, just don’t feel pressured to buy.
- **Investment club.** You may not be ready to invest yet, but joining a women’s investment club is a good way to make new friends and start learning more about the world of investing. Ask the club’s president if you can attend as an observer until you are ready (and able) to start investing.



1. I have read (or will read!) the following books:

2. I have visited the following Web sites:

3. I have contacted the following organizations (include telephone numbers):



PART II:

Leaving the Relationship

Whether you have left your abuser or are still considering your options, you probably have questions about how you will manage on your own. The chapters that follow offer suggestions for:

- Finding a place to live
- Working
- Budgeting your money
- Taking charge of the divorce
- Thinking ahead to the future

YOU HAVE THE RIGHT ...
to live safely.



Angelica's Story

When Angelica met Felix at age 31, she thought she had found the man of her dreams. Although Felix had been married before and had a history of drug use, she was convinced that he would begin a new life with her. The couple set up an apartment, started working, and began planning their future. Angelica got pregnant, and Felix was ready to marry her.

Unfortunately, Felix wasn't ready to give up his drugs, and Angelica began to realize that another side of his personality emerged when he came off his high. She was stunned and surprised by the abuse, but she knew she had to do something.



Finding a Place to Live

If you were able to plan your exit from the abusive relationship, you may have the money you need to rent an apartment right away. But if you left suddenly, you may need to consider other alternatives, at least for a while. This chapter looks at the housing options available to you.

Domestic Violence Programs

One of the best places to start your search for housing is at your local domestic violence program. Some programs operate shelters where battered women and their children can stay at no charge for a month or two. (Ask if there are programs for your pets' safety, too.) If the program does not have a shelter, it may put you in touch with a network of private homes where you can take refuge. Or, the program can refer you to other organizations that can provide housing assistance.

When you get in touch with a domestic violence program, you also may receive free counseling, assistance in finding a job, legal advice, and day-care help for your children. Look in your telephone book, ask your librarian, or call the National Domestic Violence Hotline at (800) 799-SAFE (7233) for information about the domestic violence program nearest you.



Angelica left Felix when her son was two years old and she was pregnant with her second child. She lived for a short time with her parents, and then moved to a safe house. From there, she made a decision to move to a city where she would have more job opportunities and be further away from Felix.

To make ends meet, Angelica has a roommate who shares expenses and watches the children when Angelica has to work weekends at a health food store where she is produce manager.

"I think I made a good decision to move to a city that was thriving economically," Angelica says. The former Peace Corps volunteer also knows what it means to do a lot with a little. Her advice to others: "Stay on the right path, and you can't fail. No matter what doors close, there will always be a window that opens."

Motels

You can always go to a motel if you need a quick escape. Try to set aside enough cash for two or three days' stay in a motel, or use a credit card that you have in your own name to pay for a room. Park your car where your abuser won't see it. When you get to a motel or other safe place, call your local domestic violence program for advice on what to do next.

Subsidized Housing

State and local governments provide subsidies to help low-income individuals pay for an apartment or house. You pay a percentage of the rent based on your income, and the government pays the rest. You may even find help with money to make a deposit on an apartment or get your telephone and electricity turned on. Your local domestic violence program can put you in touch with these sources of assistance. Other places to call are state and local human services agencies, the police department's victims assistance unit, a social worker at your child's school, or a counselor at your employee assistance program at work.

One drawback, however, is that there may be a long waiting list, and you may have to go through several agencies to get the amount of help you need. Get your name on these lists as quickly as possible, and let them know that your case is urgent because you are a victim of domestic violence. Keep checking back to see if you can get your name moved to the top of the list.

Renting an Apartment

When you are traumatized about leaving home, it can be difficult to hunt for an apartment. Here are some ideas that may help:

- If the housing market is tight in your area, it may take time to find an apartment you can afford. Don't get discouraged or take it personally if you call about an apartment and find out that it's already rented. Make it your goal to read the newspaper ads first thing in the morning, so you will be the first to call on any new apartments you see listed. If you have a car, drive through neighborhoods you can afford. Some landlords put "For Rent" signs in the front yard and never advertise in the paper.
- If the landlord wants to know your last address, explain your situation and the reason why you must protect your privacy. Ask the landlord if you can provide other references that will not be traced back to your abuser. If you are working through a domestic violence program, ask them to help you explain your situation to the landlord.



- If the landlord turns you down, don't take it personally. Some people fear getting involved in domestic violence situations. The landlord is not rejecting *you*, just the potential of a problem. The next landlord you talk to may be much more sympathetic.
- You may be asked for the first month's rent and a damage deposit up front. If you have not been able to set aside enough money, now is the time to ask your family or friends for a loan. Or, if you have qualified for government assistance (see above), you may be able to receive financial assistance to cover these costs.
- Consider getting a roommate to help share expenses. You might meet someone you can room with at your domestic violence program. Or, you can advertise for a roommate in the newspaper. Either way, be sure you both agree on the expectations for paying the rent, respecting each other's privacy, and sharing housekeeping chores.

This decision should not be made lightly. Make sure your roommate is someone you can live with. You do not want to enter another difficult relationship.

