

FINANCIAL SAFETY PLANNING

BEST PRACTICES FOR DOMESTIC VIOLENCE SERVICE PROVIDERS

Domestic Violence Programs should use this tool to start important dialogues about financial security with survivors. By including a few of these screening questions in an initial assessment, advocates can recognize financial issues, make appropriate referrals, and help survivors take action steps to gain control of their financial lives. This tool is designed for survivors who are living with the abuser or living independently. Questions and actions to consider are categorized as Safety Screening, Financial Abuse, and/or Gaining Control.

Safety Screening ⚠️ is the first step in protecting survivors against financial abuse and ensuring their overall safety.

Financial Abuse 💰 helps advocates identify potential financial abuse.

Gaining Control ✂️ helps survivors plan for an independent future and build a foundation for financial security.

FINANCIAL SAFETY SCREENING QUESTIONS

DOCUMENTS

- 1 Does your abuser have access to your and your children's personal identifying information, documents, or financial statements? ⚠️
- 2 Do you have access to all of your and your children's personal documents and financial statements? ⚠️ ✂️
- 3 Are you restricted from accessing your documents? 💰
- 4 In general, who controls the finances in your household? 💰

ASSETS AND GOALS

- 1 Do you have a safe place to save money without your abuser accessing it? 💰 ⚠️ ✂️
- 2 What's one thing you'd like to save for? ✂️
- 3 What is one thing you or your children didn't get to do last year that you'd really like to do this year? ✂️

BANKING

- 1 Do you have a bank account? Joint or individual? ⚠️
- 2 Can your abuser physically or electronically access your bank account or statements? 💰 ⚠️
- 3 Have you ever been forced to sign bank documents? 💰
- 4 Have you or your abuser ever been denied a bank account when you tried to open one? ✂️

CREDIT AND DEBT

- 1 Have you seen your credit report recently? ⚠️
- 2 Does anyone have access to your personal information or your children's information and possibly used it to obtain credit? 💰 ⚠️
- 3 Have you ever been forced to sign for credit and/or large purchases? 💰
- 4 Have you received calls or letters from debt collectors? ✂️

TAXES

- 1 Have you or your children ever been claimed on a tax return without your permission? 💰 ⚠️
- 2 Have you ever received letters from the IRS or NY State Tax Department stating you had a problem with your taxes? ⚠️
- 3 Have you ever had difficulty claiming your children on a tax return? 💰 ⚠️
- 4 Have you ever been forced to sign a tax return? 💰
- 5 Have you ever filed your taxes? ✂️

ACTIONS TO CONSIDER

LIVING WITH ABUSER

DOCUMENTS

- Determine if the abuser has access to personal documents. Determine if it is safe to gather documents or make copies of documents. Establish a safe place to keep them. \$ ⚠
- Protect important passwords, PIN and Social Security Numbers. Look for any letters, emails, or phone calls that would indicate identity theft. \$ ⚠
- Identify an alternative mailing address for any documents to be mailed. ⚠ ✂

ASSETS AND GOALS

- Identify a safe place to keep money and other valuable assets. ⚠
- Identify a short-term, passionately-held goal to encourage survivor to work on the parts of their finances they can control. ✂
- Identify ways in which survivors can be part of household budgeting conversations. ✂
- Prioritize expenses and create a plan to start saving. Prepare two separate budgets, one outlining household expenses living with the abuser, and one outlining household expenses living independently. ✂

BANKING

- Not recommended to close joint accounts. ⚠
- Open new account and identify alternative mailing address for statements. ⚠ ✂
- Change individual accounts' PINs, mailing addresses and passwords. ✂
- Review joint or other statements regularly. \$ ⚠
- Establish a safe place to keep money in case of emergency. ⚠

CREDIT AND DEBT

- Keep a line of credit open in case of emergencies. ⚠
- Read all documents before signing. \$ ⚠
- Visit annualcreditreport.com and pull credit reports to screen for incorrect information. Incorrect information may be a barrier to independent housing or employment. \$ ⚠
- If coerced debt has occurred, pull credit reports immediately to close any open accounts and add a personal statement to the credit report. \$
- Check out ftc.gov/idtheft if identity theft has occurred. \$
- Monitor mail and phone calls about any unknown debts. \$

TAXES

- Assess whether or not it would be safe to file taxes. ⚠
- Determine if the abuser has been claiming the survivor or the survivor's children as dependents. \$
- Save a portion of the refund to leave the abuser. ✂
- Determine if it is safe to save a portion of the tax refund for survivor's personal goals. ✂

LIVING INDEPENDENTLY

- Gather existing documents and establish a safe place to keep them (trusted friend, PO Box, etc.). ⚠ ✂

- Replace missing documents (birth certificates, health insurance card, photo ID, etc.). ⚠ ✂

- Designate a safe place to keep money. ⚠

- Identify a short-term, passionately-held goal to encourage consistent savings. ✂

- Close joint accounts. ⚠

- Open new accounts at a new bank. ⚠ ✂

- Change PINs, mailing addresses, and passwords on all accounts. ⚠

- Visit annualcreditreport.com and pull all three reports to review for any incorrect activity and monitor for future ID Theft. In the future, pull one credit report every four months. ⚠ ✂

- Check out ftc.gov/idtheft if identity theft has occurred. \$

- If address is confidential, make sure new address does not show up on the credit report. ⚠ ✂

- Contact the IRS to find a site to file for free & save a portion of the refund. ✂

- Contact the IRS at 800-908-9946 and NY State Tax Department at 518-457-5181 to request a tax transcript. ⚠

- Go to www.irs.gov/advocate to locate a Low Income Taxpayer Clinic and other tax resources if problems with the tax return arises. \$