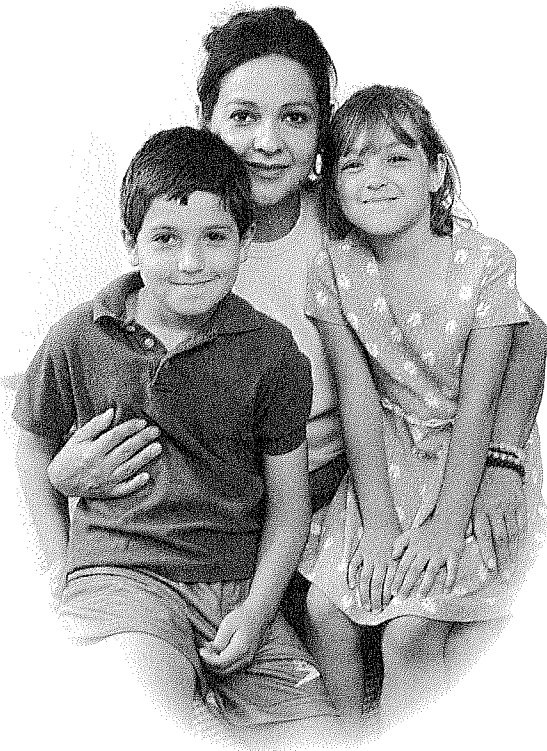
- When you move into the apartment, take a few safety precautions. Park your car where it won't be noticed by your abuser. Continue to use your post office box for your mail. Make sure your telephone number is unlisted and that your employer and your children's school will keep your address and telephone number confidential. (Consider a code word that only you and they know.) Set your telephone so the number doesn't show up on caller ID. If possible, avoid using your apartment address on your driver's license. Ask your domestic violence advocate to help you persuade the driver's license bureau to allow you to use your post office box. Or, use a friend's address or the address of your employer.



1. I will stay temporarily at _____
It will cost \$ _____.

2. I will apply for government housing assistance at: _____

3. I can afford to pay \$ _____ for an apartment, including telephone and utilities.



YOU HAVE THE RIGHT ...
to work.



Places to Look

Victims of domestic violence have special considerations to think about when looking for a job. For example, it may be a high priority for you to work for a company that enforces strict security procedures. Or, you may want to work in a part of town that is far away from your abuser's neighborhood and job.

You also may be interested in learning about employers who are particularly sensitive to issues related to domestic violence. Some of these employers are part of the Corporate Alliance to End Partner Violence. To learn more about this alliance, call (309) 664-0667 or visit www.caepv.org.

6



Getting a Job

Having a steady source of income can make the difference between establishing your economic independence and being tempted to return to your abuser. This chapter looks at ways to upgrade your job if you already have one, find a job if you haven't worked for a while, and stay safe from your abuser while you are at work.

Job Openings

Learn about job openings through:

- Help-wanted signs
- Job ads in the newspaper
- People who work at a place where you would like to work
- Family or friends who hear about jobs you can do
- Job placement centers run by the state, county, or city
- Private employment agencies (the employer often pays the fee)
- Union halls or trade organizations
- Career counseling offices of high schools or colleges
- Nonprofit organizations, such as domestic violence programs, Urban League, YMCA, and YWCA
- Internet sites for local newspapers and national job banks (if you think your abuser might trace your whereabouts using the computer, be cautious about providing your address, telephone number, or Social Security number over the Internet)



If You Have a Job

If you already have a job, you will at least have a source of income when you leave your abuser. The challenge is to make your income cover your new expenses. If it doesn't, you will face some difficult decisions. You may have to look for a less expensive apartment, find a roommate, or take a second job until you get back on your feet. You may have to apply for temporary welfare or food stamps. Don't be embarrassed to get the government assistance you need. These programs were established to help those in need.

If you have missed work because of problems related to your abusive situation and you are worried that your job is in jeopardy, talk to your employer about the situation.

Or, contact your local domestic violence program for assistance. A domestic violence advocate may be able to help you explain your situation to your employer and request special consideration.

You, or perhaps a domestic violence advocate, also should talk to the employer about workplace policies that will keep you safe from your abuser while you are on the job. Here are some safety issues to discuss with your employer:

- Request that the abuser not be allowed to enter the work premises or approach you on the job. Provide photos of the abuser, so your employer and receptionist can recognize him. If you have a restraining order, give a copy of it to the employer as well.



UPGRADING YOUR JOB

If you need to make more money (and who doesn't!), here are some things to try:

- Tell your boss you need to earn more money and ask what you can do. The boss might give you a raise or overtime hours, or consider you for a promotion.
 - If you need additional skills to earn more pay, ask if the company will help pay for your training. Or, sign up for a free or low-cost class at a community college. Research other financial assistance programs that will help pay for job training. Make sure your boss knows what you are doing to improve your skills.
 - Look for a new job. If you get a better offer, but want to stay in your current job, tell your boss about the offer. The boss might match the salary to keep you, but be prepared to take the other offer if not. At the very least, the fact that you received a good offer will boost your confidence.
-
- Ask the receptionist to screen all calls and visitors. Do not accept packages you didn't order or don't recognize.
 - Park in a secured area, if possible, or where there is adequate lighting. Leave the building with others or ask someone to escort you to your car. If your name is on a reserved space, have it removed.
- If a security guard is on site, be sure he or she is aware of your situation and has information about the abuser.

It can be difficult or embarrassing to talk about these things, but it is vital for your safety. Chances are, even in a small company, someone else has had a problem with domestic violence. People often are more understanding than you might think.



If You Don't Have a Job

If you haven't worked outside of the home for several years, finding a job will be one of your first priorities when you leave an abusive relationship. Start by contacting your local domestic violence program. They may provide job counseling, help you write a resume, and assist you in finding affordable child care. They also can guide you to temporary sources of public assistance while you are job hunting.

Here are some other suggestions:

- Make a list of your skills. Use phrases like:
 - "I know" (accounting, child care, computer programs, Spanish, etc.).
 - "I am" (organized, flexible, hard working).
 - "I can" (plan, repair, supervise).
- Think about the skills you have learned in raising a family, managing a household, or volunteering. Write down how you would describe these skills in ways that relate to a paying job.
- Write a one- or two-page resume. Emphasize skills and accomplishments that relate to the job you are seeking. Avoid calling attention to your age or to gaps in your work history. The American Association of Retired Persons (AARP) Web site has an excellent section on job hunting and writing resumes for women who have not worked out of the home for many years. Visit the site at www.aarp.org/working.
- To brush up on your job skills, you may need to go back to school. Often, you can get the training you need by taking evening classes at a community college or a vocational education program. Or, you might look into distance learning opportunities, which provide instruction over the computer. Ask potential employers if they provide on-the-job training or help pay for classes.
- Financial aid also is available to returning students like you. Talk to the financial aid office at your local community college to find out what kinds of grants, scholarships, and student loans might be available.
- Buy a notebook and keep a log of your job hunting activities. Write down the names, addresses, and telephone numbers of companies you contacted about jobs, who you talked to and when, and the results. Tape business cards and job ads in the notebook. Using a job notebook will help you stay on track when you are anxious and stressed out about finding work.



The Interview

The job interview is an opportunity for the employer and *you* to ask questions and learn more about each other. For example, you might want to ask what kind of job training is available, what opportunities for promotions exist, and what it will take to be successful on the job. You also will want to ask about wages, benefits, and working conditions. But save these questions for the end of the interview.

To feel more confident going into the interview, anticipate questions you might be asked and rehearse how you will answer them. Here are some common questions:

- Can you tell me about yourself?
- Why do you want this job?
- What are your strengths and weaknesses?
- Do you prefer working with people or by yourself?
- What's the worst mistake you have made on the job? What did you do to fix it?
- Why should I hire you?

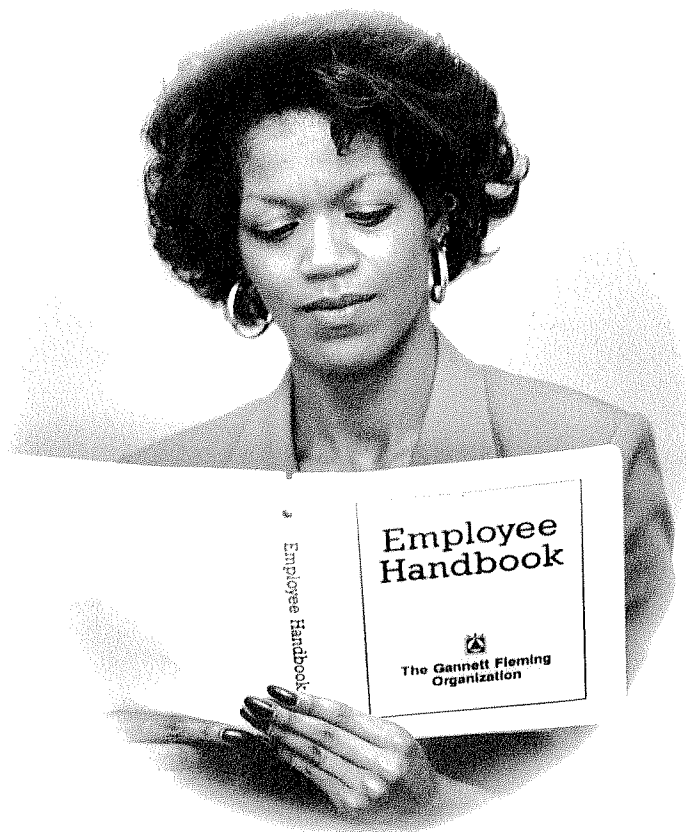
Answer all questions honestly. You may not be ready to tell the interviewer about your domestic abuse situation right now. But if a question comes up that you cannot answer honestly without explaining

your situation, it's better to be forthcoming than to hide the truth. Most employers look at each person individually and will take into account your special circumstances.

During the first week after you are hired, ask the employer if the company has a safety plan in place for domestic violence situations. If not, offer to provide one. Ask your local domestic violence program if it has a workplace safety plan you can share with the employer. Or, contact the Family Violence Prevention Fund at (415) 252-8900 or visit www.fvvpf.org.

Evaluating Employee Benefits

Before you accept a job offer, make sure you understand what benefits are provided and who pays for them. Ask about health and other insurance, vacation, sick days, personal days, child care, educational benefits, employee assistance programs, and retirement plans. These benefits often can be worth thousands of dollars, so take advantage of them.



WORKSHEET:

My Job-Hunting Plan

1. I can do the following jobs: _____.

2. I need more training in: _____.

3. I can get this training at _____ for the following cost: \$ _____.

4. I have written a resume: Yes No

5. I have started my job notebook: Yes No

6. Three people who would give me a good reference are (include names, addresses, and telephone numbers):

1. _____

2. _____

3. _____

**YOU HAVE THE RIGHT ...
to protect yourself, your children, and your property.**



Seven Steps to Good Credit

1. Pay basic expenses, such as rent and utilities, on time.
2. Make loan payments on time.
3. If you can't pay on time, telephone the creditor and explain the problem. Do not ignore the payment.
4. Pay loans before you spend money on other purchases.

7

Managing Your Money

Leaving an abusive relationship and striking out on your own can be scary. You may wonder if you will be able to pay your bills and make enough money to take care of yourself and your children.

These are real concerns, but think of it this way: You are trading the uncertainty of living with someone who can explode without warning for the uncertainty of how you will manage your money and make ends meet. But managing your money is something you can take control of. Your standard of living may drop for a while, but your energy level will soar once you are freed from the exhaustion of coping with an abuser. You probably will be amazed at what you can do!

Developing the money management skills suggested in this chapter will reduce your economic insecurity and bolster your confidence that you can make it on your own.

Getting Organized

Start by getting organized. Most financial records can be kept at home. Buy an inexpensive file box and separate your records into file folders. Or, keep your labeled file folders in a cardboard box or a desk drawer. If your abuser destroyed your records, contact your local domestic violence program for assistance in getting them replaced.

Here's one way to label your files:

- **Insurance.** File your car, medical, life, disability, or renters' insurance policies here. If you receive any amendments to your policy, keep those, too.
 - **Receipts and Warranties.** Keep this information for major purchases, such as computers or appliances.
 - **Savings and Investments.** Keep quarterly and end-of-the-year statements from your savings and investment accounts in this file.
 - **Taxes.** Use this file for W-2 forms, copies of past tax returns, and proof of tax deductions.
-
5. Only apply for the credit you need. (If you apply too often, lenders may be concerned that you are using too much credit.)
 6. Do not bounce checks.
 7. Use a credit card to establish good credit by paying it off every month, or at least by keeping the balance very low.

Records that would be difficult to replace should be stored in a safe deposit box at a bank (bank safe deposit boxes cost about \$30 a year), or in a fire resistant box at home. Examples of important records include your birth certificate, Social Security card, automobile title, will, divorce decree, and military records.

Keep Your Money Safe

If you haven't set up your own checking and savings account, now is the time to do it. Refer back to Chapter 3 for tips on setting up a checking and savings account. To protect your privacy, use your post office box as your address. Or, use your work address or the address of a trusted friend. Use the same address on your driver's license.

Before you open a checking account, shop around to find one that has low or no fees, is conveniently located, and perhaps even pays interest if you keep a certain balance in the account. Compare how much different banks or credit unions charge for monthly service fees, ordering new checks, guaranteed check cards, and so on. If at all possible, choose a financial institution that your abuser does not use.

Then, make sure you keep track of how much money is in your checking account so you don't write a check for more than is there. If the check "bounces," the bank will charge you a fee, the business to whom you wrote the check will charge you a fee, and the bounced check may show up on your credit report.

Saving for an Emergency— and More

One of the best money management habits you can have is to "pay yourself first." Put some money in your savings account every month, even if it's only a small amount.

The first priority for this savings should be an emergency fund. The money in this fund will pay for living expenses if you are laid off from a job or if you get a big bill, such as an unexpected doctor's bill.

Here are some ideas for starting and building an emergency fund:

- Put \$10 or \$20 from each paycheck into your savings before you pay your other bills.
- Put \$1 a day plus your loose change in a cup. By the end of the month, you may have \$50 or more. Deposit the money in your savings account.





BATTERED WOMEN TEAM UP TO SAVE

A small group of domestic violence survivors are combining their skills and ingenuity to raise money and make a savings account a reality for each of them.

The group meets twice a month at Safe Space, a domestic violence program in Sevierville, Tennessee, to discuss ways to manage money, build credit, and stay out of debt. When the women learned about Individual Development Accounts (IDAs), a new program available in some areas that helps low-income people save money by matching their savings with contributions from a sponsor, they jumped at the idea.

“The problem was that these women can barely make ends meet as it is, let alone save anything,” explains Dianne Levy, executive director of Safe Space. “So we started brainstorming ways we could raise money that the women could put into their savings accounts.”

The women’s first project was a yard sale. The second was selling caramel apples at a local fall festival. The most recent, and most successful, venture was delivering sandwiches to third-shift workers at a nearby factory.

“The women made all the decisions themselves,” Levy says. “They kept track of costs and divided the profits. The money they earned went into their IDA accounts and was matched by a grant from a private foundation.”

The women have about \$200 each in their savings accounts—not a lot, but a start, Levy says. “Women often return to abusive relationships because of an economic crisis—they lose their job, get sick and can’t work, or are evicted from their homes,” she explains. “Our hope is that if these women can begin building assets of their own, they will move out of poverty and won’t feel compelled to go back to a bad situation.”

- Put tax refunds, job bonuses, overtime pay, or raises into the emergency fund.
- Keep your emergency fund where you can get to it easily—in a bank savings account or a money market fund that earns interest.

When you reach your emergency fund goal (three months' income is a recommended amount), start a new savings account for things like furniture or a vacation. Or, consider investing money in mutual funds for long-term goals, such as a house or your retirement. Now that you are in the savings habit, stay with it!

A note about savings accounts: Bank savings accounts are very safe, but they typically pay a low interest rate. Don't get discouraged if your money grows slowly. When you feel ready, you can explore other options for investing your money. But starting a savings account now, no matter how small, makes a statement that you believe you have a future and that you are going to control that future.

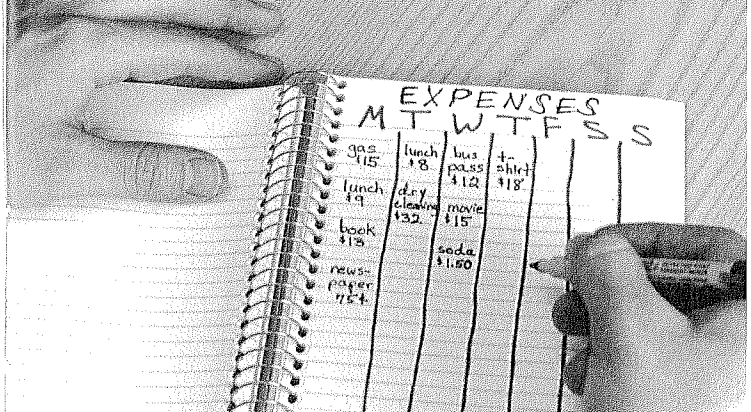


Spend Smart

Earning and saving money are just one side of the money management coin. Just as important is how you spend the money you have.

Here are 10 ways to stretch every dollar.

1. Buy only what you need. Before you buy something, ask yourself: "Do I *need* this? Or do I just *want* it?" You'll be surprised how many things fall under the "want" category.
2. Save money to buy things instead of taking out a loan or using a credit card.
3. Cut out costly habits like smoking cigarettes or buying lottery tickets. (A \$3 pack of cigarettes a day gets expensive. If you light up from age 18 to age 65, you'll send \$51,465 up in smoke!)
4. Shop at thrift stores, garage sales, or flea markets. Avoid "rent-to-own" stores.
5. Make a grocery list and stick to it. Only take cash to the store, not a credit card. Use coupons if they provide a better value than store brands or sale items.
6. Eat at home. Take your lunch to work.
7. Carpool or use public transportation.
8. Compare prices at three places before buying.
9. Avoid costly check-cashing stores and pawn shops.
10. Trade baby-sitting with neighbors, friends, and relatives.



Use a Spending Plan

A good way to keep track of your income and expenses is to use a spending plan. (Some people call it a budget.) Think of a spending plan as your financial roadmap. It helps you know exactly how much money you have coming in, where you must spend it, and where you might be able to save a few dollars. Creating a spending plan will give you a sense of control over your money.

Tip: Make several copies of the spending plan starting on page 64 so you can fill out a new one whenever your financial situation changes.

Take Control of Credit and Debt

A fundamental step in rebuilding your financial life is building (or rebuilding) a good credit history. Good credit means that you make your loan payments on time and you repay your debts as promised. A good credit record will enable you to take out a larger loan later if you want to buy a car or home, or start a business. You also should be aware that prospective employers and landlords may ask to see your credit record.

National credit reporting agencies produce credit reports, which show how well you repay your loans, how much debt you have, and how often you apply for credit. Get a copy of your credit report once each year. If the report contains wrong information, you have the right to have it corrected. You can order your credit report from one of the agencies listed below.

- Equifax, (800) 685-1111
- Experian, (888) 397-3742
- Trans Union, (800) 916-8800

If you are asked for a credit reference, it may be better to show a credit report from one of these agencies than to use a local credit reference, especially if you fear that the local source might inadvertently tip off your abuser about your activities.

If you ever start feeling overwhelmed by debt, try the ideas below.

- If you are in debt to a few businesses, call them and try to negotiate for smaller payments—at least for a while. Call them before you miss a payment. This may be difficult for you to do, but it's less embarrassing than receiving telephone calls from creditors demanding payment. And, the businesses may be more inclined to work with you because you are showing them your willingness to pay them back.
- If you owe many businesses, it may be time for outside help. Consider working with a nonprofit debt counseling service, such as Consumer Credit Counseling Service (CCCS). They can advise you about debts your abuser racked up that you may be liable for, and help you set up a repayment plan with your creditors. Look for a telephone number in the business section of the White Pages or call (800) 388-2227. **Caution:** Don't confuse legitimate organizations like CCCS with so-called credit-repair companies that offer to "fix" your credit history for a fee. This is a scam. Only *you* can repair your bad credit by repaying your debts and paying current bills on time.
- Look for ways to cut expenses. For example, can you carpool or take public transportation to work instead of driving? Can you cancel your cable TV or trade in your new car for a less expensive used car?
- Find ways to increase income. Can you take a second job, part-time job, or ask your employer to give you a few extra hours?
- If you have balances on several credit cards, concentrate on paying off the ones with the highest interest rate first. If you can't pay off the whole balance, at least pay more than the minimum every month.
- Keep only one credit card for emergencies. Cut up the others, throw them away, and call the company to close your account.
- Never lend your credit card to anyone or let anyone else use your Social Security number to apply for credit. Regardless of who uses the card, you will be responsible for paying the bill.
- Consider bankruptcy only as a last alternative. If you declare bankruptcy, have a house foreclosed on, or a car repossessed, it will have a major effect on your ability to get new credit for several years. If this occurred due to your abuser's actions, write a letter to the lender, explaining the situation. Or, wait a few years before you apply for a new loan. During that time, make a strong effort to reduce your debt and pay your bills on time. When you apply for a loan again, make sure the lender knows the steps you have taken to improve your credit.



Protect What You Have: Insurance

Insurance is a necessary part of life because it protects against major financial losses. Here's a quick look at some of the insurance coverage you should consider:

- **Health insurance** pays for some, if not all, of your doctor and hospital bills. Find out if your employer has health insurance coverage. Expect to pay part of the premium (the cost of the policy) out of your paycheck. If you are still married, ask an attorney if you can require your husband to keep you and
- the children on his policy. After the divorce, the children will continue to qualify for coverage under their father's plan, but make sure he will keep them on it. Or, find out if your state has a health insurance program for children. Call (877) 543-7669 or visit www.insurekidsnow.gov.
- **Disability insurance** pays money if you are sick or injured and unable to work for a long time. Many employers offer disability insurance, or you can buy it on your own. When you are younger, your odds of being disabled are greater than dying, so don't pass up this benefit if your employer offers it (even if you have to pay for part of the insurance).

- **Life insurance** pays money to a person you choose (your beneficiary) in case you die. Life insurance is a good idea when you have children or other people who depend on your income. Term life insurance offers good protection at a lower payment than whole life/cash value insurance.
- **Renters insurance** reimburses you for your loss if your possessions are stolen or destroyed in a fire, or if someone is injured in your apartment. Don't assume that your landlord will insure your possessions. Landlords normally insure only the building they own, not its contents. You need to take responsibility for protecting your own goods and possessions.
- **Auto insurance** is required by state law. Check into the differences between liability and physical damage coverage. You can save money on your auto premiums by taking a higher deductible (such as \$500 instead of \$250). Here is another example where your emergency fund gives you peace of mind and can actually save you money by helping you afford to take higher deductibles.
- **Homeowners insurance** reimburses you for your loss if your home or possessions are damaged or stolen, or if someone is injured on your property.

When you buy insurance, shop around just as you would for any product. Compare



costs among at least three companies. Ask how raising the deductible (the amount you pay before the insurance company starts paying) will save on premiums. With some types of insurance, such as auto insurance, it may make sense to review your coverage and cost every year. Check prices again to see if you can get a better deal somewhere else. With life, health, and disability insurance, shopping around yearly is not feasible since you must qualify physically to obtain these policies. Keep in mind that some companies will refuse coverage if you change too often.

WORKSHEET:

My Money Management Plan

1. I have a file for my records. Yes No

2. I have a checking account at: _____

3. I have a savings account at: _____

4. I will save \$ _____ every month.

5. I have a spending plan (budget). Yes No

6. I will cut spending by doing the following: _____

7. I will get my debt under control by doing the following: _____

8. I have the following insurance coverages: _____



**YOU HAVE THE RIGHT ...
to seek out answers to your legal questions.**



Barbara's Story

Barbara was 55 years old when she met Ted at a support group for people with disabilities. A year later, they were married.

A month after their marriage, Barbara was awarded \$33,000 from a lawsuit that had resulted from a car accident. She also received Social Security Disability Income (SSDI) and had a part-time job. Ted's monthly income from SSDI, his military retirement benefits, and three rental properties completed the picture to give the couple a comfortable financial existence.

What Barbara hadn't planned on, however, was Ted's abusive tendencies. The problems worsened, and five years into the marriage, Barbara found herself calling 911 after Ted assaulted and threatened to kill her.

Divorce and Other Legal Considerations

Taking charge of the legal aspects of an abusive relationship may be the last thing on your mind when you are simply trying to survive. This chapter will help you get a handle on some of the legal issues you may face and how to use the legal system to get what you need and deserve: protection from harm, and your fair share of the assets accumulated during the relationship.

Getting Legal Help

To protect your legal rights, get competent advice. If possible, talk to a lawyer *before* you leave the relationship or mention to your abuser that you may want a divorce. The lawyer can tell you how to protect yourself and your property before your abuser has a chance to react.

If you do not have a lawyer, or don't think you can afford one, call your local domestic violence program. These programs can put you in touch with legal aid or other low-cost legal assistance services. Again, try to make this call before your abuser knows anything. If he meets with an attorney or legal aid group first, that lawyer can no longer represent you even if your abuser decides not to hire him or her.

Even if you don't plan to file for a divorce, go in for a consultation so you know your rights. Pay with cash, so there's no paper trail back to your abuser. Feel free to take a friend along for moral support. But, be aware that if your friend is present when you meet with your lawyer, this will break the lawyer-client confidentiality.



While Ted was in jail, Barbara withdrew enough money from their joint accounts to cover the mortgage payments on their condo for a few months, but when Ted stopped making payments on her car and her life and health insurance, Barbara began to feel squeezed financially. She began divorce proceedings.

"I couldn't afford to pay a lawyer to help with the divorce, but a battered women's support group referred me to an organization that helps abused women file for divorce at no charge to them," she explains. A law-school student was assigned to Barbara's case and helped her get a fair settlement, which included one of the rental properties and a monthly maintenance payment.

"If I hadn't had the help of this *pro bono* lawyer, I might have ended up with nothing," Barbara says. "Women who find themselves in a similar situation should talk to a battered women's group or call the law school at a university near them."

CHOOSING A LAWYER

Finding a lawyer or legal advocate you feel comfortable with is one of the most important steps you can take in freeing yourself from an abusive relationship. The lawyer will guide you through the maze of property rights, custody decisions, and divorce issues. This is especially important if you are traumatized by your situation and tempted to give in to the abuser's demands.

A good attorney will not let that happen!

Talk to several attorneys until you find one who will work with you, but not tell you what to do. You have already been in one controlling relationship. You don't need another one!

Here are a few questions to ask before you hire an attorney:

- Have you or any members of your firm ever represented my partner/spouse or anyone associated with him?
- Do you handle divorce or custody cases?
- Do you have experience with domestic violence cases? Which party did you represent (the victim, the abuser, or the children)?
- In general, how do you approach custody issues in cases of domestic violence?
- Will you handle my case yourself, or will you pass it on to an associate?
- How will you involve me in the process?
- What do you estimate my case will cost in attorney fees?
- Do you ever charge less for people who do not have much money? Are you willing to work out a payment plan with me?
- Are there ways I can assist you to keep my costs down?

For additional questions you may wish to ask, see *Every Home a Safe Home* by the National Coalition Against Domestic Violence and the Soroptimist Foundation. Call (303) 839-1852 for a free copy.

Property and Other Assets

State laws vary in terms of how property acquired during a marriage or long-term relationship is divided. In general, however, you have legal rights to property and other assets accumulated during the relationship, even if they are held in the abuser's name alone. Your attorney or legal advocate can advise you about your rights.

If you leave the relationship, the attorney may be able to freeze all assets so that no one can hide or spend them while a separation or divorce agreement is being worked out. The attorney also can advise you about debts you both may be liable for and how to prevent your partner from running up more debt while you are going through a divorce.

In addition, you can ask the attorney to go to court at the beginning of the divorce case to ask for temporary attorney's fees, as well as a property appraisal and temporary support for you and your children.

Restraining Orders

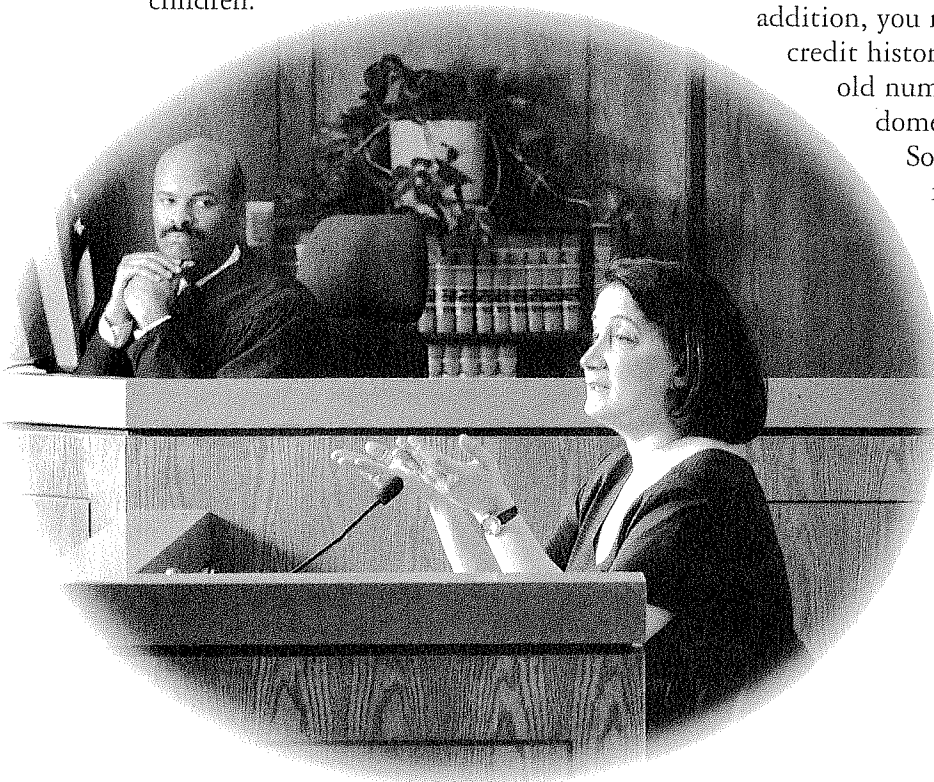
An attorney, domestic violence program, or your city or county courts can help you understand the ramifications of a restraining order. Although much has been written about restraining orders that failed to protect women, in general they are helpful.

If you have a restraining order, carry it with you at all times. Make copies for your employer, your child's day care or school, and other necessary locations. Any time there is a violation, keep a record of the incident for yourself and report it to local law enforcement. This will make it easier to arrest and prosecute the offender.

New Social Security Number

Victims of domestic violence can apply for a new Social Security number as a way to keep their whereabouts secret from the abuser. Theoretically, the abuser should not be able to trace the new number to the victim, but the system is not fail safe. In addition, you may have to give up any credit history you have built under your old number. Contact your local domestic violence program or the Social Security Administration for more information.

NCADV has also produced a comprehensive fact-sheet on this issue that can be found online at www.ncadv.org/publicpolicy/ssnumber.htm.



Divorce and Child Support

Going through a divorce is stressful for anyone, but it can be especially difficult for a woman who has been battered. Stay strong, so you can get a fair settlement. Your future financial security depends on it.

You may decide to handle the divorce on your own (called *pro se*) to save legal costs. Be careful. Make sure you will not give in to unreasonable demands from your abuser, or allow him to control the outcome of the divorce just as he has tried to control everything else in your relationship. If you must go this route, ask your local domestic violence program for information and support.

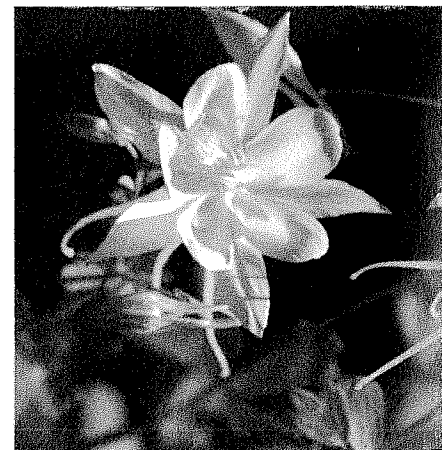
If at all possible, hire an attorney or use the services of a legal advocate to represent you in divorce proceedings. They will provide you with sound legal advice, but here are a few things to consider:

- Although mediation works in uncontested divorces where the parties can be civil, it is not recommended in domestic abuse cases. The abuser may use mediation as another way to intimidate the woman. If your attorney wants to use mediation, ask why. Only proceed if you feel confident that you can reach a favorable settlement.
- Similarly, joint custody of children is not recommended in cases of domestic violence. The less contact you have with your abuser after the divorce, the better. Joint custody arrangements require deal-



ing with the ex-spouse on a regular basis. Most experts recommend sole custody of the children by the non-abusive parent with visitation rights for the abuser if ordered by the judge. Work through your attorney to require supervised visitation for the abuser.

- Provide your attorney with copies of all financial and property records. The more information you can provide, the less digging the attorney will have to do (and the less his or her time will cost you). See Chapter 2 for the types of records the attorney may need.
- Don't forget assets like your spouse's retirement plan, business interest, or a valuable collection.
- If you are awarded maintenance or alimony, ask for it in a lump sum. Too often, abusers do not make these payments regularly, and the legal process is slow to recover them. Also ask that the abuser provide a life insurance policy naming you as irrevocable beneficiary to cover his obligations.



1. My attorney or legal advocate is: _____.

2. I plan to take the following legal actions by (include dates):

- _____
- _____
- _____
- _____
- _____
- _____

- If the court orders the abuser to take care of debts that you are both responsible for, ask that the payment go to you so you can pay your creditors. Otherwise, the abuser may refuse to pay the debts, if for no other reason than to damage your credit rating.
- Tie child support payments or other monetary settlements to a percentage of the abuser's income, rather than a flat amount. That way, if he gets a raise or a better job in the future, you and the children will benefit. Find out if his obligation for child support can be extended through the kids' college years.
- Remember, even if your husband declares bankruptcy, he is still obligated

to pay child support. State laws have been strengthened in recent years to enforce child support awards.

- If you earn more than your husband, you may be liable for maintenance or a property settlement. Dead-beat husbands can be expensive.
- The divorce decree can include an injunction that orders the former spouse to stay away. This statement in the final divorce decree can provide a powerful sense of closure.
- Walking through divorce litigation can be very empowering. Remember, divorce is not the end of your life, but the beginning of a new one.

**YOU HAVE THE RIGHT ...
to make your dreams a reality.**



A Few Things to Remember

- You have the right to privacy, including private financial records.
- You have the right to know what you own and what you owe.
- You have the right to spend, save, and invest your own money.
- You have the right to contact people and organizations that are ready to help you regardless of whether you decide to leave the relationship.

9



Looking Toward the Future

Women in abusive relationships often are unable to think beyond surviving one day at a time. Making plans for the future can seem impossible.

By reading this guide, you have started to think about a future that is free of abuse. Admitting to yourself that there's a problem is the first step on the road to healing. Telling the truth out loud is even better.

Of course, starting over can be difficult, even frightening. But it also can be exhilarating. The more you learn and try for your-

self, the more confidence you'll gain in your ability to be independent.

Start thinking about the future you would like to have. Write down your goals and dreams. Putting them on paper makes them become more real.

Congratulations on beginning your new life!

My goals and dreams:

1. This is how I see myself a year from now: _____

2. This is how I see myself five years from now: _____

3. These are my dreams and goals for the future: _____

- You have the right to live safely.
- You have the right to work.
- You have the right to protect yourself, your children, and your property.
- You have the right to seek out answers to your legal questions.
- You have the right to make your dreams a reality.

STEP 1: Identify Income

Estimate your monthly income. If your income varies, keep track of it for several months and then find your average monthly income by dividing the total income by the number of months.

MONTHLY INCOME WORKSHEET

Sources	Per Month
After-tax wages	\$ _____
Tips or bonuses	\$ _____
Child support	\$ _____
Alimony/maintenance payment	\$ _____
Unemployment compensation	\$ _____
Social Security or Supplemental Security Income	\$ _____
Public assistance	\$ _____
Food stamps	\$ _____
Tax refunds	\$ _____
Interest	\$ _____
Other	\$ _____
Total	\$ _____

STEP 2: List Expenses

Estimate your monthly expenses. If you are not sure how much you spend every month for things like meals, gas, or videos, start a spending notebook. Write down what you spend on everything for the next two or three months. At the end of the time, add up what you have spent, divide by the number of months, and use the results to complete the worksheet on the next page.

MONTHLY EXPENSES WORKSHEET

Sources	Per Month
Rent or mortgage	\$ _____
Heat, electricity, and water	\$ _____
Telephone	\$ _____
Groceries	\$ _____
Transportation (bus fare, car payment, gas, repairs)	\$ _____
Child care	\$ _____
Insurance (car, health)	\$ _____
Clothing/uniforms	\$ _____
Doctor/dentist bills	\$ _____
Pet care	\$ _____
Loan/credit card payments	\$ _____
Entertainment (movies, eating out)	\$ _____
Miscellaneous (classes, gifts, vacations, union dues)	\$ _____
Taxes	\$ _____
Savings*	\$ _____
Other	\$ _____
Total Expenses	\$ _____

* If you think of saving money as a regular monthly expense, you will be more likely to stick with a savings plan.

STEP 3: Compare Income and Expenses

Write down your total monthly income (from Step 1)	\$ _____
Write down your total monthly expenses (from Step 2)	\$ _____
Subtract expenses from income and list amount here	\$ _____

STEP 4: Set Priorities and Make Changes

Was there money left over at the end of the month? Congratulations! If you treat it wisely (like putting it into a savings account), you will be on your way to building financial security. If you came up short, review your spending plan to figure out where you can cut some expenses or increase your income (or both).

APPENDIX B: *Resources*

Personal Finance Resources

Books:

- *How to Hide Money from Your Husband ... and Other Time-Honored Ways to Build a Nest Egg*, by Heidi Evans (NY: Simon & Schuster, 1999).
- *Investing on a Shoestring*, by Barbara O'Neill (Chicago: Dearborn Financial Publishing, 1999).
- *Knowing and Understanding Your Credit*, by the Fannie Mae Foundation (order free copies by calling (800) 688-4663).
- *Talking Dollars and Making Sense: A Wealth-Building Guide for African-Americans*, by Brooke M. Stephens (NY: McGraw Hill, 1996).

Web Sites:

- Alliance for Investor Education, www.investoreducation.org.
- American Association of Retired Persons, www.aarp.org.
- American Savings Education Council, www.asec.org.
- Consolidated Credit Counseling Services, Inc., www.debtfree.org.
- Consumer Information Center, www.pueblo.gsa.gov (see the "Money" section).
- National Foundation for Consumer Credit, www.nfcc.org.

Domestic Violence Resources

Books:

- *Domestic Violence Sourcebook*, by Dawn Bradley Berry (Los Angeles: RGA Publishing Group, Inc., 1995).
- *Every Home a Safe Home*, by the National Coalition Against Domestic Violence and the Soroptimist International of the Americas (Denver: 1996 (303) 839-1852).
- *Getting Free: You Can End Abuse and Take Back Your Life*, by Ginny NiCarthy (Seattle: Seal Press, 1997).

Web Sites:

- National Coalition Against Domestic Violence, www.ncadv.org (provides links to other sites).
- Financial Resources for Women and Children, Inc., www.frwc.org.

Toll-Free Hotline:

- National Domestic Violence Hotline, (800) 799-SAFE (7233)
- TYY (for the hearing-impaired), (800) 787-3224

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NATIONAL ENDOWMENT FOR
FINANCIAL EDUCATION

Partnering for Financial Well-Being

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NEFE is an independent nonprofit organization committed to educating Americans about personal finance and empowering them to make positive and sound decisions to reach financial goals. The National Endowment for Financial Education, NEFE, and the NEFE logo are federally registered service marks of the National Endowment for Financial Education. For more information about the National Endowment for Financial Education, visit www.nefe.org.



The National Coalition Against Domestic Violence (NCADV), founded in 1978, is the only national organization of grassroots shelter and service programs for battered women. NCADV serves as a national information referral center for the general public, media, battered women and their children, and agencies and organizations. For more information about NCADV, visit www.ncadv.org.



Intuit markets and develops the world's best-selling personal, small business and tax preparation software and Web-based solutions under the Quicken®, QuickBooks® and TurboTax® brand names to give consumers and businesses the power to take control of their financial lives. Intuit supports the financial literacy initiative, *Hope and Power: for your Personal Finances* to help stop family violence as part of its *We Care & Give Back Program*. For more information about Intuit, visit www.intuit.com.

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